



2025 Benefits Guide

Plan Year:
January 1, 2025 – December 31, 2025

Augusta
Health™

Welcome to your 2025 benefits!

Quality Healthcare & Smart Savings

We are proud of the care and support you provide our patients and each other every day and want to make sure you feel cared for too.

As an Augusta Health team member, you have access to benefits that support your physical, mental, and financial health. We are committed to providing the resources you need to thrive - both personally and professionally.

Your health and well-being are our top priorities. Augusta Health's 2025 benefits are designed to provide you and your family with high-quality healthcare. We've worked hard to offer plans and options that give you the coverage you need and help you manage your healthcare costs effectively.

What's New?

Open Enrollment Benefits & Wellness Fair

Monday, 10/28/24, 7a-5p, Mannix Conference Room

2025 Benefit Enhancements (see page 7)

- No premium increases for medical, dental, vision in 2025
- Point of Service (POS): Reductions to the Augusta Tier 1 annual deductible, coinsurance, and certain co-pay
- High Deductible Health Plan (HDHP): Reductions to the Augusta Tier 1 annual deductible, coinsurance, and maximum out-of-pocket
- Health Savings Employer Contributions increase

Medical Plan Changes

- Hearing aid coverage (when medically necessary) up to \$2,000 every 48 months
- All Tier 2 Aetna Network mental health service providers moving to Tier 1 pricing
- Physical/Occupational/Speech Therapy coverage expanded to include more than 30 visits with preauthorization when medically necessary
- Augusta Health Nutrition fees lowered for medical plan members

There are 27 pay periods in 2025. All benefits will withhold over 26 pay periods and retirement benefits will withhold over 27 paychecks.



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!

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
Phone: 540-332-4700

Contents

Contents & Resources	3
Eligibility & Documentation	4
Enrollment Details & Deadlines	5
Benefit Costs	6
What's New for 2025	7
Health Savings	8
Flexible Spending	9
Dental & Vision	10
Wellness	11
Retirement	12
Life and AD&D	13
Voluntary Benefits	14
Disability (STD/LTD)	14
Tuition & Student Loan Benefits	15
Canopy (EAP) & Discounts	16
Required Notices & Resources	17
Benefit Contact Information	18
Medical & Rx Plan Support	19





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

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

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.

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 21 – November 2, 2024). 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
Open Enrollment	Open Enrollment runs from October 21, 2024 through November 2, 2024. Elections must be made in Ultipro UKG by midnight November 2, 2024. Open Enrollment benefits are effective January 1, 2025.
Newly Hired at Augusta Health	31 days from start of employment.
Change in job status at Augusta Health to/from full-time/part-time status	60 days from job status change.
Marriage	60 days from date of the ceremony with recorded file date.
Divorce	60 days from the effective date of the court document.
Death of spouse/dependent	60 days from date of death.
Birth	60 days from date of birth.
Adoption/placement for adoption	60 days from the effective date of the court document.
Gain or loss of eligibility for other group coverage or government sponsored program	60 days from the other group coverage or government program start/end date.
Start or end of employment for spouse or dependent	60 days from other group coverage start/end date.
Leave of absence	60 days from absence status change.
Change in place of residence greater than 60 miles	60 days from change in residency.
Change in worksite (dependent care FSA only)	60 days from the change in worksite.
Cost and/or coverage change in the spouse and/or child's health and/or dental benefit	60 days from the change.
Reduction in hours at Augusta Health to a non-benefit status (example: PRN)	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.
Termination or retirement from Augusta Health	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 2025

There are 27 pay periods in 2025. Most benefits will withhold over 26 pay periods and retirement benefits will withhold over 27 paychecks.

Full-Time Team Members

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)
Medical Options:							
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
Dental Options:							
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
Vision Care:							
EyeMed Network	\$2.88	\$5.46	\$8.46	\$5.75	\$8.46	\$8.46	\$8.46

Part-Time Team Members

Benefit	Team Member Only	Team Member + Child	Team Member + Children	Team Member + Spouse	Family (1 PT Team Member)	Family (2 PT Team Members)
Medical Options:						
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
Dental Options:						
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
Vision Care:						
EyeMed Network	\$2.88	\$5.46	\$8.46	\$5.75	\$8.46	\$8.46





What's New for Medical Benefits in 2025

You and your family have access to valuable health benefits that cover your medical needs. Costs are shared between Augusta Health and you. Augusta Health covers a significant portion of your health benefits, including premiums for medical, dental, and vision plans. This is part of our commitment to supporting your health and well-being, helping to reduce the financial burden of healthcare. **It's important to understand the difference between Tier 1 and Tier 2 networks, so you can make informed decisions when choosing healthcare providers and services.**

Augusta Health Tier 1 Network:

The Augusta Health Tier 1 network consists of preferred providers who offer services at the lowest out-of-pocket cost. Choosing a Tier 1 provider means lower copays, coinsurance, and overall medical costs, helping you maximize the benefits of your medical plan while minimizing expenses. You're encouraged to use the Tier 1 network whenever possible to get the most value from your medical plan.

Aetna Tier 2 Network:

The Aetna Tier 2 network includes approved providers but at a slightly higher cost compared to Tier 1. While you still receive coverage, you will have higher out-of-pocket expenses, such as increased copays or deductibles, when using providers in this tier.

POS Augusta Health Tier 1 Network	2024		2025	
	Annual Deductible	Single: \$600 Family: \$1,200	Single: \$0	Family: \$0
	Co-Insurance	25%	20%	
	Primary Care Office Visit Co-pay	\$30	\$0	
	OB-GYN Office Visit Co-pay	Generalist: \$30 Specialist: \$50	Generalist: \$0	Specialist: \$0
				Reduced out-of-pocket expenses

POS AETNA Tier 2 Network	2024		2025	
	OB-GYN Office Visit Co-pay	Generalist: \$45 Specialist: \$65	Generalist: \$30	Specialist: \$50

HDHP AETNA Tier 2 Network	2024		2025	
	OB-GYN Office Visit Co-pay	Generalist: 35% after deductible Specialist: 35% after deductible	Generalist: 25% after deductible	Specialist: 25% after deductible

HDHP Augusta Health Tier 1 Network	2024		2025	
	Annual Deductible	Single: \$1,700 Family: \$3,400	Single: \$1,650	Family: \$3,300
	Co-Insurance	25%	20%	
	Maximum Out-of-Pocket	Single: \$4,500 Family: \$9,000	Single: \$4,000	Family: \$8,000

Medical Plan

- Hearing aid coverage (when medically necessary) up to \$2,000 every 48 months
- All Tier 2 network mental health service providers moving to Tier 1 pricing
- Physical/Occupational/Speech Therapy coverage expanded to include more than 30 visits with preauthorization when medically necessary
- Augusta Health nutrition counseling fees lowered for medical plan members

HSA Employer Contribution Increasing

- Single was \$750 in 2024 increasing to \$1,000 in 2025. Family was \$1,500 in 2024 increasing to \$2,000 in 2025.



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 an 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:

- \$1,000 for Team Member Only
- \$2,000 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 2025

- Team Member Only: \$4,300
- Team Member + Child/Children/Spouse/Family: \$8,550

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
Eligibility	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
Use It or Lose It	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
Interest Bearing	No	No	No
Funds Availability	Full annual election available day one	Full annual election available day one	Available as deposited
What can funds be used for?	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)
Employer Contribution	No	No	No
Pre-Tax Funding	Yes	Yes	Yes
2024 IRS Maximum Contribution *2025 IRS Limits to be announced	\$3,200 Maximum \$250 Minimum	\$3,200 Maximum \$250 Minimum	\$5,000 Maximum \$250 Minimum
IRS Required Expense Tracking	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.



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



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, preventative 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
Enhanced Dental	
Deductible	\$50 per person; \$150 per family, per calendar year
Annual Maximum	\$2,000 per person, per calendar year
Orthodontic	\$2,000 per person, lifetime maximum
Basic Dental	
Deductible	\$50 per person; \$150 per family, per calendar year
Annual Maximum	\$1,000 per person, per calendar year
Orthodontic	Not Covered





Team Member Wellness Program

Earn up to \$400 annually through program engagement!

Sign up today!

Visit app.wellable.co/augustahealth or scan the QR code to get started!



Sign-up to participate in Augusta Well Together, your **FREE** team member wellness program. Our program offers monetary incentives, 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 **\$432 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 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, fitness 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, fitness coaching, biometric screenings, and goal planning sessions. **Schedule a session [here](#).**

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.



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://participant.empower-retirement.com/>
Review retirement program information, name beneficiaries, view account balances, research investment options, and perform transactions.

Toll Free: **866-467-7756**

Financial literacy website: www.empower.com/virtualcoach



Voluntary & Worksite Benefits

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

Augusta Health's voluntary benefits offer additional coverage options and financial protection beyond our core benefits. These benefits are optional but can offer peace of mind for our team members and their families. Voluntary benefits include Life Insurance, Accidental Death and Dismemberment (AD&D) Insurance, Hospital Indemnity Insurance, Critical Illness Insurance, as well as short-term & long-term disability.

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 Sun Life. 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.

Basic AD&D coverage includes two times your annual earnings, subject to a maximum of \$300,000.

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

Elect for the minimum of \$10,000 up to a maximum of \$500,000 in supplemental life insurance or accidental death and dismemberment through Sun Life. 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 seven times earnings or \$500,000.

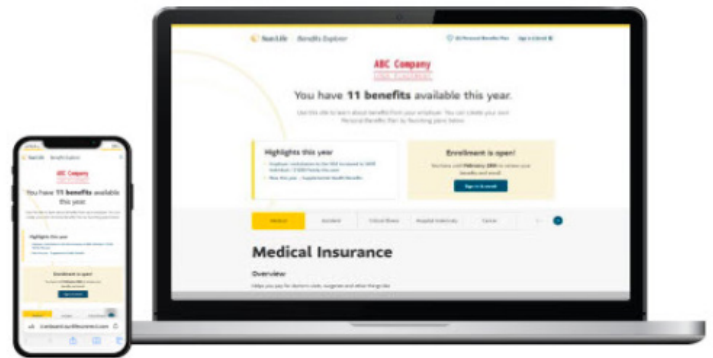
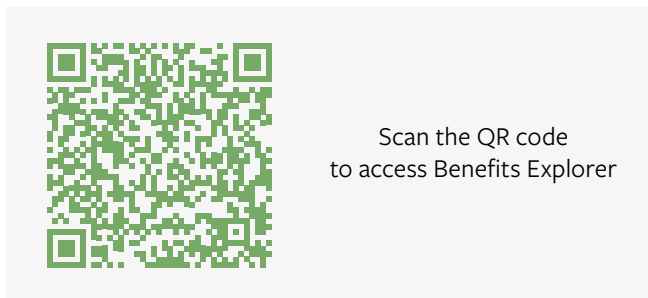
You may also elect to purchase coverage on the lives of your spouse and/or dependent children. Spouse benefit amounts are available for the minimum of \$5,000 up to a maximum of \$500,000 (not to exceed 100% of your team member Life or AD&D amounts). You may not elect coverage for your spouse if your spouse is covered as a team member under this policy. The spouse guarantee issue amount is \$50,000 and amounts over \$50,000 require medical evidence. Late enrollees must provide medical evidence. Children are qualified until they turn age 26. Also, unmarried children over the age of 26 who are disabled may be eligible if certain conditions are met. Child benefit amount: \$10,000 per child.

Benefits Explorer is Your Digital Benefit Counselor

You can:

- Learn more about the benefits from Sun Life that Augusta Health is offering this year
- Create your Personal Benefits Plan

Sun Life provides support to help you understand and enroll in benefits, either virtually or on a 1:1 phone call.



Age Reductions: For most employer paid and voluntary insurance benefits, including Life Insurance and Accidental Death & Dismemberment Insurance (AD&D), the insured team member and/or spouse will have their coverage reduce by 50% at age 70. View each policy document for details on age based rates and age reduction rules.

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. 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 is a flat amount of \$10,000.



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 with Sun Life 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.



Employer Paid Long-Term Disability (LTD)

Sun Life 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 benefits start following the 180 day elimination period that runs concurrent with STD. Payments will be 60% of the team member's salary up to a monthly maximum of \$10,000 based on pre-disability earnings.

It's the simplest way to stay up-to-date on your plan and claims. Just head to www.sunlife.com/createaccount and register. You can also snap the QR code to be taken to the registration page. Our site is available via mobile or desktop.



Your Sun Life account allows you to:

- Upload claims
- View claim status and payment information
- Report your return-to-work date
- Submit requests for leave of absence

Sun Life claims specialists will help you register by phone 888-444-0239, Monday through Friday from 8 a.m. to 8 p.m. ET.



Education Assistance

Tuition.io Loan Assistance (PSLF, 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 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.

Student Loan Repayment Assistance (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 maximum of \$10,000 across ALL educational benefits.

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.

View step-by-step instructions on how to apply as well as program details by visiting Education and Tuition at the Augusta Health HR Benefits Page: <https://investinginus.augustahealth.com/benefits/>.



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!



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

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





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 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)
The Cason Group – Open enrollment benefit counselor support is available by appointment for guidance in choosing benefits and to help you enroll (or enroll for you) in the UKG enrollment system.		https://calendly.com/THE-CASON-GROUP/AUGUSTA-HEALTH?month=2024-10	
Quantum Health – 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	www.myaugustabenefits.com	Medical Group #18816 RX Group #AGH01
Augusta Health HR Benefits Team – Email: humanresources@augustahealth.com	540-332-4700	https://investinginus.augustahealth.com/benefits/	
Delta Dental – Dental	800-237-6060	www.deltadentalva.com	Group #06017
EyeMed – Vision	866-723-0514	www.eyemedvisioncare.com	Group #9830365
WEX – HSA, FSA	866-451-3399	https://benefitslogin.wexhealth.com	
WEX – COBRA	866-451-3399	https://cobralogin.wexhealth.com	
Empower Retirement – 403(b) and 401(k)	866-467-7756	https://participant.empower-retirement.com/	403(b) Plan #556525-02 401(k) Plan #556525-01
Sun Life Disability – FMLA, STD, LTD, ADA	888-444-0239	www.sunlife.com/account	Plan #966826
Sun Life Insurance – Supplemental Life & AD&D; Critical Illness; Accident; and Hospital Indemnity	877-820-5306	www.sunlife.com/account	
Tuition.io – Loan Assistance (PSLF, SLRA) Email: support@tuition.io	855-353-9395	https://augustahealth.tuition.io/register	
Tuition Reimbursement – Email: humanresources@augustahealth.com	540-332-4700		
CANOPY (EAP) – Team Member and Family Assistance	800-433-2320	https://www.canopywell.com/	
Vizient – Discount Program for team members and their families	Online & Mobile Registration	https://investinginus.augustahealth.com/taking-care-of-us/ (scroll to Vizient for full details)	



Plan Support for Healthcare Guidance and Benefit Information

Navigating your health care can be complicated. **As part of your Augusta Health Medical Plan benefits, you have access to a personal team of nurses, benefits and claims specialists who will do whatever it takes to support your unique healthcare and benefits needs.**

Quantum Health Care Coordinator	Augusta Health Nurse Navigator
<ul style="list-style-type: none"> • Answers questions about claims, billing, and benefits • Explains benefits coverage • Replaces lost Medical Plan ID cards • Verifies benefits to ensure your care is covered • Assists with getting prior approval for authorization/precertification • Explains and answers questions about in- and out-of-network care • Finds in-network providers • Helps you with any other benefits, such as dental, vision, life, and disability insurance 	<ul style="list-style-type: none"> • Follows up after a procedure or hospitalization or if you have a more complex clinical need/situation. This includes a personal phone call to: <ul style="list-style-type: none"> • Help with getting timely post-hospital follow-up visits • Answer questions regarding discharge instructions • Assist with paperwork for Medication Assistance Program/Medicaid • Helps you identify signs and symptoms requiring immediate medical attention • Assists you with connecting with local resources • Helps you with personalized care plans designed specifically for managing chronic conditions like diabetes, heart disease, and asthma • Helps you access resources to lower costs and improve your quality of life • Provides help with understanding your medications, treatments, and follow-up • Helps with managing prescription costs by finding lower-cost alternatives or accessing available savings programs • Supports you when there are concerns about your prescriptions

How can I get started and how do I know who to contact?

Quantum will continue to be the “front-door” for you to access all healthcare and medical plan support services. **Quantum Benefit Coordinators** will continue to assist you with your benefit plan questions and claims concerns. They will transfer you to an **Augusta Health Nurse Navigator** when needed for more complex healthcare needs.

There are options to reach a Quantum Health Care Coordinator or Augusta Health Nurse Navigator:

- Call **866-989-3044**, Monday – Friday: 8:30 a.m. – 10 p.m. ET.
- Log in to your personalized account at <https://myaugustabenefits.com/>. First time users will need to register.
- You may also contact an Augusta Health Nurse Navigator directly, if needed, by calling **540-471-2327** or email CareNavigators@AugustaHealth.com.