



# 2024 Benefits Guide

Plan Year:  
January 1, 2024 – December 31, 2024

**Augusta**  
Health™

# Welcome to your 2024 benefits!

You play a vital role in advancing our mission to strengthen the health and well-being of all people in our communities. Our purpose is to help people live their healthiest lives and we are equally passionate about supporting you and your family in the same way.

Your benefits at Augusta Health go beyond the traditional healthcare coverage. You have access to a diverse range of benefits that address physical, mental health, and financial needs while encouraging work-life balance, fostering professional growth, and embracing diversity and inclusion.

Your well-being is our top priority, and we are here to support you every step of the way.

Discuss Your Options and Compare Plans with Quantum Health  
<https://myaugustabenefits.com/>

Review Additional Benefits Information on the Augusta Health HR Website  
<https://investinginus.augustahealth.com/benefits/>

View or Change Your Benefits in Ultipro (UKG) Self-Service  
<https://e15.ultipro.com>

Questions about your benefits? HR is here to help!

Email: [humanresources@augustahealth.com](mailto:humanresources@augustahealth.com)

Phone: 540-332-4700

## What's New?

### Medical Plan Enhancements

- Bariatric surgery
- Expanded coverage for nutrition counseling

### Pharmacy Plan Enhancements

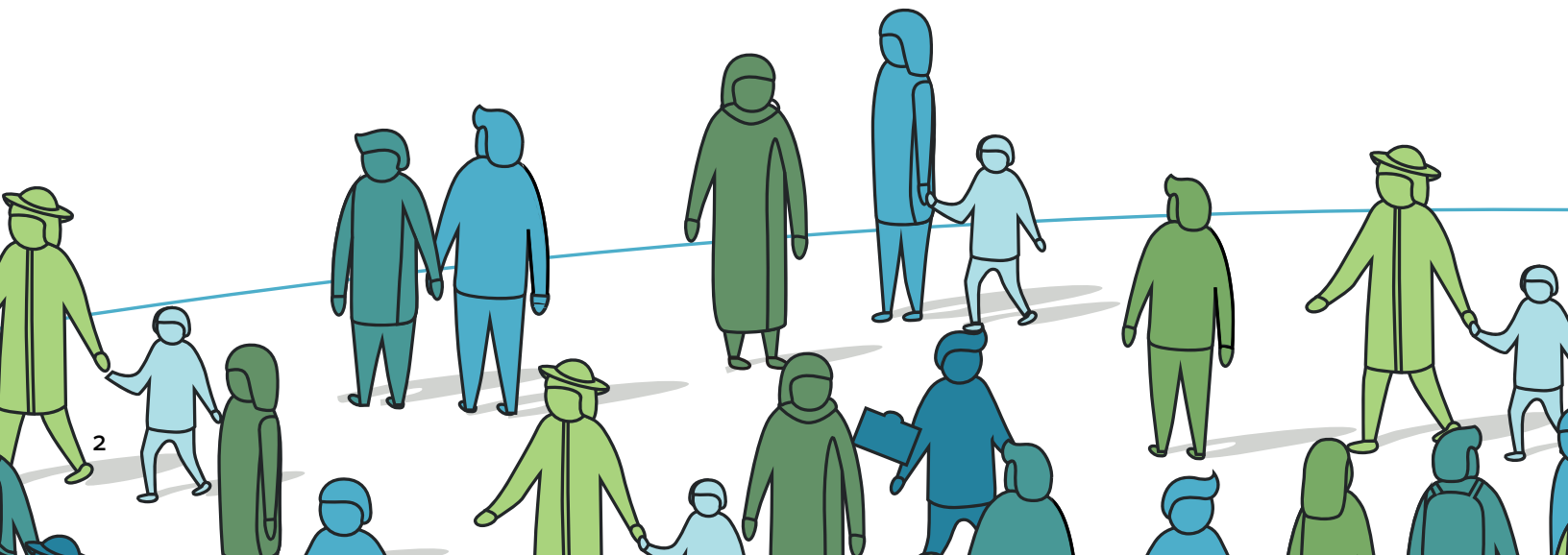
- Diabetic testing changes from Unifine® Pentips®, 2-Tek, Advocate syringes, to Accu-Check FastClix

### Dental Plan Enhancements

- Temporomandibular Joint Disorder (TMJ) added to dental coverage

### New for 2024

- Limited purpose FSA for dental and vision, for team members enrolled in the HDHP plan



## How to Enroll

Enrollment is completed online

Log in to Ultipro UKG <https://e15.ultipro.com>

1. Once logged in you will be taken to your home screen.
2. Click the Side Navigation Menu (3 bars in the upper left corner).
3. Select Myself (icon of a person).
4. From the Myself Menu select (as applicable):
  - Life Event / New Hire
  - Life Event / My Status Has Changed
  - Open Enrollment
5. Verify your dependents and beneficiaries by checking the appropriate box on the contact page and making the necessary updates.
6. On each page, elect or decline the benefits.
7. Where applicable, be sure you select the names of any dependents or beneficiaries you want to add.
8. Review your information, print your confirmation page, and then click Submit to complete your enrollments.

**IMPORTANT:** Your benefits will not save, unless you click SUBMIT!

## Contents

Contents and Resources	3
Eligibility and Documentation	4
Enrollment Details and Deadlines	5
Benefit Costs	6
Medical and Prescription	7
Health Savings	8
Flexible Spending	9
Dental and Vision	10
Wellness	11
Retirement	12
Life and AD&D	12
Voluntary Benefits	13
Disability (STD/LTD)	14
Tuition & Student Loan Benefits	14
Canopy (EAP), and Discounts	15
Required Notices and Resources	16
Benefit Contact Information	17





## Who is Eligible?

If you are an Augusta Health team member, you are eligible for benefits if one of the following applies to you:

- You are a regular full-time team member scheduled to work 36-40 hours per week
- You are a regular part-time team member scheduled to work 20-35 hours per week

You may elect or waive coverage if you change from full-time to part-time or part-time to full-time. You must contact Human Resources within 60 days of the effective date of your status change.

### Dependent Coverage

Your eligible dependents (for all plans that offer dependent coverage) include:

- Legally married spouse
- Biological children, stepchildren, adopted children, children in your custody for adoption, or under your legal guardianship through the end of the calendar year in which they turn age 26
- Permanently disabled dependent children over plan age restrictions

### Proof of Eligibility Documentation

Proof of eligibility documents are required for newly added dependent(s).

#### **Spouse** – adding a spouse

Marriage certificate and copy of the first two pages of most recent federal tax return showing dependent listed as spouse.

#### **Ex-Spouse** – removing spouse and/or child(ren)

Divorce decree with judge's stamp or signature. Ex-Spouses are not eligible for benefits, even with a court order.

#### **Child(ren)** – adding a child or children

Copy of birth certificate or copy of the court document with name of team member or spouse receiving custody, date of change of eligibility, name(s) of minor child(ren), and judge's stamp or signature.

#### **Death** – loss of dependent spouse or child

Copy of death certificate or obituary for medical, dental, vision, HSA, or FSA. Copy of death certificate required for life/AD&D/critical illness.

#### **Gain/Loss of other coverage** – you/spouse/child changes coverage with another provider or government sponsored program.

Documentation from other employer or government sponsored program showing change in eligibility and must include benefit plan(s) and date of gain/loss of coverage. Must include a consistent gain/loss of coverage.

**Cost/coverage of other provider changes** – Documents from the employer showing the cost and/or changes in coverage including effective date, type and % of change. Cost/change must be an increase of 20% or more.

**Change in place of home residence** – Documentation showing proof of old/new address and that residency changed by more than 60 miles.

**Change in worksite (Dependent Care FSA only)** – Documentation from employer confirming change in worksite from home to office or vice versa and effective date of the change.

**When already enrolled in the benefit, change in plan options mid-year is not permitted (ex. change health benefits to/from HDHP/POS, or dental benefits to/from enhanced/basic, etc.)** You must contact the Augusta Health HR Benefits Office and provide proof of eligibility by the number of days to elect, or you will lose your right to change your election mid-year (see chart on next page).



## Changing Your Plan Options

You can sign up for benefits or change your elections/covered dependents at the following times.

### Annual Open Enrollment

Annual open enrollment (October 22 – November 4, 2023). You can elect or make changes for the next plan year during the annual benefits open enrollment period.

### Newly Hired at Augusta Health

31 days from start of employment.

### Job Status Change

60 days from job status change that makes you benefit eligible.

### Qualifying Life Event

Outside of an enrollment period, you can only elect or make changes to your coverage if you have a qualifying work or family status change event such as a birth, marriage, divorce, or experiencing a gain or loss of other coverage. Please consult the chart below for the number of days you have to elect benefits after experiencing a qualifying life event.

Note: When already enrolled in the benefit, change in plan options mid-year is not permitted.

Enrollment Reasons	Days to Elect
<b>Open Enrollment</b>	Open Enrollment runs from October 22, 2023 through November 4, 2023. Elections must be made in Ultipro UKG by midnight November 4, 2023. Open Enrollment benefits are effective January 1, 2024.
<b>Newly Hired at Augusta Health</b>	31 days from start of employment.
<b>Change in job status at Augusta Health to/from full-time/part-time status</b>	60 days from job status change.
<b>Marriage</b>	60 days from date of the ceremony with recorded file date.
<b>Divorce</b>	60 days from the effective date of the court document.
<b>Death of spouse/dependent</b>	60 days from date of death.
<b>Birth</b>	60 days from date of birth.
<b>Adoption/placement for adoption</b>	60 days from the effective date of the court document.
<b>Gain or loss of eligibility for other group coverage or government sponsored program</b>	60 days from the other group coverage or government program start/end date.
<b>Start or end of employment for spouse or dependent</b>	60 days from other group coverage start/end date.
<b>Leave of absence</b>	60 days from absence status change.
<b>Change in place of residence greater than 60 miles</b>	60 days from change in residency.
<b>Change in worksite (dependent care FSA only)</b>	60 days from the change in worksite.
<b>Cost and/or coverage change in the spouse and/or child's health and/or dental benefit</b>	60 days from the change.
<b>Reduction in hours at Augusta Health to a non-benefit status (example: PRN)</b>	Medical, dental, vision, and FSA benefits automatically cancel at midnight on the last day of the month in which the change in status is effective. All other benefits end on date of change in status.
<b>Termination or retirement from Augusta Health</b>	Medical, dental, vision, and FSA benefits automatically cancel at midnight on the last day of the month in which the change in status is effective. All other benefits end on date of termination.



## Cost of Premiums

Medical, Dental, and Vision Premiums for 2024

### Full-Time Team Members (benefit rates are deducted from each paycheck)

Benefit	Team Member Only	Team Member + Child	Team Member + Children	Team Member + Spouse	Family (1 FT Team Member)	Family (2 FT Team Members)	Family (1 FT-1 PT Team Member)
<b>Medical Options:</b>							
HDHP	\$51.69	\$116.31	\$171.69	\$169.85	\$235.38	\$165.23	\$212.31
POS	\$74.77	\$159.69	\$243.69	\$211.38	\$305.54	\$214.15	\$275.08
<b>Dental Options:</b>							
Delta Basic	\$8.52	\$17.42	\$29.46	\$17.42	\$29.46	\$17.68	\$25.03
Delta Enhanced	\$13.59	\$26.80	\$45.32	\$26.80	\$45.32	\$33.54	\$40.90
<b>Vision Care:</b>							
EyeMed Network	\$2.88	\$5.46	\$8.46	\$5.75	\$8.46	\$8.46	\$8.46

### Part-Time Team Members (benefit rates are deducted from each paycheck)

Benefit	Team Member Only	Team Member + Child	Team Member + Children	Team Member + Spouse	Family (1 PT Team Member)	Family (2 PT Team Members)
<b>Medical Options:</b>						
HDHP	\$113.54	\$209.54	\$309.23	\$305.54	\$423.69	\$353.54
POS	\$164.31	\$287.08	\$438.46	\$380.31	\$550.15	\$458.77
<b>Dental Options:</b>						
Delta Basic	\$11.93	\$20.90	\$35.34	\$20.90	\$35.34	\$32.40
Delta Enhanced	\$16.99	\$30.28	\$51.21	\$30.28	\$51.21	\$48.26
<b>Vision Care:</b>						
EyeMed Network	\$2.88	\$5.46	\$8.46	\$5.75	\$8.46	\$8.46



## Your 2024 Medical Plan Options

Medical insurance helps cover you and your family’s preventative care, routine health needs, prescriptions, and advanced procedures by cost-sharing with your employer.

Benefit	POS		HDHP	
	Augusta Preferred Network	Aetna Primary Network	Augusta Preferred Network	Aetna Primary Network
<b>Deductible</b>	Single: \$600 Family: \$1,200	Single: \$1,000 Family: \$2,000	Single: \$1,700 Family: \$3,400	Single: \$2,200 Family: \$4,400
<b>Out-of-Pocket Maximum</b>	Single: \$3,500 Family: \$7,000	Single: \$5,000 Family: \$10,000	Single: \$4,500 Family: \$9,000	Single: \$7,500 Family: \$15,000
<b>Pre-Tax Savings</b>	Yes, Full Health Care FSA		Yes, HSA and Limited Purpose Dental & Vision FSA	
<b>Health Savings Account Augusta Health Contribution</b>	N/A		Single: \$750 Family: \$1,500 (Jan. 1 participants receive full amount, all other enrollments prorated by month)	
<b>Preventative Services</b>	Covered 100%, deductible waived		Covered 100%, deductible waived	
<b>Primary Care Office Visit</b>	\$30 copay, deductible waived	\$45 copay, deductible waived	25%, after deductible	35%, after deductible
<b>Specialist Office Visit</b>	\$50 copay, deductible waived	\$65 copay, deductible waived	25%, after deductible	35%, after deductible
<b>Mental Health Inpatient</b>	25%, after deductible	35%, after deductible	25%, after deductible	35%, after deductible
<b>Mental Health Outpatient Office Visit</b>	\$30 copay, deductible waived	\$30 copay, deductible waived	25%, after deductible	25%, after deductible
<b>Urgent Care</b>	\$75 copay, deductible waived	\$75 copay, deductible waived	25%, after deductible	35%, after deductible
<b>Emergency Room</b>	25%, deductible waived	25%, deductible waived	25%, after deductible	25%, after deductible
<b>Diagnostic Procedures</b>	25%, after deductible	35%, after deductible	25%, after deductible	35%, after deductible
<b>Hospital Care</b>	25%, after deductible	35%, after deductible	25%, after deductible	35%, after deductible
<b>Inpatient Maternity</b>	25%, after deductible	25%, after Augusta Network deductible	25%, after deductible	25%, after Augusta Network deductible
<b>Out-of-Network Coverage</b>	No	No	No	No
<b>Retail Pharmacy Generic RX</b> 31-Day Supply	\$7	\$10	25%	35%
<b>Retail Pharmacy Brand RX</b> 31-Day Supply	\$30	\$40	25%	35%
<b>Retail Pharmacy Non-Preferred RX</b> 31-Day Supply	The greater of 40% or \$40	The greater of 50% or \$50	25%	35%
<b>Specialty RX</b> 30-Day Supply	35% to a \$350 copay per script maximum	35% to a \$350 copay per script maximum	25%	35%



## Health Savings Account (HSA)

An HSA is a tax-advantaged savings account that individuals can use to pay for qualified medical expenses. The IRS sets annual contribution limits for HSAs. To be eligible for a HSA, you must be enrolled in the Augusta Health High Deductible Health Plan (HDHP).

### What makes an HSA so great?

#### Augusta Health will contribute to your HSA:

- \$750 for Team Member Only
- \$1,500 for Families (Team Member + Child/Children/Spouse/Family)

The combination of your contributions and your employers cannot exceed the IRS limits per calendar year.

#### HSA IRS Contribution Limits for 2024

- Team Member Only: \$4,150
- Team Member + Child/Children/Spouse/Family: \$8,300

If you are age 55 or older, you can contribute an extra \$1,000 on top of the normal IRS limits.

#### Key Features

- The money you save in your account can be spent on qualified Medical, Dental, and/or Vision expenses.
- The money you save stays with you if you change jobs. Just like any other bank account, unspent funds remain yours.
- HSA is a great way to save for your immediate expenses and for retirement.
- The money in the account is available as it's deposited.
- The option to start, stop, or change your contribution per pay period.
- The IRS requires expenses to be substantiated (keep copies of your HSA receipts and documentation of expenses).

#### Take advantage of triple tax savings through the HSA:

1. Reduce your taxable income by contributing to a Health Savings Account.
2. Pay for qualified Medical, Dental, and/or Vision expense free of tax.
3. Earn tax-free interest on HSA dollars and invest tax free.

#### Note: You cannot have a Health Savings Account and:

- Be enrolled in Medicare, Medicaid, Tricare, or a non-HDHP plan (if you gain this coverage, you must stop contributions, but you can spend down any money in the account).
- Be claimed as another person's tax dependent.
- Have a Full Purpose Medical Flexible Spending Account – nor can your spouse, even if you are not participating in their medical plan and/or they are not enrolled with you.







## Flexible Spending Account (FSA)

A Flexible Spending Account (FSA) is a great way to save money. You never pay taxes on this money as long as you use it to pay eligible expenses, so it boosts your spending power. Flexible spending accounts must be reelected each year during Open Enrollment. You cannot stop or change your FSA contribution(s) during the plan year unless you experience a qualifying life event. There are three types of FSAs as shown in the chart below.

	Full Purpose Medical FSA	Limited Purpose Dental and Vision FSA	Dependent Care FSA
<b>Eligibility</b>	Open to all benefits eligible team members except those enrolled in Augusta Health's HDHP plan (or another HDHP medical plan)	Open only to team members enrolled in Augusta Health's HDHP medical option	Open to all benefit eligible team members – note the dependent eligibility rules prior to electing
<b>Use It or Lose It</b>	Unspent funds are forfeited at the end of the plan year	Unspent funds are forfeited at the end of the plan year	Unspent funds are forfeited at the end of the plan year
<b>Interest Bearing</b>	No	No	No
<b>Funds Availability</b>	Full annual election available day one	Full annual election available day one	Available as deposited
<b>What can funds be used for?</b>	Qualified Medical, Dental, and Vision expenses	ONLY for qualified Dental and Vision expenses	Tax dependents – qualified child-care expenses through age 12, or adult daycare (to be used so you and your spouse, if applicable, can go to work)
<b>Employer Contribution</b>	No	No	No
<b>Pre-Tax Funding</b>	Yes	Yes	Yes
<b>2024 IRS Maximum Contribution</b>	\$3,200 Maximum \$250 Minimum	\$3,200 Maximum \$250 Minimum	\$5,000 Maximum \$250 Minimum
<b>IRS Required Expense Tracking</b>	IRS rules require that all FSA claims be substantiated. You must be able to provide receipts and accompanying documentation.	IRS rules require that all FSA claims be substantiated. You must be able to provide receipts and accompanying documentation.	IRS rules require that all FSA claims be substantiated. You must be able to provide receipts and accompanying documentation.



## Dental Insurance

Good dental hygiene has substantial impact on your overall health. Staying current with your preventative dental care prevents both oral conditions and other diseases. Something to smile about: With our dental plans, preventive care (cleanings and checkups) doesn't count toward your annual maximum.

**View dental premiums on page 6.** All coverage shown is in network. Receive the highest level of benefits available by choosing a participating Delta Dental Premier dentist.

	Delta Dental Premier Network
<b>Enhanced Dental</b>	
<b>Deductible</b>	\$50 per person; \$150 per family, per calendar year
<b>Annual Maximum</b>	\$2,000 per person, per calendar year
<b>Orthodontic</b>	\$2,000 per person, lifetime maximum
<b>Basic Dental</b>	
<b>Deductible</b>	\$50 per person; \$150 per family, per calendar year
<b>Annual Maximum</b>	\$1,000 per person, per calendar year
<b>Orthodontic</b>	Not Covered



## Vision Insurance

Vision insurance helps offset expenses for eye exams, glasses, or contact lenses. **View vision premiums on page 6.** All coverage shown is in network. Receive the highest level of benefits available by choosing an EyeMed participating provider.

	EyeMed Network
<b>Eye Exam</b>	\$10 copay for a refractive eye exam
<b>Frames</b>	\$0 copay, \$130 allowance, 20% off balance over \$130
<b>Contact Lens Fit</b>	Up to \$40, 10% off retail
<b>Conventional Contacts</b>	\$0 copay, \$130 allowance, 15% off balance over \$130





## Team Member Wellness Program

Earn up to \$400 annually  
through program engagement!

Sign-up to participate in Augusta Well Together, your **FREE** team member wellness program. Our program offers monetary incentives, quarterly wellness challenges, and a wellness platform that you can access directly from your computer or mobile device. All full-time, part-time, and PRN team members are eligible to participate, regardless of medical insurance participation!

### Earn \$100 Quarterly Incentives

Team members can earn up to **\$400 annually** by participating in challenges, practicing healthy habits, and engaging in our various wellness program offerings.

### Gym Membership Reimbursements

Team members can earn up to **\$396 annually** in gym membership reimbursements. Gym membership reimbursements are available at Augusta Health Fitness for on-site team members or at a location closer to you for off-site/remote team members. **More information can be found [here](#).**

### Themed Challenges with Additional Rewards

Team members can participate in diverse, fun, and interactive challenges on a quarterly basis that promote healthy behaviors across multiple dimensions of health. Additional monetary prizes are awarded for challenge leaders!

### No-Cost & Discounted Health and Wellness Services

Augusta Well Together offers a variety of **no-cost or discounted programs** that can help you achieve your best health! Our offerings include (but are not limited to) health coaching, medical fitness programming, and nutritional consults with a dietitian. **A full program list can be found [here](#).**

### Personal Support & 1:1 Connections

Team members can meet with our Wellness Navigator and Board-Certified Health and Well-being Coach for free health coaching, biometric screenings, and goal planning sessions.

### Wellness Platform with App & Device Integrations

Our wellness platform, Wellable, offers direct connections to leading fitness and nutrition trackers, taking the guess work out of your tracking efforts!

### Monthly Holistic Webinars and Health Tips

Augusta Well Together proactively provides reliable, evidence-based health information and webinars on a wide breadth of topics.

### Sign up today!

Visit [app.wellable.co/](http://app.wellable.co/) or scan the QR code below to get started!





## Retirement

Starting to save early and consistently for retirement is one of the best decisions you can make for your long-term financial well-being.

### Augusta Health Care 403(b) Plan

All team members are eligible to participate in Augusta Health's 403(b) retirement plan.

#### You Contribute:

- Determine how much to contribute.
- Contribute between 1% and 75% of your annual eligible pay before taxes up to IRS limits.
- Post-Tax Roth contributions are also available.
- You are immediately 100% vested in your 403(b) contributions.
- Choose your investments from a broad range of asset classes.
- You may be able to access money in your retirement plan account through a loan, in-service withdrawal, or hardship.
- Automatic Enrollment — if you do not decline participation within 30 days, you will be automatically enrolled at a deferral rate of 1% of your eligible pay. Automatic enrollees who do not choose an investment allocation have their deferrals invested in the default fund—an age-appropriate target-date fund.
- Contribution Accelerator — you are automatically enrolled in this feature unless you opt out. Your contribution amount will increase by 1% annually, up to a maximum of 75% of your pay. You can opt out of this feature at any time.

### Augusta Health Care Retirement Savings Plan 401(k)

All full-time or part-time team members (except PRNs and Relief) are eligible to receive the employer match.

- Augusta Health Matches: Eligible team members will receive an employer match of 50% of the first 6% of their 403(b) contributions.
- The employer match is based on any team member contributions to the 403(b) Plan made by part-time or full-time team members.
- After three years of service, you will be vested in any employer contributions to the 401(k) Plan.
- Team member contributions are not allowed into the 401(k) Plan.

### Retirement Tools and Resources

Online, by phone, or virtually, you have access to a wide variety of account management tools and educational resources from Empower to help you plan for retirement.

Online – <https://www.prudential.com/login>

Review retirement program information, name beneficiaries, view account balances, research investment options, and perform transactions.

Toll Free: **877-778-2100**

Financial literacy website: [www.empower.com/virtualcoach](http://www.empower.com/virtualcoach)



## Employer Paid Life Insurance and Employer Paid Accidental Death & Dismemberment (AD&D)

Augusta Health provides eligible team members (full-time or part-time scheduled to work at least 20 hours per week) life insurance and accidental death and dismemberment (AD&D) insurance at no cost through Reliance. Life insurance benefits provide income to your beneficiary(ies) to help meet expenses in the event of your death. AD&D insurance can provide income for you in the event of an accidental loss of limb or sight or for your family in the event of accidental death.

Basic life coverage includes one times your annual earnings, subject to a maximum of \$150,000, rounded to the next higher \$1,000 if not already a multiple of \$1,000. However, in no event will your basic life amount be less than \$10,000.

Basic AD&D coverage includes two times your annual earnings, subject to a maximum of \$300,000, rounded to the next higher \$1,000 if not already a multiple of \$1,000. However, in no event will your basic AD&D coverage amount be less than \$10,000.

## Supplemental Life - Available for Team Members, Spouse, and Child(ren)

Elect up to \$500,000 in supplemental life insurance or accidental death and dismemberment through Reliance. The guaranteed issue amount is the amount of insurance that you may elect without providing evidence of good health. If you enroll as a new hire, the guaranteed issue amount is the lesser of five times earnings or \$250,000. No medical information is required. Amounts over \$250,000 will require evidence of good health.

You may also elect to purchase coverage on the lives of your spouse and/or dependent children. Spouse benefit amounts are available for the minimum of \$5,000 up to a maximum of \$500,000 (not to exceed 100% of your team member Supplemental Life or AD&D amounts). You may not elect coverage for your spouse if your spouse is covered as a team member under this policy. The spouse guaranteed issue amount is \$25,000 and amounts over \$25,000 require medical evidence. Late enrollees must provide medical evidence.

Children are qualified up through the end of the year in which they turn 26. Also, unmarried children over the age of 19 who are disabled may be eligible if certain conditions are met. A Personal Health Statement won't be required for your spouse unless you are a late enrollee, or your spouse coverage exceeds the Spouse Guaranteed Issue amount noted above. Child benefit amount: \$10,000 per child. (Note: children ages birth to two weeks are limited to a reduced benefit of \$100.)

Rates – Calculate team member or spouse amounts by dividing your salary by 1,000, then multiply by the rate for the age range in which you will be for the new year. Divide that number by 26 for the per-paycheck rate. The child rate is a flat amount of \$0.50 per paycheck.

Benefit Rates by Age										
Age	18-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+
Rate	\$0.030	\$0.040	\$0.050	\$0.070	\$0.110	\$0.190	\$0.310	\$0.570	\$1.05	\$2.00

**Age Reductions:** For the following benefits, the insured team member and/or spouse will have their coverage reduce by 50% at age 70:

- Employer Paid Basic Life and Employer Paid Accidental Death & Dismemberment (AD&D)
- Any EE/SP Supplemental Life End/or Supplemental AD&D
- Voluntary Accident Insurance

Critical Illness Insurance will reduce by 50% at age 65, it will then reduce to 25% of its original amount at age 70. Hospital Indemnity Insurance does not have an age reduction.

## Supplemental Accidental Death & Dismemberment (AD&D) – available for Team Members, Spouse, and Child(ren)

You have the option to purchase supplemental AD&D insurance coverage at a rate of \$0.013/1,000. For spouse AD&D you have the option to purchase amounts in increments of \$5,000 from a minimum of \$5,000 to a maximum of \$500,000. For child(ren) AD&D it is a flat amount of \$10,000 at \$0.20 semi-monthly.



## Voluntary Accident, Critical Illness, and Hospital Indemnity

Options that help you plan for the unexpected. Rates and age limitations apply. View the full schedules of benefits for more details.

### Voluntary Accident Insurance

Reduces financial exposure due to an accident. Provides lump-sum and daily benefits for off-job covered accidents.

Examples:

- Ambulance Services
- Burns
- Chiropractic Services
- Concussions
- Fractures
- Lacerations
- Paralysis
- X-rays

### Voluntary Critical Illness Insurance

Supplements medical coverage costs and can be used for deductibles, prescriptions, transportation, and childcare. Note: Benefits stop at age 70.

Examples:

- Alzheimer's
- Heart Attack
- Stroke
- Life-Threatening Cancer
- Loss of Hearing, Speech, or Sight
- Cerebral Palsy
- Cleft Lip or Palate
- Spina Bifida

### Voluntary Hospital Indemnity

Reduces financial exposure due to hospital admission, including room and board, paid out in one lump sum to help cover costs.

Examples:

- Hospital Room and Board (up to 180 days per year)
- Hospital Critical Care Unit Benefits per day (up to 30 days per year)



## Employer Paid Short-Term Disability (STD)

Short-term disability insurance provides income replacement when an eligible team member is unable to work due to a covered illness, accidental injury, or condition including, sickness, mental illness, substance abuse or pregnancy. Short-term disability pays a percentage of the regular full-time or regular part-time team member’s salary (60% for Augusta Health team members) for a specified amount of time.

The benefit starts on the eighth consecutive day of total disability or disabled and working.

Payments will be the lesser of 60% of pre-disability earnings or \$2,500, reduced by other income benefits. The maximum duration of benefits payable is 12 weeks if caused by sickness or injury.

Once eligible, enrollment is automatic, and there is no cost to you. Waiting periods may apply. Contact [humanresources@augustahealth.com](mailto:humanresources@augustahealth.com) for details.



## Employer Paid Long-Term Disability (LTD)

Long-term disability insurance provides income replacement to eligible team members who are unable to work for an extended period due to a covered illness, injury, or medical condition. LTD pays a percentage of the regular full-time or regular part-time team member’s salary for a specified period of time. There is no cost to the team member.

The benefit starts on the first of the month following the waiting period.

Payments will be 60% of the team member’s salary, up to a monthly maximum.

### Maximum Duration of LTD Benefits

Age When Disabled	Benefits Payable
Prior to Age 63	To normal retirement age or 48 months, if greater
Age 63	To normal retirement age or 42 months, if greater
Age 64	36 months
Age 65	30 months
Age 66	27 months
Age 67	24 months
Age 68	21 months
Age 69 and over	18 months



## Education Assistance

### Tuition.io Loan Assistance (PSLA, SLRA)

Augusta Health has partnered with Tuition.io to support the financial health of team members. Tuition.io provides in-depth education and comprehensive support to assist team members with their student loans.

Public Service Loan Forgiveness (PSLF) support. PSLF is an existing federal program that forgives (tax-free) any remaining student loan balance for those who work full-time at a qualified not-for-profit and make 120 qualifying payments. (Augusta Health qualifies as an eligible employer for the PSLF Program.) Tuition.io guides team members through the complex process of determining PSLF eligibility and filing an application.

The PSLF support, financial wellness tools, and tuition assistance administration are available to all team members. All team members with student loans should apply for PSLF to determine if they qualify.

SLRA is available to team members in certain nursing and respiratory therapy positions. Team members who qualify for this program will receive \$350/month towards their eligible non-taxable student loan payment up to \$5,250/year (or taxable loan payment if above the \$5,250 up to the lifetime maximum of \$10,000) across ALL educational benefits. Review the Overview document for eligibility requirements and more information.

Contact Tuition.io ([support@tuition.io](mailto:support@tuition.io)) for more information about PLSF and SLRA.

### Tuition Reimbursement

To support the professional and career growth goals of our team members, Augusta Health offers a Tuition Reimbursement Program for job-related education. This education could pertain to current roles or opportunities for promotion or transfers, including development for specific skills, preparing, or maintaining licensure or certification, or earning a degree.

Contact Human Resources ([humanresources@augustahealth.com](mailto:humanresources@augustahealth.com)) for more information about tuition reimbursement.



## Canopy Employee Assistance Program (EAP) Team Member and Family Assistance

Canopy is a FREE and CONFIDENTIAL benefit with a range of services and resources to help you and your family members with issues big, small and everything in between. Get up to eight (8) free, personal, and confidential counseling sessions per incident per year, for you and anyone in your household. Sessions can be face to face, over the phone, or virtually for concerns such as resources and information related to childcare, eldercare, caregiving, and more. Canopy's offerings include Resources for Life and other unique offerings. Contact Canopy for a free thirty-minute office or telephone consultation. Crisis Counselors are available by phone 24/7 year-round. Call: 800-433-2320, Text: 503-850-7721, or email: [info@canopywell.com](mailto:info@canopywell.com)

A 25% discount from the attorney's/mediator's normal hourly rate is available once the free sessions are completed.

- Relationship Conflict
- Depression
- Family Relationships
- Alcohol or Drug Abuse
- Professional Development
- Financial Coaching
- Pet Parent Resources
- Conflict at Work
- Stress Management
- Anxiety
- Grieving a Loss
- Legal Consultations/Mediation
- Home Ownership and Housing Support
- Wellbeing Tools



## Vizient - Discounts for Team Members and their Families

All team members are eligible for a wide variety of discounts, savings, and exclusive offers for those special members of our families. Joining is easy and the array of vendor offerings is tremendous. Visit, <https://investinginus.augustahealth.com/taking-care-of-us/> to view the Vizient instructions and start saving today!



## **Annual Notices and Additional Benefit Resources**

Click any of these resources in the below list to view/print, or access online at <https://investinginus.augustahealth.com/benefits/>

To request printed versions please contact us by email at [humanresources@augustahealth.com](mailto:humanresources@augustahealth.com) or by phone 540-332-4700.

**[Augusta Health Medical Benefits Summary Plan Description](#)**

**[Continuation Coverage Rights Under COBRA](#)**

**[Glossary of Health Coverage and Medical Terms](#)**

**[HIPAA Privacy Notice](#)**

**[HIPAA Special Enrollment Notice](#)**

**[Marketplace Coverage Options](#)**

**[Medicaid and the Children's Health Insurance Program \(CHIP\)](#)**

**[Medicare D Creditable Coverage Notice](#)**

**[Newborn and Mothers' Health Protection Act](#)**

**[No Surprises Act Billing Notice](#)**

**[Pharmacy Benefits FAQ](#)**

**[Preventative Care Notice](#)**

**[Augusta Health Care 403\(b\) Plan Summary of Material Modifications](#)**

**[Virginia FAMIS Healthcare for Children Program](#)**

**[Women's Healthcare and Cancer Rights Act](#)**







## Where to Call for Answers

Benefit Provider	Phone	Online or Download their App	Plan # (where applicable)
<b>Quantum Health</b> – Healthcare and Pharmacy Your Benefit Care Coordinators. Ready to assist you and your family with claims, billing, general benefit questions, search for in-network providers, verify coverage, prior approvals, provider outreach for care coordination, and replace ID cards.	866-989-3044	<a href="http://www.myaugustabenefits.com">www.myaugustabenefits.com</a>	Medical Group #18816 RX Group #AGHo1
<b>Augusta Health HR Benefits Team</b> – Email: <a href="mailto:humanresources@augustahealth.com">humanresources@augustahealth.com</a>	540-332-4700	<a href="https://investinginus.augusta-health.com/benefits/">https://investinginus.augusta-health.com/benefits/</a>	
<b>Delta Dental</b> – Dental	800-237-6060	<a href="http://www.deltadentalva.com">www.deltadentalva.com</a>	Group #06017
<b>EyeMed</b> – Vision	866-723-0514	<a href="http://www.eyemedvisioncare.com">www.eyemedvisioncare.com</a>	Group #9830365
<b>WEX</b> – HSA, FSA	866-451-3399	<a href="https://benefitslogin.wex-health.com">https://benefitslogin.wex-health.com</a>	
<b>WEX</b> – COBRA	866-451-3399	<a href="https://cobralogin.wexhealth.com">https://cobralogin.wexhealth.com</a>	
<b>Empower Retirement</b> – 403(b) and 401(k)	877-778-2100	<a href="http://www.prudential.com">www.prudential.com</a>	403(b) Plan #990010 401(k) Plan #990000
<b>Matrix Disability</b> – FMLA, STD, LTD, ADA	877-202-0055	<a href="http://www.matrixabsence.com">www.matrixabsence.com</a>	Plan #516302
<b>Reliance Insurance</b> – Supplemental Life & AD&D; Critical Illness; Accident; and Hospital Indemnity	800-351-7500	<a href="http://www.reliancestandard.com">www.reliancestandard.com</a>	
<b>Tuition.io</b> – Loan Assistance (PSLF, SLRA) Email: <a href="mailto:support@tuition.io">support@tuition.io</a>	855-353-9395	<a href="https://augustahealth.tuition.io/register">https://augustahealth.tuition.io/register</a>	
<b>Tuition Reimbursement</b> – Email: <a href="mailto:humanresources@augustahealth.com">humanresources@augustahealth.com</a>	540-332-4700		
<b>CANOPY (EAP)</b> – Team Member and Family Assistance	800-433-2320	<a href="https://www.canopywell.com/">https://www.canopywell.com/</a>	
<b>Vizient</b> – Discount Program for team members and their families	Online & Mobile Registration	<a href="https://investinginus.augustahealth.com/taking-care-of-us/">https://investinginus.augustahealth.com/taking-care-of-us/</a> (scroll to Vizient for full details)	