



# Total Rewards

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Supporting Your Life, Work,  
and Future.



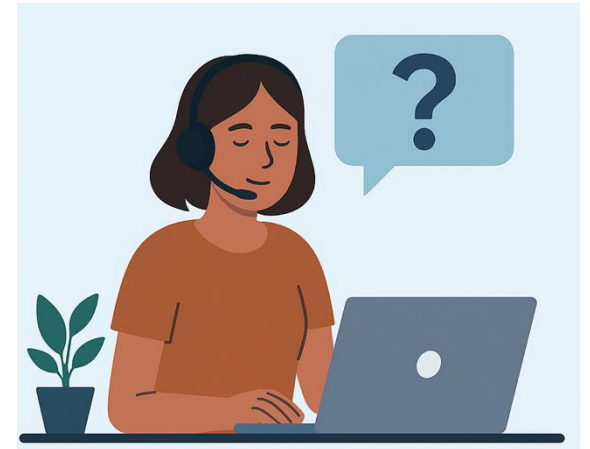
# Helping You Navigate Your Benefits



Review information on the  
Augusta Health HR Website

<https://investinginus.augustahealth.com/benefits/>

Contact a member of the Augusta Health HR Benefits office at 540-332-4700 or request an appointment for in-person or virtual assistance





# PRESENTATION OVERVIEW

## **Full-Time, Part-Time, and PRN Benefits**

- Canopy Employee Assistance Program (EAP)
- Retirement and How to Enroll/Change 403(b)

## **Full-Time, Part-Time Benefits**

- Enrollment Deadline and How to Enroll
- Medical Benefits
- HSA and FSA
- Dental & Vision
- Life Insurance, Accidental Death & Dismemberment AD&D
- Accident, Critical Illness, and Hospital Indemnity Insurance
- Disability Insurance and Time Off
- Tuition and Education Assistance
- Your Benefits Checklist
- Benefit Contacts





# Your Total Rewards

*Designed to meet the needs of  
you and your family*

- Preventive care, mental health support, financial security and time for rest.
- A supportive culture that fosters a positive team member experience
- When you feel your best, you can give your best.

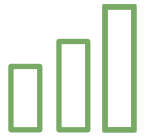
# Your Role Matters: Welcome, PRN Team Members



A **culture** is built on respect, kindness, belonging, and dignity—for every role and every schedule

- Access to our Team Member Assistance Program (EAP)
- Recognition programs that celebrate your impact
- Resources/wellness tools on the Team Member Intranet
- Eligibility to contribute to the Retirement Plan
- Most of the Wellness programs and services
- Team Member discounts through Vizient
- Tuition.io - Public Service Loan Forgiveness (PSLF)

*Visit the Taking Care of Us Benefits web page for details at <https://investinginus.augustahealth.com/taking-care-of-us/>*



# EAP to Support Your Emotional Health

Confidential No-Cost Support When You Need It



- **8 no-cost free counseling sessions** for you and eligible family members
- Face to face, phone or virtual care options
- **Life resources:** Childcare, eldercare, and caregiving support
- **Legal consultations & mediation**
- **Financial coaching**
- **Homeownership and housing support**
- **Personal coaching:** Goal setting, healthy habits, and development
- **Pet parent resources:** Insurance, discounts, new pet guidance, and grief support







**[my.canopywell.com](https://my.canopywell.com)**

Enter **Augusta Health** for company name when registering for the first time

Call: 1-800-433-2320

Text: 503-850-7721

Email: [info@canopywell.com](mailto:info@canopywell.com)



# RETIREMENT BENEFITS

**Full-time, Part-time, and PRN team members are eligible to participate in Augusta Health's 403(b) retirement plan.**

**The 403(b) has both Pretax and Roth post-tax options.**

- **All team members are auto enrolled in pre-tax 403(b) at 1%, will auto escalate each year**
- **Full-time and part-time team members - Augusta Health matches 50% of the first 6% into the 401(k) Employer Match Plan**
- **2026 IRS Contribution Maximums:**
  - **403(b) contributions age 49 and under \$24,500**
  - **403(b) contributions age 50-59 and 64+ \$32,500**
  - **403(b) contributions age 60-63 \$35,750**
  - **401(k) Employer match max contribution: \$10,800**
- **Elections made online: <https://participant.empower-retirement.com/>**
- **Empower Plan Sponsor Services: 866-467-7756**





# Enrollment and Benefit Start Date

1. **UKG Team Member Portal:** <https://e15.ultipro.com>
2. **UKG Job Aide** for step-by-step instructions for benefits self-service.
3. **Confirm accuracy** of the name, address, socials, and birthdates for your **dependents and beneficiaries**.
4. **You have 31 days from your start date to enroll in benefits.** Be sure to **click SUBMIT** on or before your **31-day deadline**.
5. **Most of your benefits will begin first of the month** following your date of hire.





# Medical & Pharmacy

## Total Well-being Starts with Great Care

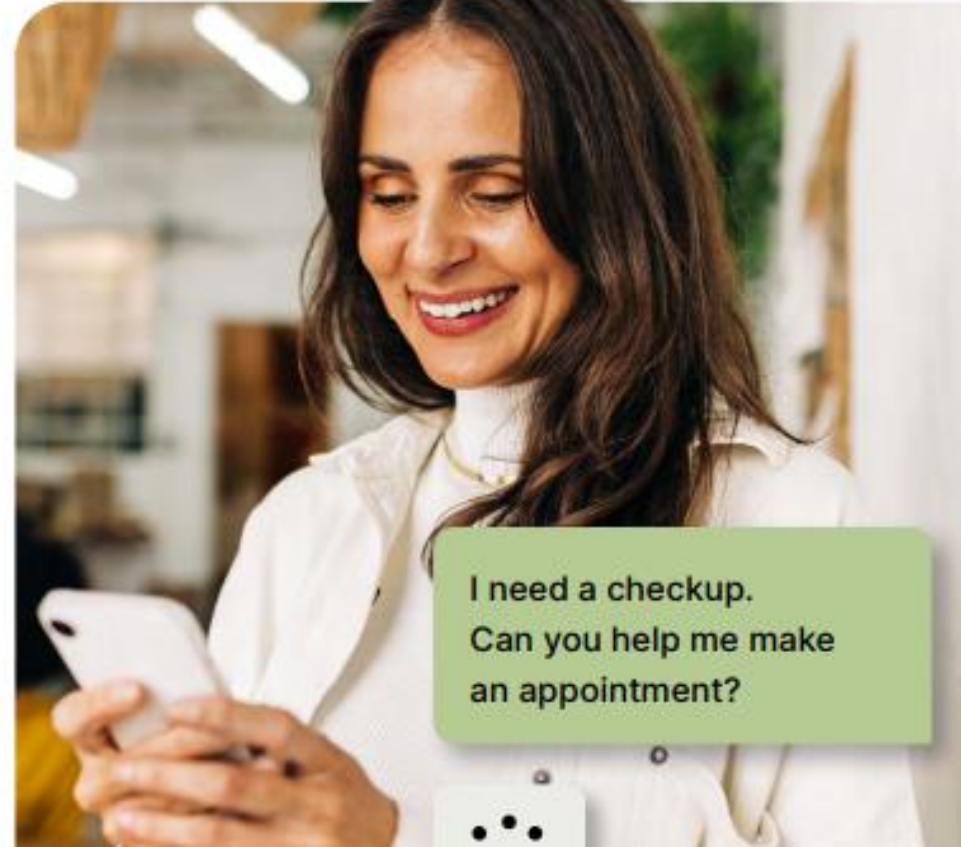


## Introducing Rightway, Augusta Health's new Healthcare Navigation Service!

### Rightway makes healthcare easier.

Rightway helps you save time and money while ensuring you get the most out of your healthcare benefits. Our expert support and easy-to-use app are available at no cost to you.

Healthcare help so good, it actually saves you time.





Find the right provider  
for your needs.



Schedule your doctor's  
appointments.



Explain your insurance  
coverage and benefits.



Identify and resolve issues  
with your medical bills.



Help you understand your  
condition and treatment options.

### GET STARTED

Download the  
Rightway app or visit  
[joinrightway.com](https://joinrightway.com).



Prefer to speak on the phone?

Call **833-502-8183**.

Phone support is available:

Mon – Fri: 8:00 AM – 11:00 PM ET

Sat – Sun: 9:00 AM – 5:00 PM ET.



# Medical Plan

Care for you and your loved ones, when and where it matters most.

- **Affordable, high-quality** medical plan options
- **Savings when using Augusta Health providers**
- No-cost **preventive care**
- **Prescription coverage**





# Medical Plan Options

## Point of Service (POS)

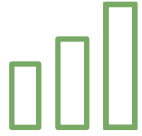
- Lower Deductible
- Higher paycheck premium deductions
- 2 Networks:
  - Augusta Preferred *discounted*
  - Aetna National Network



## High-Deductible Health Plan (HDHP) with Health Savings Account

- Higher Deductible
- Lower paycheck premium deductions
- Augusta Health contributes towards a Health Savings Account (HSA)
- 2 Networks:
  - Augusta Preferred *discounted*
  - Aetna National Network

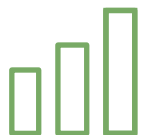




# Point of Service (POS) Medical Plan Option

## Calendar Year 2026

Point of Service (POS)		
Plan Features	Augusta Network (Tier 1) Member Cost Share	Aetna Network (Tier 2) Member Cost Share
<b>Deductible</b> (amount paid before the plan begins to pay)	Single \$700 Family \$1,400	Single \$2,000 Family \$4,000
<b>Maximum Out-of-Pocket</b> (payment limit per year for covered services)	Single \$4,000 Family \$8,000	Single \$7,000 Family \$14,000
<b>*Preventative Care</b>	Covered at 100%	Covered at 100%
<b>Out-of-Network Coverage</b>	No	No

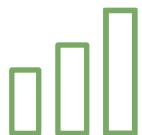


# High-Deductible Medical Plan (HDHP) Option

## Calendar Year 2026

High-Deductible Health Plan (HDHP)		
Plan Features	Augusta Network (Tier 1) Member Cost Share	Aetna Network (Tier 2) Member Cost Share
Deductible (amount paid before the plan begins to pay)	Single \$2,000 Family \$4,000	Single \$3,000 Family \$6,000
Maximum Out-of-Pocket (payment limit per year for covered services)	Single \$5,000 Family \$9,000	Single \$8,500 Family \$16,000
*Preventative Care	Covered at 100%	Covered at 100%
Out-of-Network Coverage	No	No





# Medical Plan Premiums

## 2026 Rates deducted from your biweekly paycheck

### 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)	
	You Pay	Augusta Health Pays	You Pay	Augusta Health Pays	You Pay	Augusta Health Pays	You Pay	Augusta Health Pays	You Pay	Augusta Health Pays	You Pay	Augusta Health Pays	You Pay	Augusta Health Pays
Medical Options:														
HDHP	\$58.79	\$334.72	\$131.59	\$535.13	\$192.78	\$790.17	\$190.71	\$692.71	\$264.29	\$1,081.46	\$187.52	\$1,162.00	\$239.38	\$1,107.95
POS	\$83.95	\$345.18	\$178.30	\$549.40	\$270.62	\$797.79	\$238.34	\$727.12	\$343.06	\$1,211.17	\$240.45	\$1,226.07	\$308.86	\$1,156.13

### 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)		Family (1 FT-1 PT Team Member)	
	You Pay	Augusta Health Pays	You Pay	Augusta Health Pays	You Pay	Augusta Health Pays	You Pay	Augusta Health Pays	You Pay	Augusta Health Pays	You Pay	Augusta Health Pays	You Pay	Augusta Health Pays
Medical Options:														
HDHP	\$128.48	\$263.72	\$235.27	\$428.10	\$347.21	\$632.27	\$343.06	\$536.94	\$475.73	\$865.29	\$396.96	\$945.82	\$239.38	\$1,107.95
POS	\$184.49	\$242.39	\$322.34	\$403.16	\$489.31	\$574.19	\$427.02	\$533.20	\$617.72	\$840.34	\$515.11	\$945.26	\$308.86	\$1,156.13



# 2026 Pharmacy Coverage

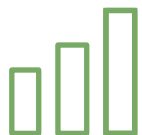


Pay less at the **Augusta Health Pharmacy**.

First Floor of Main Hospital; Curbside pick up is available Mon-Fri 7am-9pm

<https://www.augustahealth.com/service/pharmacy/>

Point of Service (POS)			High-Deductible Health Plan (HDHP)		
Plan Features	Augusta Network (Tier 1) Member Cost Share	Aetna Network (Tier 2) Member Cost Share	Plan Features	Augusta Network (Tier 1) Member Cost Share	Aetna Network (Tier 2) Member Cost Share
Prescription Drug					
Preventative Drug (as defined by HHS)	\$0 Copay, deductible waived	\$0 Copay, deductible waived	Preventative Drug (as defined by HHS)	100% deductible waived	100% deductible waived
Generic Drug: Retail Pharmacy 1-30 day supply	\$20 Copay	\$40 Copay	Generic Drug: Retail Pharmacy 1-30 day supply	30% after deductible	50% after deductible
Preferred Drug: Retail Pharmacy 1-30 day supply	\$40 Copay	\$75 Copay	Preferred Drug: Retail Pharmacy 1-30 day supply	30% after deductible	50% after deductible
Non-Preferred Drug: Retail Pharmacy 1-30 day supply	Greater of 40% up to \$75	Greater of 50% up to \$100	Non-Preferred Drug: Retail Pharmacy 1-30 day supply	30% after deductible	50% after deductible



# Smart Ways to Save on your Healthcare



## Choose the Right Place for Care:

Use urgent care or virtual visits for non-emergencies instead of the Emergency Department



## Take Advantage of Preventive Care:

Annual checkups, screenings, and vaccines are **covered at no cost** when in-network



## Use Augusta Health Providers & Facilities:

Get high-quality care and **pay less** by staying within our Augusta Health network



## Know Before You Go:

Use cost comparison tools and talk to a nurse navigator to make informed choices



# Health Savings Account (HSA)



# Health Savings Account (HSA) Contributions



IRS maximum contribution limits increasing.

## INDIVIDUAL CONTRIBUTION

**\$4,400**

## FAMILY CONTRIBUTION

**\$8,750**

## "CATCH-UP" CONTRIBUTION (AGE 55+)



**\$1,000**

**Augusta Health contributes a prorated amount based on your benefit start date.**

**\$1,000 Team Member Only  
\$2,000 for Team Member +  
Child/Children/Spouse/Family**

***The combination of you and your employer contributions cannot exceed the IRS limits per calendar year.***

# Health Savings Account (HSA)



## 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.

## Confirm your eligibility.

### 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 from another employer or spouse's employer.



# Flexible Spending Accounts (FSA)

# Flexible Spending Accounts (FSA)



## QUALIFIED FSA EXPENSES

### FULL MEDICAL FSA – ELIGIBLE MEDICAL, DENTAL AND VISION EXPENSES

- Must be able to track and provide receipts
- Pre-tax contribution
- IRS maximum contribution \$3,400 (\$250 minimum)
- Full annual election available day one

### LIMITED PURPOSE FSA – ONLY FOR DENTAL AND VISION EXPENSES

- Must be able to track and provide receipts
- Pre-tax contribution
- IRS maximum contribution \$3,400 (\$250 minimum)
- Full annual election available day one

### DEPENDENT CARE (FSA) – TAX DEPENDENTS FOR ELIGIBLE CHILDCARE OR ADULT CARE

- Must be able to track and provide receipts
- Pre-tax contribution
- IRS maximum contribution \$7,500 (\$250 minimum)
- Available as deposited

## ELIGIBILITY

### Full Medical FSA

Open to all FT/PT team members except those contributing to an HSA

### Limited Purpose FSA

Open to only team members contributing to an HSA

### Dependent Care FSA

Open to all FT/PT team members



# DENTAL



# Your Dental Coverage Choices



Enhanced Dental		Delta Dental Premier
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





# 2026 Dental Plan Rates

## 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)	
	You Pay	Augusta Health Pays	You Pay	Augusta Health Pays	You Pay	Augusta Health Pays	You Pay	Augusta Health Pays	You Pay	Augusta Health Pays	You Pay	Augusta Health Pays	You Pay	Augusta Health Pays
Dental Options:														
Delta Basic	\$8.53	\$3.84	\$17.44	\$5.45	\$29.50	\$9.21	\$17.44	\$5.45	\$29.50	\$9.21	\$17.70	\$21.00	\$25.06	\$13.64
Delta Enhanced	\$13.61	\$3.84	\$26.84	\$5.45	\$45.38	\$9.21	\$26.84	\$5.45	\$45.38	\$9.21	\$33.58	\$21.00	\$40.95	\$13.64

## 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)		Family (1 FT-1 PT Team Member)	
	You Pay	Augusta Health Pays	You Pay	Augusta Health Pays	You Pay	Augusta Health Pays	You Pay	Augusta Health Pays	You Pay	Augusta Health Pays	You Pay	Augusta Health Pays	You Pay	Augusta Health Pays
Dental Options:														
Delta Basic	\$11.95	\$0.42	\$20.93	\$1.96	\$35.39	\$3.31	\$20.93	\$1.96	\$35.39	\$3.31	\$32.44	\$6.26	\$25.06	\$13.64
Delta Enhanced	\$17.01	\$0.42	\$30.32	\$1.96	\$51.28	\$3.31	\$30.32	\$1.96	\$51.28	\$3.31	\$48.32	\$6.26	\$40.95	\$13.64



# Vision



## Vision & Hearing Coverage



	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

Hearing aids are covered under the Augusta Health Medical Plan (when medically necessary).





# 2026 Vision Plan Rates

## 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)
	You Pay	You Pay	You Pay	You Pay	You Pay	You Pay	You Pay
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)	Family (1 FT-1 PT Team Member)
	You Pay	You Pay	You Pay	You Pay	You Pay	You Pay	You Pay
Vision Care:							
EyeMed Network	\$2.88	\$5.46	\$8.46	\$5.75	\$8.46	\$8.46	\$8.46



# Life Insurance and AD&D Insurance



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

**Augusta Health** provides eligible team members (full-time or part-time) life insurance and accidental death and dismemberment (AD&D) insurance at no cost.

## **Automatically enrolled at hire**

- 1x your annual salary for life coverage
- 2x your annual salary for accidental death and dismemberment (AD&D)
- Annual salary maximums may apply – view schedule for details

**Please be sure to update your beneficiary information!**





# Supplemental Life and AD&D Insurance – for Yourself, Spouse, and Child(ren)

## **Yourself**

- Elect up to \$500,000
- Your elected amount over \$250,000 will require evidence of good health

## **Spouse**

- Elect from \$5,000 up to \$500,000 (spouse not to exceed your total amount)
- Spouse guarantee issue is \$25,000 and amounts over require medical evidence
- Spouse not eligible if also covered as a team member under this policy

## **Child(ren)**

- Elect to cover all eligible dependent child(ren)
- Provides coverage \$10,000 per child through age 26

**View Supplemental Employee, Spouse, and Child Life Insurance and Supplemental Employee, Spouse, and Child AD&D Insurance schedules for more details.**



# ACCIDENT, CRITICAL ILLNESS, AND HOSPITAL INSURANCE



# Voluntary Accident, Critical Illness, and Hospital Indemnity

Options helping you and your family 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)



# DISABILITY AND TIME OFF BENEFITS



# Employer Paid Short-Term Disability (STD)

**Augusta Health** provides eligible team members (full-time or part-time) **short-term disability (STD)** at no cost. This benefit provides income replacement when you are unable to work due to a covered illness, accidental injury, or condition including, sickness, mental illness, substance abuse or pregnancy.

## **Automatically enrolled at hire**

- Provides 60% salary replacement for the duration of your claim
- Enrollment is automatic, and there is no cost to you
- View the STD schedule of coverage for details on how this coverage works



# Employer Paid Long-Term Disability (LTD)

**Augusta Health** benefits also include **long-term disability (LTD)** insurance providing income replacement for eligible team members who are unable to work for an extended period due to a covered illness, injury, or medical condition.

## **Automatically enrolled at hire**

- Payments cover 60% of pre-disability salary, up to a monthly maximum
- There is no cost to you for this benefit
- Follows short-term disability (STD)
- View the LTD schedule of coverage for details on how this coverage works



# Paid Time Off (PTO)

Full Time Team Members will begin accruing 7.692 hours each pay period (25 days per year) and increase by 3 days with every 5 years of service.

Part Time Team Members will accrue 50% of FT accrual based on number of hours worked.

Covers vacation, holidays, illness, and time off for conducting personal business.

Max year-end carryforward for full-time is 350 hrs.

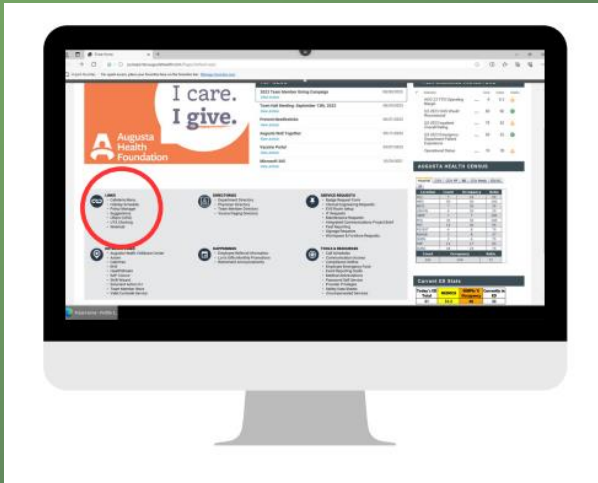
PTO balance eligible for cash out (see policy for details).

**IMPORTANT NOTE:** Time off and leave policies vary based on one's position type and hours worked (FT/PT/PRN/Physician, etc.) Please visit Policy Manager for more information specific to your position at Augusta Health. Other types of absence policies (example bereavement and FMLA) also available on Policy Manager.





# View Time Off and Leave Policies... Easy as 1, 2, 3!



1. Click on Pulse (Augusta Health Intranet) located on your work computer.
2. Scroll down to the “links” box at the bottom and click Policy Manager.
3. At the Policy Manager log-in screen you will sign in with your network credentials. Under the Policies & Procedures search box type in, “Time Off” or “Leave” and consult your direct supervisor when submitting a time off request.



# EDUCATION ASSISTANCE



# Education Assistance

**Tuition.io Loan Assistance (PSLA, SLRA)** - Contact Tuition.io ([support@tuition.io](mailto:support@tuition.io)) for more information about PLSF and SLRA.

- **Public Service Loan Forgiveness (PSLF)** is a 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. 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 lifetime maximum of \$10,000) across ALL educational benefits.
- **Tuition Reimbursement** is available 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.



# NEXT STEPS & RESOURCES

# Your benefit enrollment Checklist



**Review the benefit resources and ask questions.**



**Enroll in your benefits within 31 days and confirm accuracy of you and your dependent(s) information.**



**When enrolling in benefits, print or save a copy of your Benefits Statement and be sure to click SUBMIT.**



**Review your new benefit information as it arrives by e-mail or US mail, and review pay slips to confirm accuracy.**





# Questions?

# Thank You!



Care that makes a lifetime.