



2027 Benefits **GUIDE**

UPDATED SEPTEMBER 2026



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Health™

Welcome to your Onvida Health benefits program

At Onvida Health, we're committed to providing benefits that help you and your family achieve the best possible physical, financial, and emotional wellbeing. We also recognize that employee benefits play a big part in helping you achieve your health and financial goals, which is why we provide you with a comprehensive, flexible benefits package designed to meet your individual needs.

Think like a consumer. When you are a smart healthcare shopper- by living healthy, receiving preventive care, and understanding the cost of different care options- you're able to better manage your health and your spending. This helps build a stronger future for you and Onvida Health.

Take action. We encourage you to review the benefits guide carefully so that you understand what's available and can choose the coverage that is right for you and your family. Then be sure to enroll during the enrollment period to ensure you receive the coverage you want.

Eligibility

Health and Wellbeing Benefits

- Regular Full-Time team members who work at least 60 hours per pay period are eligible to participate in all Onvida Health benefits. As long as you are eligible, your benefits become effective on your date of hire. You may also enroll your eligible dependents for coverage. Your eligible dependents include:
 - o Your legal spouse or qualified domestic partner
 - o Children under the age of 26, regardless of student, dependency, or marital status
 - o Children who are fully dependent on you for support due to a mental or physical disability, and who are indicated as such on your federal tax return, may continue coverage past age 26
- Full-Time Seasonal team members are eligible for employee-only high-deductible health coverage, health savings account, critical illness, accident, hospital indemnity, group legal, and the employee assistance program.
- Temporary, PRN, and Part-Time team members are eligible for employee-only high deductible health coverage (if qualified under applicable measurement period), health savings account, and the employee assistance program.

Retirement Benefits

Full-Time, Part-Time, Seasonal, Temporary, and PRN team members are eligible to participate in the Onvida Health 401(k) Plan, subject to its terms and conditions. Physicians and Executives are eligible to participate in the 457(b) Supplemental Savings Plan.

New hires

All elections you make as a new hire will be effective on the first day of employment. Once you enroll, please allow 2-3 weeks for your benefits information to arrive in the mail. You must enroll within 30 days from your date of hire. Otherwise, you will have to wait until the next open enrollment to enroll in benefits.

Disclaimer: *This guide highlights the main features of the Onvida Health employee benefits offerings. It does not include all plan rules, details, limitations, and exclusions. The terms of your benefits plans are governed by legal documents. Should there be an inconsistency between this guide and the legal plan documents, the plan documents are the final authority. Onvida Health reserves the right to change or discontinue its employee benefits plans at any time.*



Qualified Life Events

Generally, you may only change your benefit elections during the annual open enrollment period. However, you may change your benefit elections during the year if you experience a Qualified Life Event, including:

- Marriage
- Divorce or legal separation
- Birth of your child
- Death of your spouse or dependent child
- Adoption of or placement for adoption of your child
- Change of employment status by you or your spouse
- Loss or gain of other coverage
- Qualification by the plan administrator of a Medical Child Support Order

You must notify the Benefits Team within 30 days of the Qualified Life Event. Depending on the type of event, you may need to provide proof of the event. If you do not contact the Benefits Team within 30 days of the qualified event, you will have to wait until the next annual Open Enrollment period to make changes, unless you experience another Qualified Life Event.

Dependent Eligibility Verification:

You will be required to provide documentation to support the eligibility of any dependents you elect to enroll in an Onvida Health benefit plan. Examples of documents that can support dependent eligibility include:

- Birth certificate
- Marriage certificate
- Affidavit

How to enroll

To make your enrollment selection, go to Employee Space (INFOR) and click on the Benefits icon.

What you will need for all dependents and beneficiaries:

- Social Security Number (SSN), Individual Taxpayer Identification Number (ITIN), or unique identification number provided by the Benefits Team.
- Date(s) of birth for all dependents, spouse, or domestic partner
- Current address for all enrollees
- Phone number(s) for beneficiaries

Don't forget to print a copy of your Employee Summary Report for your records. This is your enrollment confirmation.

Questions? If you need help with your enrollment, or have questions, please email the Benefits Team at benefits@onvidahealth.org.

What happens if you don't enroll?

The Benefits Team highly encourages team members to review and update their benefits every year. If you do not take action during your enrollment period, some benefits will roll over year to year, while others will not carry over.

Benefit Type	2026 enrollment carries over to 2027	Changes in 2027
Medical/Pharmacy	Yes	Yes, rates and copays
Dental	Yes	Yes, rates
Vision	Yes	No
Health Savings Account (HSA)	No	Yes, limits change every year
Health Care Flexible Spending Account	No	Yes, limits change every year
Lifestyle Spending Account (LSA)	Yes	Yes, \$400 contribution amount
Life Insurance	Yes	No
Accidental Death and Dismemberment (AD&D)	Yes	No
Disability Benefits	Yes	No
Securian Accident, Critical Illness and Hospital Indemnity	Yes	No
Legal Insurance	Yes	No
Identity Theft Protection	Yes	No



Medical Plans

At Onvida Health, you have the choice of two medical plans, with a range of coverage levels and costs. This gives you the flexibility to choose what fits your needs and budget.

Medical plan options:

- **PPO Plan**, a preferred provider organization plan has a lower deductible than the Health Savings Plan, but with higher premium contributions per paycheck.
- **Health Savings Plan (HSP)**, is a high-deductible health plan that puts you in charge of your spending through a lower premium contribution, higher deductibles, and a tax-free Health Savings Account (HSA).

Both of Onvida Health's medical plans offer:

- Comprehensive, affordable coverage for a wide range of health care services
- Flexibility to see any provider you want, although in most cases your benefits are greater (and your out-of-pocket expenses are less) when you see an in-network provider
- In-network preventive care, with services such as annual physicals, recommended immunizations, well-woman and well-child exams, flu shots, and routine cancer screenings are covered at 100%
- In-network telehealth option. You will have 24/7/365 access to care across the country, plus the opportunity to lower medical costs due to cost avoidance and engagement via telecommunication technology (phone, web video, email, etc.)
- Prescription drug coverage is included with each medical plan through CVS Caremark
- Financial protection through annual out-of-pocket maximums that limit the amount you'll pay each year*
- Choice of four coverage levels: Employee Only, Employee and Spouse/Domestic Partner**, Employee and Child(ren), Employee and Family

*Once you reach the in-network or out-of-network out-of-pocket maximum in any calendar year, either plan will pay 100% of additional covered in-network or out-of-network expenses you or your covered family members incur during the rest of that year, as applicable, and subject to plan rules. The out-of-pocket maximum, however, does not include penalties (such as late cancellation fees for doctor's appointments).

**Unless a domestic partner meets the IRS Code definition of a tax dependent for health coverage purposes, the fair market value of any employer-provided health coverage is considered taxable income to the team member. For more information on imputed income, please see page 24.

Find a Provider:

When you enroll in either plan, you have a total of three tiers within each plan.

Visit www.myhealthtoolkitaz.com to see the network of providers.

- **Tier 1** Onvida Health providers only. Tier 1 is the most cost-effective level of providers in which to seek care.
- **Tier 2** is the BlueCross BlueShield of Arizona (BCBSAZ) network, which is also a great network with nationwide providers.
- **Tier 3**, or better known as out-of-network, would be any providers that are not in Tier 1 or Tier 2. If you travel out of the country and need medical services, you would be paying at an out-of-network level.

	PPO PLAN			HEALTH SAVINGS PLAN		
	TIER 1	TIER 2	OUT-OF-NETWORK	TIER 1	TIER 2	OUT-OF-NETWORK
Calendar Year Deductible						
Individual	\$1,000		\$5,000	\$1,750		\$3,000
Family	\$2,000		\$10,000	\$3,500		\$6,000
Calendar Year Out-Of-Pocket Maximum (Includes Deductible)						
Individual	\$3,250		\$8,000	\$3,000		\$8,000
Family	\$6,500		\$16,000	\$6,000		\$16,000
Lifetime Maximum	Unlimited			Unlimited		
	You Pay			You Pay		
Coinsurance/Copays						
Preventive Care	No charge	No charge	Ded. + 50%	No charge	No charge	Ded. + 50%
Primary Care Physician	No charge	\$30 copay	Ded. + 50%	Ded. + 0%	Ded. + 20%	Ded. + 50%
Specialist	\$20 copay	\$40 copay	Ded. + 50%	Ded. + 0%	Ded. + 20%	Ded. + 50%
Lab	No charge	Ded. + 20%	Ded. + 50%	Ded. + 0%	Ded. + 20%	Ded. + 50%
Radiology/ X-ray	\$125 copay	Ded. + 20%	Ded. + 50%	Ded. + 0%	Ded. + 20%	Ded. + 50%
CT/PET/MRI	\$250 copay	Ded. + 20%	Ded. + 50%	Ded. + 0%	Ded. + 20%	Ded. + 50%
Telehealth	\$20 copay	N/A	N/A	Ded. + 0%	N/A	N/A
Urgent Care	\$30 copay	\$30 copay	Ded. + 50%	Ded. + 0%	Ded. + 20%	Ded. + 50%
Emergency Room: Facility Charges	\$500 copay	\$500 copay	\$500 copay	Ded. + 0%	Ded. + 0%	Ded. + 0%
Emergency Room: Provider Charges	Ded. + 10%	Ded. + 10%	Ded. + 10%	Ded. + 0%	Ded. + 0%	Ded. + 0%
Inpatient Hospital Care	Ded. + 20%	Ded. + 20%	Ded. + 50%	Ded. + 0%	Ded. + 20%	Ded. + 50%
Outpatient Surgery	Ded. + 10%	Ded. + 20%	Ded. + 50%	Ded. + 0%	Ded. + 20%	Ded. + 50%
PHARMACY						
RETAIL RX (UP TO 30-DAY SUPPLY)						
Certain Preventive Drugs	Copay only, no deductible.			No cost; deductible waived		
Tier 1	\$15 copay			Deductible + 20%		
Tier 2	\$30 copay			Deductible + 20%		
Tier 3	\$60 copay			Deductible + 20%		
MAIL ORDER RX (UP TO 90-DAY SUPPLY)						
Certain Preventive Drugs	Copay only, no deductible.			No cost; deductible waived		
Tier 1	\$30 copay			Deductible + 20%		
Tier 2	\$60 copay			Deductible + 20%		
Tier 3	\$120 copay			Deductible + 20%		

Visit www.myhealthtoolkitaz.com to view your Explanation of Benefits, order cards, and review your medical coverage.

The Health Savings Plan and Preventive Drugs

When you enroll in the Health Savings Plan, you will have access to a robust list of medications available to you at no cost under our preventive drug list program. The list includes prescriptions in the following categories: diabetes, hypertension, antidepressants and many others. Some strengths or dosages may not be included in the Preventive Drug List and certain products or categories may not be covered. To learn more, visit https://www.caremark.com/portal/asset/preventive_dl.pdf

Programs available to you through your medical plan

Telemedicine Services

- With Teladoc Health, you have access to quality healthcare anytime, anywhere via app or video. This user-friendly platform gives you access to receive medical advice, diagnosis, and prescription services on-demand, making it easier than ever to manage your health for non-emergency conditions. This includes treatment for the flu, sore throat, eye infections, bronchitis, behavioral health, dermatology, and much more.

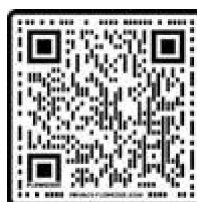
REGISTER FOR TELADOC NOW!

1. Visit [Teladoc.com/go](https://teladoc.com/go) or download the app, Teladoc Health
2. Set up your account
3. Schedule a visit



Diabetes & Weight Loss Management Support

Onvida Health understands the impact that weight management and diabetes have on the wellbeing of team members and their families, which is why we have partnered with Vida to help you meet your health goals. Vida offers health coaching and virtual resources to help you lose weight, reduce stress, and manage or prevent conditions like diabetes and hypertension, from the convenience of your phone - at no cost to you.



Getting started is easy!

Scan the QR code or go to vida.com/onvida.
For support, call 833-732-2242.

HSA vs FSA: What's the Difference?

Flexible Spending Account (FSA): Allows you to save money on a pre-tax basis for qualifying health, dental, and vision expenses for you and your dependents, including deductibles, copays, and coinsurance. The money you contribute to this account comes out of your paycheck, in equal installments, over the course of the calendar year. FSAs are “use-it-or-lose-it” accounts. You will forfeit any amount left in the account at the end of the plan year.

Health Savings Account (HSA): Allows you to enjoy a triple-tax advantage. You can use your HSA funds to cover qualified medical expenses, plus dental and vision expenses either now, or in retirement – tax-free. Unused funds grow and can earn interest over time – tax-free. The balance in this account rolls over year after year and can be used for future health care expenses if you leave Onvida Health or retire – tax-free. Your pre-tax contributions for this account come out of your paycheck and you can change the amount at any time during the year.

Benefit Type	HSA	FSA
Eligibility	• Must be enrolled in a Health Savings Plan (HSP) • Cannot be enrolled in a traditional Health Care FSA at the same time • Cannot be enrolled in Medicare, including Part A • Cannot be claimed as a dependent on another person's tax return • Cannot be a veteran who has received treatment through the Veteran's Administration other than preventative care within the past three months	• Must be enrolled in the PPO medical plan at or outside of Onvida Health • Cannot be enrolled in the Health Savings Plan or another High Deductible Health Plan with a Health Savings Account • Cannot be enrolled in Medicare, including Part A
Your Contribution (IRS Limits)	\$4,500 for Employee Only coverage \$9,000 for Employee + Spouse, Children, or Family coverage \$1,000 additional catch-up contribution for age 55+	\$3,500 (projected) for all coverage levels
Onvida Health's Annual Contribution	\$250 for Employee Only coverage \$500 for Employee + Spouse, Children, or Family coverage	N/A
Roll Over	Yes, even if you leave employment at Onvida Health or retire	No, use-it-or-lose-it each calendar year
Contribution Changes	Can change at any time during the year	During open enrollment period only
Tax Benefits	Yes	Yes

For more information or to submit a claim, **login** to your account at www.hsabank.com or contact HSA Bank at 800-357-6246.

Life and AD&D Insurance

Onvida Health provides you with basic life and accidental death and dismemberment (AD&D) insurance, at no cost to you, to protect those you love from the unexpected.

Benefits paid by Onvida Health

- **Employee Basic Life:** This employee only life insurance equals one-time your base annual salary (up to \$500,000) which is paid to your beneficiaries in the event that death occurs.
- **Employee Accidental Death & Dismemberment (AD&D):** This employee only AD&D insurance provides you with specified benefits of a covered accidental bodily injury that directly causes dismemberment or death.
- **Business Travel:** When traveling on behalf of Onvida Health, this benefit provides business travel accident insurance should an accident occur, including sickness, accidental death, or dismemberment.

Supplemental benefits paid by you

- **Voluntary Life:** You can purchase voluntary life insurance for yourself.
 - **Evidence of Insurability (EOI) requirements:** When you **first** become benefit eligible, you may purchase up to the Guaranteed Issue (GI) of \$300,000 without EOI. If the amount requested is more than the GI, you will need to provide EOI before the amount over GI becomes effective. You are able to increase your enrollment by \$10,000 every year without EOI.
- **Spouse Life:** If you enroll in Voluntary Life insurance for yourself, you are eligible to enroll your spouse for a \$30,000 life insurance. If you decline it when you **first** become benefit eligible, your spouse will need to provide EOI if coverage is requested at a later date.
- **Child Life:** If you enroll in Voluntary Life insurance for yourself, you are eligible to enroll your dependent children in a \$10,000 life insurance. No EOI is required for child life.
- **Voluntary AD&D for Employee or Family:** When you purchase additional AD&D insurance for yourself, you may also purchase supplemental coverage for your spouse and your dependent children.

Benefits paid by Onvida Health – no cost to you	
Basic Life Insurance	One (1) time your base annual salary (up to \$500,000)*
Supplemental benefits paid by you	
Voluntary Life Insurance for Yourself	Increments of \$10,000 up to 8x your base annual salary up to \$500,000 (up to \$1,000,000.00 for base annual salary of \$250,000+)*
Voluntary Life Insurance for Spouse	\$30,000*
Voluntary Life Insurance for Child(ren)	\$10,000 available up to age 26
AD&D for Yourself	Up to 4x your base annual salary up to \$500,000 maximum
AD&D for Yourself and Family	Up to 4x your base annual salary up to \$500,000 maximum

*Reduced benefit for age 70+. Please review plan document for more information.

Vision Plans

Having vision coverage allows you to save money on eligible eye care expenses, such as periodic eye exams, eyeglasses, contact lenses, and more for yourself and your covered dependents. Keep in mind, your benefits are generally greater when you use network providers.

Note: You may elect vision coverage whether or not you elect medical coverage.

VISION PLAN			
PROVISION	BASIC PLAN	BUY-UP PLAN	NON-PARTICIPATING PROVIDER REIMBURSEMENT
Exam	\$30 once per year	\$10 once per year	Up to \$45 reimbursement per year
Materials		\$25 copay	
Lenses			
Single	No charge after copay	No charge after copay	Up to \$30 reimbursement per year
Bifocals			Up to \$50 reimbursement per year
Trifocals			Up to \$65 reimbursement per year
Lenticular			Up to \$100 reimbursement per year
Contacts			
Elective	Up to \$60 copay for fit and follow up; \$130 allowance for contacts	Up to \$60 copay for fit and follow up; \$130 allowance for contacts	Up to \$105 reimbursement per year
Medically Necessary	No charge after copay	No charge after copay	Up to \$210 reimbursement per year
Frames			
Retail	\$130 allowance; \$70 allowance at Walmart/Sam's Club/ Costco every two years	\$130 allowance; \$130 allowance at Walmart/Sam's Club/Costco every year	Up to \$70 reimbursement every two years

ID cards are not provided. Please visit www.vsp.com for provider listing and additional coverage information.



Dental Plans

Healthy teeth and gums are important to your overall wellness. That's why it's important to have regular dental checkups and maintain good oral hygiene. Onvida Health makes that easy by providing you with dental plan options through United Concordia. For covered preventive and diagnostic services, you will not be required to pay a deductible (whether services are obtained in-network or out-of-network). Your contribution for dental coverage for the plan year will reflect the option you choose and the family members you cover.

Note: You may elect dental coverage whether or not you elect medical coverage.

	PREVENTATIVE PLAN		COMPREHENSIVE PLAN	
	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK
Calendar Year Deductible				
Per Person	\$50		\$50	
Per Family	\$150		\$150	
Calendar Year Benefit Maximum				
Per Person	\$500 per person (Basic and Major Services combined)		\$1,500 per person (Basic and Major Services combined)	
SERVICES				
Preventive Services				
Oral Exams, Full Mouth X-rays, Bitewing X-rays, Cleanings, Fluoride Treatments, Space Maintainers, Sealants	100%	100% of MAC	100%	100% of MAC
Basic Services				
Emergency Palliative Treatment, Simple Extractions, Basic Restorative (Amalgam Fillings), Repair of Recement of Crowns, Inlays and Dentures, Antibiotic Drugs	80%	80% of MAC	80%	80% of MAC
Included in Comprehensive Plan only: Endodontics, Surgical and Non-Surgical Periodontics, General Anesthesia, TMJ	Not covered	Not covered	80%	80% of MAC
Major Services				
Crowns, Inlays, Onlays, Bridges, Dentures	Not covered	Not covered	50%	50% of MAC
Orthodontic Services				
24-Month Treatment Fee- Additional fees will apply for pre-ortho visits and treatments, records and retention, and banding				
Adults	Not Covered		50% up to lifetime maximum benefit of \$1,000 per individual; deductible waived	
Children (age 8 and older)				

*Maximum Allowable Charges (MAC)

ID cards are not provided. Please visit www.unitedconcordia.com for provider listing and additional coverage information.

Coverage details:

Fluoride, sealants and space maintainers are available for children up to age 15. The dependent age limit for both plans is 26. While the Comprehensive Plan provides benefits for major and orthodontic services, the Preventive Plan does not. Another key difference between the two plans is what each covers for basic services. United Concordia creates out-of-network charges utilizing FAIR Health data supplemented with United Concordia's charge data as appropriate. United Concordia then calculates the out-of-network charge at the maximum allowable charges (MACs) of such data. Non-network dentists may bill the member for any difference between our allowance and the United Concordia fee.

Disability Benefits & Extended Illness Bank

Onvida Health provides a wide range of income protection benefits to eligible team members to help you when you need it the most. The benefits available to you can vary based on your situation – such as eligibility and your need for leave.

BENEFIT	PURPOSE	BENEFIT AMOUNT	PAID BY	ELIMINATION PERIOD	WAITING PERIOD	BENEFIT TIMEFRAME
Short-Term Disability*	Your own medical condition	66 2/3%**	Onvida Health	90 days in Full-Time position	7 calendar days **	Up to 90 days
Extended Illness Bank*	Your own medical condition	100%	Onvida Health	Not applicable***	7 calendar days**	Up to 90 days
Long-Term Disability*	Your own medical condition after 90 days	60% or 66 2/3%**	Onvida Health (with employee cost for buy-up option)	90 days in Full-Time position	90 calendar days	Varies on occupation, disability, and retirement age
Maternity Short-Term Disability*	Birth	100%	Onvida Health	90 days in Full-Time position	7 calendar days**	6 weeks = vaginal 8 weeks = cesarean
Paid Parental Leave	Birth, adoption, or foster placement	100%	Onvida Health	90 days in Full-Time position	Not applicable	2 weeks

Medical claim required. ** PTO will be used as applicable. *Legacy benefit.*

Extended Illness Bank (EIB) Legacy Benefit:

If you were hired before April 25, 2021, you may have a balance of EIB hours that were frozen. You are required to first use your EIB, paid at 100%, before you are eligible to use STD. However, if you transition from EIB to STD the seven (7) day waiting period for STD will be waived during the same leave event.

Please refer to the Leave of Absence Guide, Guide for Expectant and New Parents, and Compliance 360 for policies and resources.



Planning for Retirement

Onvita Health wants to help you make smart decisions about planning for your retirement. Taking advantage of the company's retirement plan options is one of the best steps you can take.

401(k) Retirement Plan

Onvita Health's 401(k) retirement plan offers various advantages that you may not get with other types of retirement savings plans.

Your Contribution	Onvita Health Match
1%	1%
2%	2%
3%	3%
4%	4%
5% or more	5%

- **Eligibility:** All Onvita Health team members.
- **Auto-enrollment:** New Onvita Health employees are auto enrolled at 5% pre-tax contributions.
- **Company match:** Onvita Health will match up to 5% of pre-tax contributions.
- **Contribution options:** There are two types of contribution options available:
 - o Traditional: Contributions are made on a pre-tax basis, lowering your current taxable income, but your withdrawals at retirement will be taxed as income.
 - o Roth: Contributions are made with after-tax dollars, so you will not get the tax break benefit now, but you may receive tax benefits for qualified tax withdrawals.
- **2027 IRS annual limits** (projected):
 - o Employee elective deferral: \$25,500
 - o Catch-up contributions, ages 50+: \$8,500
 - o Enhanced catch-up contributions, ages 60-63: \$11,750
 - o Total employer and employee annual contribution for under 50: \$75,000
 - o Total employer and employee annual contribution for ages 50+: \$83,000

457(b) Supplemental Savings Plan

- **Eligibility:** Onvita Health executives and physicians.
- **Enrollment:** Visit Fidelity to enroll in this program.
- **2027 IRS contribution limit:** Up to \$25,500 (projected) on a pre-tax basis.

Access to your Fidelity account(s)

- You may manage your account online through Fidelity NetBenefits at www.netbenefits.com/atwork
- Make sure to designate your beneficiaries
- Download the NetBenefits Mobile App for access at your fingertips
- If you have any questions, please contact Fidelity at 800-343-0860

Voluntary Benefits

Life happens. That's why you need to be prepared to take advantage of the following voluntary supplemental medical plans and the legal assistance benefit when the unexpected occurs.

While you can't prevent a diagnosis, accident, or hospitalization in your family, you can help protect your finances with additional, cost-effective coverage to help with medical expenses beyond what your health insurance plan already covers. The following medical voluntary benefits give you the flexibility to spend the money on anything you wish, such as medical bills, health care deductibles, groceries, loss of income, travel expenses or a dog sitter.

Benefit	Coverage Level	Description	Key Benefits
Accident	Employee Only Employee + Spouse Employee + Children Employee + Family	Offers additional financial protection by providing a cash payment directly to you if an accident occurs.	• \$50 health and wellness benefit available to everyone insured • Ability to make multiple claims per year • Many accidents are covered, including injury and hospital care benefits, child and adult organized sports, emergency care and follow-up care
Hospital Indemnity		Provides a cash payment after each day spent in a hospital.	• Ability to submit labor and delivery claim ahead of hospital stay at 36 weeks pregnant and be paid • Payments available for outpatient mental health and substance abuse screenings • Can be used for planned and unplanned hospitalizations
Critical Illness*	Employee Only Employee + Spouse	Provides a cash payment after diagnosis of a covered condition such as a heart attack or cancer.	• \$50 health and wellness benefit available to everyone insured • No exclusions for pre-existing health conditions, but covered diagnoses must occur after the coverage effective date • May be paid again when the same critical illness occurs after a stated separation period

*Children covered 50% at no additional cost. *Spouse/Domestic partner covered 50% of your elected coverage amount.



Contact Securian at 1-855-750-1906
or visit securian.com/onvida-insurance
or scan the QR code.

Legal plan insurance

Legal insurance from ARAG connects you with a nationwide network of more than 12,000 attorneys when you need help with things like creating a will, dealing with a traffic ticket, or buying a home. Attorney fees are 100% paid in full for most covered legal matters when you work with a network attorney who can offer legal guidance, review personal documents, and represent you if needed.

Identity Theft Protection

Identity Theft Protection from Aura Identity Guard safeguards you, your family, and your finances with identity protection, financial tracking, and online security.

This benefit includes:

- Comprehensive identity theft protection
- Fastest speed and breadth of alerts
- Powerful financial tools
- Data privacy tools, VPN, and protection from device intrusion
- Anti-ransomware, anti-adware, anti-malware, anti-spyware, and Wi-Fi security

Onvida Health covers the cost of the employee only option. You have the option to enroll in the family plan for an additional cost to you.

Take Action: To activate your account, visit <https://my.aura.com/start/yumarmc>



Paid Time Off, Paid Sick Time, Holidays and PTO Payout Program

Onvida Health's Paid Time Off (PTO) benefits let you take care of personal business, allow you to enjoy a special vacation or just unwind from the demands of everyday life. You earn paid time off as soon as you begin working, with a maximum cap of 300 hours.

Benefit	Accrual Rates	Balance Maximum
Paid Time Off less than four (4) years	Exempt: 0.1039 per hour worked, up to 216 hours per year Non-exempt: 0.0923 per hour worked, up to 192 hours per year	*300 hours
Paid Time Off more than four (4) years	Exempt: 0.1231 per hour worked, up to 256 hours per year Non-exempt: 0.1116 per hour worked, up to 232 hours per year	*300 hours
Paid Sick Time	Full-time: Up to 40 hours per year Non-full-time: Accrue one hour for every 30 hours worked	40 hours per year for tracking purposes. Paid using PTO balance.
Holiday Time and PTO Program		
Holiday Time	Holidays Observed: • New Year's Day • Memorial Day • Independence Day • Labor Day • Thanksgiving Day • Christmas Day	Eight (8) hours per holiday, may be supplemented with PTO. If worked, the eight (8) hours will be added to PTO as long as maximum cap is not reached.
PTO Payout Program	Less than 10 years of continuous service can cash out up to 40 hours of PTO. 10 years or more of continuous service can cash out up to 80 hours of PTO.	Program offered once per calendar year. Team members are required to maintain a minimum balance of 80 hours. PTO Payouts are at base rate of pay.

* Accrual of PTO will stop when the PTO balance reaches 300 hours.



Tuition Reimbursement Program

Reach your career and educational goals with the Tuition Reimbursement Program offered through Onvida Health. As a benefit eligible team member you have access to up to \$5,250.00 per calendar year depending on the program and degree level you are enrolled in or plan on enrolling in.

How does the program work?	
Eligibility	Full-time, team members in good standing with 6+ months of continuous service time enrolled with an Accredited Institution, and meet GPA requirements per program policy.
Reimbursement Limits Per Calendar Year (set by IRS)	Bootcamps, certifications, fellowships, and Associate Degree Programs are eligible for \$2,000. Bachelor and Graduate Degree Programs are eligible for up to \$5,250.
Process	1. Submit an Eligibility Request, this step requires your Director's approval 2. Submit your Funding Request prior to course/term start date 3. Pass your course(s) and submit your Proof of Completion to receive reimbursement
Commitment to Onvida Health	Team members who are receiving the benefit are committing to at least one (1) additional year of service. If you leave the organization, you will be responsible for paying back the total amount reimbursed within the last 365 days.

Ready to get started? Visit Workforce Edge, Onvida Health's Tuition Reimbursement Program platform. Workforce Edge provides you with a one-stop shop to manage your education benefit and gain more control over your own learning and development-making it easier and more affordable to go back to school.

You will use Workforce Edge to explore exclusive discounts available through select in-network education providers, browse programs, check eligibility, request funding, and provide your proof of completion. Visit onvidahealth.workforceedge.com to explore your options!

Need support or have further questions about your education benefit? Contact a Workforce Edge Advisor at advisor@workforceedge.com or 833-353-0560.



Additional Benefits

Onvida Health provides additional benefits and programs to help you balance the demands of work and home, as well as services for business or leisure travel.

Employee Assistance Program

We offer our team members and their eligible family members free access to licensed counselors through our Employee Assistance Program (EAP). Through this coverage, team members and their families receive immediate support and guidance, as well as assessments and referrals for further services. Each team member and their family members are entitled to six (6) free sessions, per issue, annually.

ALL EAP CONVERSATIONS ARE VOLUNTARY AND STRICTLY CONFIDENTIAL.

There's never a cost when you contact an EAP counselor. If you and your counselor determine that additional assistance is needed, however, you'll be referred to the most appropriate and affordable resource available. Although you're responsible for the cost of referrals, these costs are often covered under your medical plan.

EAP counselors can help with a number of items, including stress, marital or family problems, anxiety and depression, alcohol or drug abuse, financial issues, and concerns about children and aging parents.

The EAP can also help with child care issues, such as identifying day care centers, nursery schools, before/after school programs, private schools, and tutoring services. Other services include researching pet care centers, maintenance and repair providers, and community volunteer opportunities.

To create an account, visit www.supportlinc.com and use group code “**onvidahealth**”.



Travel Assistance

Onvida Health offers a Travel Assistance program, which provides peace of mind to business or vacation travelers. The program puts you in touch with a network of providers that can address the legal, medical, informational, or personal assistance needs of travelers. Services provided 24/7/365 days a year, include:

Medical Assistance

- Emergency medical referrals
- Prescription assistance
- Medical evaluation and monitoring, including hospital admissions and payments
- Return of child or companion
- Medical repatriation
- Return of remains

Information Assistance

- Passport and visa information
- Weather, cultural, and travel advisories
- Inoculation and immunization
- Legal referral
- Emergency cash and bail assistance

Personal Assistance

- Lost baggage services
- Emergency messaging
- Return of vehicle
- Translation and interpretation
- Pet housing and return

How to access services

Next time you and your family members are traveling and need assistance, simply call

1-855-847-2194 or email
assist@imglobal.com



Lifestyle Spending Account

The Lifestyle Spending Account (LSA) helps you save on a variety of common life non-medical expenses like gym memberships, fitness classes, general nutrition counseling, as well as other non-medical wellbeing expenses. The LSA will not reimburse you for any medical expenses.

How does it work?

1. Onvida Health will contribute \$400.00 at the beginning of the calendar year, or when you become benefit eligible. You will be able to use these funds for specific non-medical wellness expenses.
2. You can scan and upload your receipts for reimbursement on the HSA Bank app or www.hsabank.com to submit a claim.
3. Once your claim is approved, you'll get reimbursed.

Important Tax Implications

Funds used from the LSA account will be included as taxable income on your federal W-2. These amounts will also be included in compensation for the 401(k) Plan for deferral and employer contribution purposes.

List of employer approved expenses:

- **Physical Well-being:**
 - Gym and health club memberships
 - Fitness/exercise, dance and yoga classes
 - Personal training
 - Non-medical massage for general health (not prescribed to treat a medical condition)
 - Athletic apparel
 - Athletic shoes
 - Exercise, outdoor sports, fitness, and fitness tracking equipment
 - Skis/snowboards, binding, boots & poles, passes
 - Golf and tennis including lessons and passes
 - Bicycles, canoes, kayaks, and associate car racks
 - Exercise books and videos
 - General nutrition counseling (not prescribed to treat a specific medical condition), classes, books, and apps
 - Rock climbing facility and lesson fees
 - Pool and swimming membership and lessons
 - Hiking/park passes and fees
 - Sports, activity league, and field fees
 - Martial arts classes and memberships
 - Weight loss program (not prescribed to treat a specific medical condition) and classes
- **Caregiver Expenses:**
 - Adoption and related expenses
 - Childcare, after school, camps, and general daycare
 - Elder care
- **Mental Well-being:**
 - Personal or marital counseling and other therapy sessions for the general improvement of mental health, relief of stress, or personal enjoyment (not to treat a medical condition)
 - Life coaching
 - Spiritual or leadership retreats
 - Museum tours
 - Art classes
 - Musical instruments and related classes
 - Cooking, language, and general interest classes
- **Financial Well-being:**
 - Financial planning, tax prep, financial advisor expenses
 - Financial apps, self-help courses, books, etc.
 - Home security and personal data protection
 - Student loan payments
 - Estate and retirement planning expenses
 - Non-profit donations
- **General Expenses:**
 - Home office furniture and home office upgrades
 - Computer and printer equipment
 - Internet provider fees
 - Pet care, grooming, veterinary or other pet-related expenses
 - Housekeeping/home cleaning fees

Have questions about a claim? Contact HSA Bank at 866-471-5946.

Wellbeing Program

At Onvida Health, your wellbeing matters. Our organization is committed to providing a wide range of comprehensive benefits and programs to help you in your wellness journey.

Programs and activities include:

- Challenges and workshop opportunities
- On demand department activities
- Health Coaching through the Wellness Coach app
- Ambassador opportunities to influence and promote wellness throughout Onvida Health
- Enrolled in an Onvida Health medical plan? Check out the Vida diabetes and weight management programs
- Zen Dens offered to relax and refresh

Join the Wellness Coach app to help improve your sleep, fitness and overall wellbeing at no cost to you.



Earn a \$125 wellness incentive: If you are enrolled in an Onvida Health medical plan, and complete four of these activities, you can earn \$125 per calendar year.

- Wellness visit, including well-women visits with your PCP or OB/GYN
- Health Assessment in ReadySet
- Participate in a challenge
- Dental cleaning
- Eye exam
- Three (3) Coaching sessions or two (2) program tracks through the Wellness Coach App
- Mammogram or colonoscopy

Members not enrolled in an Onvida Health medical plan are not eligible for the wellness incentive, but can still participate and win exciting prizes.

For more information regarding the Onvida Health's Wellness Program, visit <https://yrmcintranet/departments/wellness/> or email wellness@onvidahealth.org. Be well!



Cost of Coverage

You and Onvida Health share the cost of most benefits coverage, with Onvida Health paying a larger portion of the overall costs.

Medical	PPO Plan Biweekly	Health Savings Plan Biweekly	PPO Plan Monthly	Health Savings Plan Monthly
Employee	\$99.36	\$54.62	\$215.28	\$118.34
Employee + Spouse	\$232.39	\$125.61	\$503.52	\$272.15
Employee + Child(ren)	\$206.85	\$100.47	\$448.18	\$217.69
Employee + Family	\$323.03	\$163.82	\$699.89	\$354.95
Dental	Preventive Plan Biweekly	Comprehensive Plan Biweekly	Preventive Plan Monthly	Comprehensive Plan Monthly
Employee	\$2.91	\$11.13	\$6.30	\$24.11
Employee + Spouse	\$6.86	\$24.69	\$14.86	\$53.50
Employee + Child(ren)	\$6.90	\$25.45	\$14.96	\$55.15
Employee + Family	\$11.08	\$39.05	\$24.01	\$84.61
Vision	Basic Plan Biweekly	Buy-Up Plan Biweekly	Basic Plan Monthly	Buy-Up Plan Monthly
Employee	\$4.11	\$5.94	\$8.91	\$12.88
Employee + Spouse	\$8.25	\$11.94	\$17.88	\$25.86
Employee + Child(ren)	\$8.76	\$12.67	\$18.98	\$27.46
Employee + Family	\$9.20	\$13.31	\$19.94	\$28.84
Accident	Low Plan Biweekly	High Plan Biweekly	Low Plan Monthly	High Plan Monthly
Employee	\$1.96	\$3.30	\$4.25	\$7.14
Employee + Spouse	\$3.34	\$5.53	\$7.24	\$11.98
Employee + Child(ren)	\$4.51	\$7.59	\$9.78	\$16.44
Employee + Family	\$6.54	\$10.93	\$14.17	\$23.68
Hospital Indemnity	Low Plan Biweekly	High Plan Biweekly	Low Plan Monthly	High Plan Monthly
Employee	\$6.09	\$11.45	\$13.19	\$24.81
Employee + Spouse	\$11.96	\$22.79	\$25.91	\$49.37
Employee + Child(ren)	\$9.48	\$17.86	\$20.53	\$38.69
Employee + Family	\$15.35	\$29.19	\$33.25	\$63.25
Critical Illness Low Plan \$10,000*	Employee Only Biweekly	Employee & Spouse Biweekly	Employee Only Monthly	Employee & Spouse Monthly
Under 25	\$1.43	\$2.72	\$3.10	\$5.90
25-29	\$1.62	\$3.00	\$3.510	\$6.50
30-34	\$1.94	\$3.48	\$4.20	\$7.55
35-39	\$2.58	\$4.45	\$5.60	\$9.65
40-44	\$3.97	\$6.53	\$8.60	\$14.15
45-49	\$4.94	\$7.98	\$10.70	\$17.30
50-54	\$6.42	\$10.20	\$13.90	\$22.10
55-59	\$7.98	\$12.55	\$17.30	\$27.20
60-64	\$10.06	\$15.67	\$21.80	\$33.95
65-69	\$13.75	\$21.21	\$29.80	\$45.95
70+	\$20.68	\$31.59	\$44.80	\$68.45

*Children covered at 50% at no additional cost. *Spouse/Domestic partner covered at 50% of your elected coverage amount.

Critical Illness High Plan \$20,000*	Employee Only Biweekly	Employee & Spouse Biweekly	Employee Only Monthly	Employee & Spouse Monthly
Under 25	\$2.86	\$5.45	\$6.20	\$11.80
25-29	\$3.23	\$6.00	\$7.00	\$13.00
30-34	\$3.88	\$6.97	\$8.40	\$15.10
35-39	\$5.17	\$8.91	\$11.20	\$19.30
40-44	\$7.94	\$13.06	\$17.20	\$28.30
45-49	\$9.88	\$15.97	\$21.40	\$34.60
50-54	\$12.83	\$20.40	\$27.80	\$44.20
55-59	\$15.97	\$25.11	\$34.60	\$54.40
60-64	\$20.12	\$31.34	\$43.60	\$67.90
65-69	\$27.51	\$42.42	\$59.60	\$91.90
70+	\$41.35	\$63.18	\$89.60	\$136.90
Voluntary Life Insurance	Per \$1,000 Biweekly		Per \$1,000 Monthly	
18-24	\$0.025		\$0.055	
25-29	\$0.03		\$0.065	
30-34	\$0.04		\$0.086	
35-39	\$0.045		\$0.098	
40-44	\$0.05		\$0.108	
45-49	\$0.075		\$0.162	
50-54	\$0.115		\$0.249	
55-59	\$0.214		\$0.464	
60-64	\$0.329		\$0.713	
65-69	\$0.633		\$1.371	
70+	\$1.026		\$2.223	
Voluntary Life Insurance for Family	Spouse Biweekly	Child(ren) Biweekly	Spouse Monthly	Child(ren) Monthly
	\$4.15	\$0.44	\$9.00	\$0.95
Voluntary AD&D per \$1,000	Employee Only Biweekly	Family Biweekly	Employee Only Monthly	Family Monthly
	\$0.011	\$0.017	\$0.023	\$0.035
Long-Term Disability per \$100.00	Basic Plan Biweekly	Buy-up Plan Biweekly	Basic Plan Monthly	Buy-up Plan Monthly
	\$0.00	\$0.175	\$0.00	\$0.38
ID Theft Protection	Employee Only Biweekly	Family Biweekly	Employee Only Monthly	Family Monthly
	\$0.00	\$4.34	\$0.00	\$9.40
Legal Employee or Family	Biweekly		Monthly	
	8.42		18.25	

Company-Paid Benefits

- Basic Life Insurance and AD&D at one time your annual salary
- Basic Long-Term Disability at 60% coverage. Buy-up option is available at additional cost specified in the benefits portal.
- Short-Term Disability after 90 days of employment
- Paid Parental Leave
- Employee Assistance Program
- Identity Theft Protection for employee only
- Lifestyle Spending Accounts

Imputed Income

Imputed income is the taxable amount for the value that Onvida Health contributes towards certain benefits that will be treated as taxable income to you.

- Basic Life Insurance: Federal tax law requires Onvida Health to report the cost of Company-paid life insurance in excess of \$50,000.
- Domestic Partner enrolled in medical plan: \$687.82 - \$2,503.72 depending on plan, coverage level, and pay frequency (bi-weekly or monthly).
- Domestic Partner enrolled in dental plan: \$7.65 - \$76.10 depending on plan, coverage level, and pay frequency (bi-weekly or monthly).
- Unless a Domestic Partner meets the IRS Code definition of a tax dependent for health coverage purposes, the fair market value of any employer-provided health coverage is considered taxable income to the team member.

Medical Imputed Income	PPO Plan Biweekly	Health Savings Plan Biweekly	PPO Plan Monthly	Health Savings Plan Monthly
Employee + Domestic Partner	\$770.38	\$687.82	\$1,669.16	\$1,490.27
Employee + Family (Domestic Partner)	\$1,155.56	\$1,031.72	\$2,503.72	\$2,235.40
Dental Imputed Income	Preventive Plan Biweekly	Comprehensive Plan Biweekly	Preventive Plan Monthly	Comprehensive Plan Monthly
Employee + Domestic Partner	\$7.65	\$13.50	\$16.58	\$29.26
Employee + Family (Domestic Partner)	\$19.90	\$35.12	\$43.11	\$76.10

Continuation of Benefits After Employment

When your employment with Onvida Health ends, most benefits end on the last day of the month in which your employment terminates. The Flexible Spending Account (FSA), Lifestyle Spending Account (LSA), Short-Term Disability and Long-Term Disability coverage end on your termination date.

COBRA Coverage

You may have the option to continue your medical, dental, vision and FSA coverage through COBRA. Eligible individuals will receive enrollment information from our COBRA administrator by mail. You generally have 60 days to elect coverage after receiving your COBRA notice.

COBRA Monthly Rates

Medical	PPO Plan	Health Savings Plan
Employee	\$1,245.08	\$1,114.75
Employee + Spouse	\$2,947.64	\$2,634.82
Employee + Child(ren)	\$2,339.57	\$2,091.94
Employee + Family	\$3,798.88	\$3,394.86
Dental	Preventive Plan	Comprehensive Plan
Employee	\$16.90	\$29.85
Employee + Spouse	\$33.83	\$59.69
Employee + Child(ren)	\$37.20	\$71.62
Employee + Family	\$60.88	\$107.47
Vision	Base Plan	Buy-up Plan
Employee	\$9.09	\$13.14
Employee + Spouse	\$18.24	\$26.38
Employee + Child(ren)	\$19.36	\$28.01
Employee + Family	\$20.34	\$29.42

Retirement

Your 401(k) account may remain with the plan administrator or be rolled over to another eligible retirement account. If your balance is less than \$1,000, you may receive an automatic distribution from the plan administrator. If you participated in the pension plan, your pension remains with Onvida Health. Contact the Benefits Team about 2-3 months before you plan to begin receiving pension benefits.

Some benefits may also be eligible for continuation or portability after employment ends. For complete information regarding your available options, including applicable deadlines, and next steps, refer to your Exit Packet or contact the Benefits Team.

Key Terms To Know

The following insurance terms and definitions will help you better understand your coverage and use your benefits wisely through the year.

Beneficiary

The person you designate to receive your life insurance proceeds in the event of your death.

COBRA

Consolidated Omnibus Budget Reconciliation Act (COBRA), a federal law that allows workers and dependents who lose their medical, vision, dental or Flexible Spending Account coverage to continue any group coverage for a specified length of time.

Coinsurance

The portion of covered expenses that you must pay for care, after first meeting a deductible amount, if any.

Co-pay

A fixed amount you pay for a health care service, usually when you receive the service. The amount can vary by the type of service. The remainder is paid by the health insurance plan.

Deductible

The amount you pay toward covered services per specified period before the plan begins paying benefits.

Network providers

A group of health care professionals who provide care at a predetermined lower rate. Staying in the network to receive care is an effective way for you to control your health insurance costs.

Out-of-pocket maximum

An out-of-pocket maximum is the most you'll have to pay during a policy period (usually a year) for health care services. Once you've reached your out-of-pocket maximum, your plan begins to pay 100% of the allowed amount for covered services.

Reasonable and customary (R&C) charge

The usual amount charged by most doctors for a particular medical service. The R&C charge may be different in two different geographic areas if the service was provided under different circumstances (for example, in an emergency versus a nonemergency). R&C charges may apply only if you use out-of-network providers. You are responsible for paying any amount over the R&C charge.

Notes

This image shows a full page of blank, lined paper. It features approximately 28 horizontal blue lines spaced evenly across the page, typical of standard notebook paper. The lines are thin and light blue, set against a plain white background. There are no margins, text, or other markings on the page.



Contacts

CONTACTS				
Benefit	Contact	Phone	Card	Website
Medical	BlueCross BlueShield	833-747-0541	Yes	www.myhealthtoolkitaz.com
Pharmacy	CVS Caremark	844-499-9581	Yes	www.caremark.com
Telehealth	Teladoc Health	866-789-8155	No	teladoc.com/go
Diabetes Management	Vida	855-442-5885	No	www.vida.com/onvida
Health Savings Account	HSA Bank	800-357-6246	Yes	www.hsabank.com
Flexible Spending Account		866-471-5946	No	
Lifestyle Spending Account				
Dental	United Concordia	866-851-7568	No	www.unitedconcordia.com
Vision	VSP	800-877-7195	No	www.vsp.com
Life and AD&D	Mutual of Omaha	800-877-5176	No	www.mutualofomaha.com
Long-Term Disability				
Short-Term Disability	Sedgwick	888-436-9530	No	https://timeoff.sedgwick.com
Business Travel Accident	Prudential	800-524-0542	No	www.prudential.com/mybenefits
401(k) Retirement	Fidelity	800-343-0860	No	netbenefits.com
Critical Illness	Securian	855-750-1906	No	www.securian.com/benefits
Accident				
Hospital Indemnity				
Legal Services	ARAG	800-247-4184	No	www.arag.com
ID Theft	Aura Identity Guard	855-443-7748	No	https://app.identityguard.com/sign-in
Travel Assistance Program	AXA	1-855-847-2194	No	assist@imglobal.com
Employee Assistance Program	Support Linc	888-881-5462	No	www.supportlinc.com group code: onvidahealth
Tuition Reimbursement Program	Workforce Edge	833-353-0560	No	advisor@workforceedge.com
Onvida Health Human Resources	Benefits	ext. 7122	No	benefits@onvidahealth.org
	Wellbeing Program	ext. 7958		wellness@onvidahealth.org
	Ask HR	ext. 7129		askhr@onvidahealth.org



Scan for Benefits Video