



2026 Benefits Guide

Contents

Benefits Overview	3	Voluntary Life and AD&D.....	16
Medical and Pharmacy Benefits	4	Disability Insurance	17
Finding a Doctor & Preventative Healthcare	7	Supplemental Coverage – Accident.....	18
Additional added programs through BlueCross BlueShield of Tennessee:.....	8	Supplemental Coverage – Critical Illness.....	19
Personify Health Flyer	9	Supplemental Coverage – Hospital Indemnity	20
Health Savings Account (HSA)	11	Employee Assistance Program (EAP)	21
Flexible Spending Account (FSA)	12	401(k)	22
Dental Benefits	13	Paid Time Off	23
Vision Benefits.....	14	Holidays	23
Life and Accidental Death & Dismemberment Insurance.....	15	Questions?.....	23
		Carrier Contacts.....	24

This document is an outline of the coverage provided under your employer’s benefit plans based on information provided by your company. It does not include all the terms, coverage, exclusions, limitations, and conditions contained in the official Plan Document, applicable insurance policies and contracts (collectively, the “plan documents”). The plan documents themselves must be read for those details. The intent of this document is to provide you with general information about your employer’s benefit plans. It does not necessarily address all the specific issues which may be applicable to you. It should not be construed as, nor is it intended to provide, legal advice. To the extent that any of the information contained in this document is inconsistent with the plan documents, the provisions set forth in the plan documents will govern in all cases. If you wish to review the plan documents or you have questions regarding specific issues or plan provisions, you should contact your Human Resources/Benefits Department.

Benefits Overview

ELIGIBILITY

WHO IS ELIGIBLE?

Full-Time, active colleagues who work 30 or more hours per week.

WHY IS THIS ENROLLMENT IMPORTANT?

This is your only opportunity to enroll or make changes to your plan for 2026, unless you experience a qualifying life event.

QUALIFYING LIFE EVENTS:

- Birth or adoption of a child
- Marriage or Divorce
- Death of a dependent
- Dependent's loss of eligibility
- Change in spouses enrollment
- Turning 26 and aging off parents' plan
- Enrollment in a Public Exchange Plan during Annual Enrollment

You have 30 days after the qualifying life event to make changes to your plan.

WHO CAN I COVER?

WHO?

- Spouse/Domestic Partner
 - Legal Spouse
 - Domestic Partner
 - Premiums for Domestic Partner paid after tax
 - Affidavit or completed certification needed to certify Domestic Partnership
- Children
 - Up to age 26, regardless of marital and/or student status
 - Natural Child
 - Stepchild
 - Legally adopted child
 - Child for whom legal guardianship has been awarded
 - Unmarried dependent children, 26 or older, incapable of self-sustaining employment by reason of disability
 - Child(ren) of Domestic Partner
 - Premiums for Domestic Partner's child(ren) paid after tax

COVERAGE OPTIONS

- Colleague Only
 - Coverage for you
- Colleague + Spouse/DP
 - Coverage for you AND your partner
- Colleague + Child(ren)
 - Coverage for you AND all eligible children
- Family
 - Coverage for you, your partner, and ALL eligible children
 - ArchWell may reach out at any point during the year to request dependent documentation.

NOW WHAT?

ACTION ITEMS

- View benefits presentation
- Complete worksheet to compare plan options
- Ask all relevant questions
- Elect or Waive in Dayforce
- What if I don't want or need benefits?
 - PLEASE complete an enrollment and waive all benefits
 - You will be automatically enrolled in all employer paid benefits, even though you waived all other benefits

Medical and Pharmacy Benefits

Insured through BlueCross BlueShield of Tennessee

Website: www.bcbst.com

Network:

In Tennessee: Blue Network P

Outside Tennessee: BlueCard PPO

Comprehensive and preventive healthcare coverage is important in protecting you and your family from the financial risks of unexpected illness and injury. A little prevention usually goes a long way—especially in healthcare. Routine exams and regular preventive care provide an inexpensive review of your health. Small problems can potentially develop into large expenses. By identifying the problems early, often they can be treated at little cost.

Comprehensive healthcare also provides peace of mind. In case of an illness or injury, you and your family are covered with an excellent medical plan through ArchWell Health.

ArchWell Health offers you the choice between the **Traditional Plan**, a preferred provider organization (PPO) plan, and the **Orange Plan**, a Qualified High Deductible Health Plan (QHDHP). Both plans utilize BlueCross BlueShield of Tennessee Blue Network P.

Medical	Orange Plan		Traditional Plan	
	In-Network	OON	In-Network	OON
Deductible				
Individual	\$4,000	\$8,000	\$3,000	\$6,000
Family	\$8,000	\$16,000	\$6,000	\$12,000
Deductible Type	Embedded		Embedded	
Out-of-Pocket Max				
Individual	\$5,500	\$16,000	\$6,500	\$12,000
Family	\$11,000	\$32,000	\$13,000	\$24,000
Coinsurance (Member pays)	20%*	40%*	20%*	40%*
Virtual Visits	\$0**	Not Covered	\$0**	Not Covered
Primary Office Visit	20%*	40%*	\$50 copay	40%*
Specialist Office Visit	20%*	40%*	\$100 copay	40%*
Urgent Care	20%*	40%*	\$50 copay	40%*
Emergency Room	20%*		\$350 copay	
Inpatient/ Outpatient	20%*	40%*	20%*	40%*
Employer HSA Contribution	\$1,000 / \$2,000		N/A	

*After Deductible

**Must be provided by a Designated Virtual Network Provider

Pharmacy	Orange Plan		Traditional Plan	
	In-Network	OON	In-Network	OON
RETAIL RX (31-DAY SUPPLY)				
Preventive Medications	Copay Schedule	Deductible then Coins	Copay Schedule	Deductible then Coins
Tier 1	\$10 copay*	Deductible then Coins	\$5 copay	Deductible then Coins
Tier 2	\$35 copay*	Deductible then Coins	\$50 copay	Deductible then Coins
Tier 3	\$70 copay*	Deductible then Coins	\$75 copay	Deductible then Coins
Tier 4	20%	Deductible then Coins	\$150 copay	Deductible then Coins

*After Deductible

*Deductible waived for Preventative Care Medications

Tip: To keep your costs down, always ask your doctor if there is a generic equivalent of your medication.

Bi-Weekly Premium	Orange Plan <\$75,000	Orange Plan >\$75,000	Traditional Plan
Colleague Only	\$37.97	\$56.95	\$177.34
Colleague + Spouse/DP	\$227.82	\$265.79	\$438.67
Colleague + Children	\$210.73	\$245.86	\$405.78
Family	\$324.64	\$378.75	\$625.11

HOW DO THE PLAN COSTS WORK?

PLAN FEATURES	Orange Plan <\$75,000	Orange Plan >\$75,000	Traditional Plan
	Colleague / Family	Colleague / Family	Colleague / Family
COLLEAGUE CONTRIBUTIONS Pre-tax payroll contributions	\$909 / \$8,441	\$1,481 / \$9,847	\$4,853 / \$17,290
FREE PREVENTIVE EXAMS	YES	YES	YES
ARCHWELL CONTRIBUTION TO YOUR HSA	\$1,000 / \$2,000	\$1,000 / \$2,000	N/A
ANNUAL DEDUCTIBLE (embedded)	\$4,000 / \$8,000	\$4,000 / \$8,000	\$3,000 / \$6,000
COINSURANCE	80%	80%	80%
ANNUAL OUT-OF-POCKET MAXIMUM	\$5,500 / \$11,000	\$5,500 / \$11,000	\$6,500 / \$13,000

REAL LIFE EXAMPLE

This ArchWell Health colleague has family coverage. The family incurred \$200,000 of medical expenses at a BlueCross BlueShield of Tennessee In Network Facility. This example shows what the colleague would pay for this “worst case” scenario in each plan.

PLAN FEATURES	Orange Plan <\$75,000	Orange Plan >\$75,000	Traditional Plan
	Colleague / Family	Colleague / Family	Colleague / Family
ANNUAL COLLEAGUE CONTRIBUTIONS	\$8,441	\$9,847	\$17,290
ANNUAL FAMILY DEDUCTIBLE	\$8,000	\$8,000	\$6,000
ANNUAL OUT-OF-POCKET MAX Maximum is embedded	\$11,000	\$11,000	\$13,000
ARCHWELL'S HSA CONTRIBUTION	\$2,000	\$2,000	N/A
YOUR TOTAL COST	\$17,441	\$18,847	\$30,290



PLAN CHOICE: IT'S PERSONAL.

HOW DOES THE COVERAGE FIT TOGETHER?

There is no "right" plan for everyone. It is a personal decision based on your medical care needs.

ORANGE PLAN AND HEALTH SAVINGS ACCOUNT (HSA)

- Less costly premium, higher deductible
- ArchWell Health contributes \$1,000 Single/\$2,000 Family
- HSA contributions, personal and employer contributions, are eligible for use following each pay period, so you could incur medical bills to pay out of pocket early in the year.
 - However, if this happens, you may reimburse yourself later in the year with funds from your HSA
- Your HSA doesn't expire at the end of the year, it is not a 'use it or lose it' account and is your money even if you leave ArchWell Health
- Once your HSA account reaches a balance of \$2,000 you can invest it, similar to a 401(k)
- Deductible waived for Preventative Care Medications

TRADITIONAL PLAN AND HEALTHCARE FLEXIBLE SPENDING ACCOUNT (FSA)

- More costly premium, lower deductible
- FSA is fully funded by colleague
- Your FSA contribution is front loaded to minimize unexpected out of pocket expenses
- Your FSA expires at end of year— this is a 'use it or lose it' account

ORANGE AND TRADITIONAL PLANS

HOW THE PLANS ARE THE SAME:

- Covered services and network discounts
- Network of providers
- Free preventive care
- Covered prescription drugs (but deductibles differ by plan)

HOW THE PLANS DIFFER:



Orange

Traditional

Orange - lower cost / higher deductible

Traditional - higher cost / lower deductible

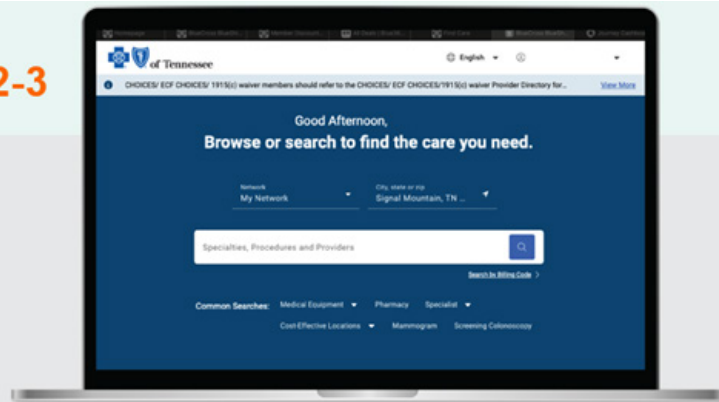
Finding a Doctor & Preventative Healthcare

FINDING A DOCTOR IN YOUR NETWORK IS AS EASY AS 1-2-3

Go to bcbst.com/findadoctor.

Choose network providers in three quick steps.

- 1 Log in to include your network information when you begin your search.
- 2 Browse by category or search by provider name, specialty, etc.
- 3 Narrow your results by using the filter on the top of the search results page.

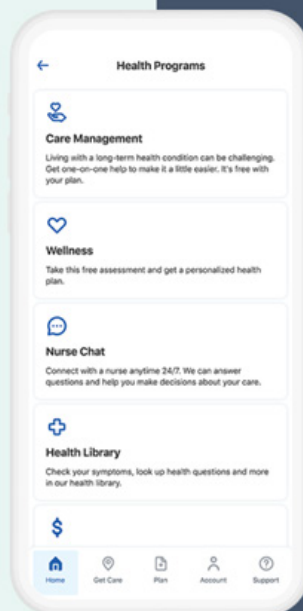


Know what you are looking for?

Use the search bar to see specifics about your doctor or facility, view quality scores, read reviews posted by other members and estimate the cost of a procedure.

PREVENTIVE HEALTH CARE

Everyday digital tools helping you and your covered dependent(s) get the preventive screenings, tests and vaccines you need now, so you'll be healthier later.



Recommended preventive services available for you and your family - for Children, Maternity Care, Women, and Men.*

- Members have access to self-guided health and wellness programs, trackers and other resources in the Member Wellness Center to help keep track of:
 - » Stress
 - » Nutrition
 - » Physical Activity
 - » Blood Pressure
 - » Tobacco
 - » Cholesterol
 - » Weight
- Set up and maintain your personal health record
- Visit the Health Library for a collection of useful tools and resources to help you manage your health
- Learn about our member discount program that lets you save on health-related products and services

*A complete listing of recommended preventive services is available upon request.

Additional added programs through BlueCross BlueShield of Tennessee:

- 24/7 Nurseline: On call nurses 24/7 via phone to help answer health-related questions and decisions about appropriate levels of care.
- Teladoc Health: Using a phone, website, or application you can connect with a doctor and have a consultation anytime anywhere. Use Teladoc for conditions such as cold, flu, fever, allergies, pink eye, earaches, nutrition counseling, mental health care and more!
- Diabetes Management: Offers eligible members a way to manage their diabetes with the tools and personalized support they need. Cost savings and outcomes. Features include:
 - Cellular glucose meter
 - Test strips and lancets
 - Mobile app
 - Unlimited access to live, phone coaching sessions with personalized support
 - 24/7 remote blood glucose monitoring with real time alert outreach
 - Ability to connect wearable devices
 - Healthy summary report
- Digital MSK Clinic: Supporting Members for back, knee, hip, shoulder & neck musculoskeletal conditions as well as pelvic floor therapy.
- Blue 365 Member Discounts: Exclusive health and wellness deals to all members nationally as an added value. Discounts and savings on products and services such as:
 - Financial Health
 - Fitness and Fitness Devices
 - Healthy Eating
 - Lifestyle: workout apparel
 - Personal care: hearing aids, vision
 - Wellness: vitamins/supplements
- Healthy Maternity: Program to support positive outcomes for both birth mother and baby.
 - Member self-enroll
 - Confidential maternity health advice from RNs and Care Managers
 - Personalized one-on-one support
 - Telephonic or Digital
 - Educational materials through pregnancy
 - Online pregnancy resources
 - Breastfeeding support
 - Special gifts for moms who enroll by week 20
 - Integration into High-Risk Maternity and Behavioral health programs if applicable

Contact Benefits@Archwellhealth for additional information



Sign up
starting
01/01/26

Rewards

It's easy to earn rewards by making healthy decisions. Choose your healthy activities and watch your rewards add up. The more you do, the more you'll earn—up to \$300 in Rewards Cash in 2026.

What you can earn each quarter:

	LEVEL 1	LEVEL 2	LEVEL 3	LEVEL 4	Total rewards per quarter
Points	1,000	4,000	10,000	15,000	
Rewards	Great Job!	\$25	Keep It Up!	\$50	\$75

Rewards Cash annual max: $\$75 \times 4 \text{ quarters} = \300

Use your Rewards Cash!



Visit the store Donate it Get a gift card

Ways to earn:

Look for **How to Earn** in your account for a complete list of all the ways you can earn points.

	Do healthy things:	Earn points:
Getting started	First time using Personify mobile app	100
	Complete the personal health assessment *required to begin earning points	250
	Connect/sync first activity device	100
Daily	Upload steps from your activity tracker (per 1,000 steps)	10
	Do your Daily Cards (2 per day)	40
	Track your Healthy Habits (3 per day)	30
	Track sleep nightly	20
	Sleep > 7 hours in a night	50
	Sync 30 active minutes	100
	Complete Journey step	20
Monthly	★ Complete 10 Daily Cards in a month	100
	★ Complete 20 Daily Cards in a month	200
	★ Track Healthy Habits 20 days in a month	200
	★ Track sleep 20 days in a month	200
	★ 20-Day Triple Tracker: 10,000 steps/30 active minutes/30 workout minutes	500
	Take validated measurements and report it monthly	100
	Complete a video or audio experience (up to 4 per month)	50
Quarterly	Set your interests once per quarter	50
Yearly	Annual Preventative Exam	250
	Cancer Screenings (Cervical, Mammogram, Colon and Prostate)	250
	Flu Shot	100
	A1c	150
	Kidney Function Test	150

★ Earn bonus points!

Signing in and completing activities daily really pays off. Look for activities with a star. Engaging in these activities multiple times in a month earns you extra points.

Who's eligible?

All subscribers and enrolled spouses are eligible to participate in the wellbeing program and earn rewards.

Beginning 01/01/26, sign up at
join.personifyhealth.com/BCBST

Health Savings Account (HSA)

ARE YOU ELIGIBLE?

YOU ARE ELIGIBLE TO FUND AN HSA IF:

- Enrolled in an HSA eligible High Deductible Health Plan through your employer (Orange Plan)
- Your spouse does not have a Healthcare Flexible Spending Account or a Health Reimbursement Account during 2026
- You are not eligible to be claimed as a dependent on someone else's tax return
 - Does not apply to spouses
- You are not covered by your spouses non-HDHP plan
 - Your spouse can have an individual plan; they cannot cover you
- You are not enrolled in Medicare or TRICARE
- You have not received Department of Veterans Affairs medical benefits in the past 90 days for non-service-related care
 - Service-related care will not be taken into consideration

DO YOU WANT TO TRANSFER A PRIOR HSA?

- You must elect to open an account during your enrollment period before the transfer can be requested

HIGHLIGHTS AND DETAILS

Coverage Level	ArchWell Health Contribution
Colleague Only	\$1,000
Other Coverage Tiers	\$2,000

If you do not elect an HSA Account during your enrollment period, you will not receive ArchWell Health's contribution.

WHEN YOU FUND AN HSA:

- Contributions are made pre-tax
- Use your account to pay for eligible expenses
- It's your account; you own it! The funds roll over each year and it's portable-even if you retire or leave ArchWell Health
- For 2026, contributions are limited to the following: \$4,400 for colleague only coverage and \$8,750 for all other tiers
- Catch up contribution limit for age 55 and above remains \$1,000

QUALIFIED EXPENSES INCLUDE:

- Medical, pharmacy, and dental deductibles and co-insurance
- Medical, pharmacy, dental, and vision care services
- Medical expenses for your spouse and dependents (even if they aren't covered under your plan)
- See a complete list at [IRS-Qualified Expenses](#)

Flexible Spending Account (FSA)

HEALTHCARE FSA HIGHLIGHTS

- This is a “use it or lose it” benefit, you forfeit any money you don’t use by the end of the calendar year
- Contributions are made pre-tax
- Use your account to pay for eligible expenses
- For 2026, the annual contributions are limited to \$3,400
- If you are enrolled in the Orange Plan and enroll in an FSA, you will be disqualified from having an HSA and receiving ArchWell Health’s HSA contributions

HEALTHCARE FSA ELIGIBLE EXPENSES INCLUDE

- Medical, pharmacy, and dental deductibles and coinsurance
- Medical, pharmacy, dental, and vision care services
- You can use your FSA account to pay for expenses for your eligible dependents (even if they aren’t covered under your plan)

DEPENDENT CARE FSA HIGHLIGHTS

- This is a “use it or lose it” benefit, you forfeit any money you don’t use by the end of the calendar year
- Contributions are made pre-tax
- Use your account to pay for eligible dependent care expenses for dependent children younger than 13 and dependents incapable of caring for themselves/elder care
- For 2026, the annual contributions are limited to \$7,500
- All colleagues are eligible for this plan, regardless of medical plan election, provided they have eligible dependents

DEPENDENT CARE FSA ELIGIBLE REIMBURSABLE EXPENSES

- Childcare center
- Nanny costs
- Day camp
- After school care
- Preschool
- Elder care



Dental Benefits

Insured through BlueCross BlueShield of Tennessee

Website: www.bcbst.com

Network: DentalBlue

Good oral care enhances overall physical health, appearance and mental well-being. Problems with the teeth and gums are common and easily treated health problems. Keep your teeth healthy and your smile bright with the ArchWell Health dental benefit plan.

BlueCross BlueShield of Tennessee – DentalBlue Network		
	In-Network	Out-of-Network
Annual Deductible		
Per Person	\$50	\$50
Family	\$150	\$150
Annual Maximum		
Per Person	\$1,500	\$1,500
Covered Services		
Preventive Services	100%	100%
Basic Services	80%*	80%*
Major Services	50%*	50%*
Orthodontics**	50%	
Orthodontic Lifetime Maximum**	\$1,500	

*After Deductible

**Orthodontia is covered for dependent children up to age 19

Bi-Weekly Premium	
Colleague Only	\$4.16
Colleague + Spouse/DP	\$10.40
Colleague + Child(ren)	\$12.78
Colleague + Family	\$19.00

Make sure you confirm that your dentist is in the DentalBlue network- this will result in lower costs to you!



Vision Benefits

Insured through EyeMed

Website: <http://www.eyemed.com>

Network: Insight Network

	EyeMed	
	In-Network	Out-of-Network
Covered Materials		
Copays		
Examination	\$0 copay at PLUS Provider \$10 copay at all other providers	Up to \$40
Lenses		
Single Vision Lenses	\$25 copay	Up to \$30
Bifocal Lenses	\$25 copay	Up to \$50
Trifocal Lenses	\$25 copay	Up to \$70
Frames		
Frame Allowance	\$180 at PLUS Provider and \$130 at all other providers	Up to \$91
	20% discount thereafter	
Contact Lenses		
Medical Necessary	Covered in full after copay	Up to \$300
Elective	\$110 allowance	Up to \$77
Benefit Frequency		
Examinations	Once every 12 months	
Lenses	Once every 12 months	
Frames	Once every 12 months	
Contacts (in lieu of Lenses and Frames)	Once every 12 months	

Bi-Weekly Premium	
Colleague Only	\$3.30
Colleague + Spouse/DP	\$6.92
Colleague + Child(ren)	\$8.12
Colleague + Family	\$11.98



Life and Accidental Death & Dismemberment Insurance

Insured by Lincoln Financial Group

ArchWell Health provides you with both Basic Life Insurance and AD&D (Accidental Death and Dismemberment) as a part of your employment. Life insurance provides financial security for the people who depend on you. AD&D insurance provides payment to you or your beneficiaries if you lose a limb or die in an accident.

- Basic Life Insurance of 2x your annual salary (max \$350,000)
- AD&D benefits of 2x your annual salary (max \$350,000)
- You do not need to enroll for this coverage

KEY POINTS

- Enter a beneficiary in Dayforce – even if you do not sign up for other benefits!
- Keep coverage ArchWell Health provides in mind when considering voluntary life and AD&D options



Voluntary Life and AD&D

Insured by Lincoln Financial Group

Colleagues are given the opportunity to purchase additional Voluntary Term Life Insurance. At the time of initial enrollment, eligible Colleagues can enroll in the Voluntary Life plan up to the guaranteed issue amounts without completing a Statement of Health Form to prove evidence of good health.

For amounts selected over the guarantee issue amount or if you and/or your dependents are enrolling after your initial enrollment period, a Statement of Health Form will be required.

The cost for Voluntary Life Insurance varies by your age and the benefit amount you elect. You can obtain your personalized rates when you enroll.

	Colleague	Spouse/ Domestic Partner	Child(ren)
Voluntary Life			
Increments	\$10,000	\$5,000	\$1,000
Guaranteed Issue	\$150,000	\$25,000	\$10,000
Maximum Election	Not to exceed 5x Base Annual Earnings	\$250,000; not to exceed 50% of the colleague election	\$10,000
Voluntary AD&D			
Election	Required Match	Required Match	Required Match

Note: You must first enroll in some level of Colleague Voluntary Life in order to enroll in either the Spouse/Domestic Partner Life and/or Child Life. The Spouse/Domestic Partner and Child Life amounts may not exceed 50% of the Colleague's elected amount.

Voluntary Life Insurance requires a Statement of Health Form to be completed for all late applicants (those who did not enroll when they first became eligible as new hires or newly benefits eligible due to a status change) and for any amount above the guaranteed issue amount for both Colleague and Spouse.



Disability Insurance

Insured by Lincoln Financial Group

Disability insurance will cover part of your salary, should you become disabled due to a nonwork-related injury or illness. The protection pays you a percentage of your salary, up to a specified amount and continues to pay you until you return to work or a specified length of time.

ArchWell Health understands the importance of protecting its colleagues' long-term income, and automatically enrolls you in Long Term Disability insurance at no cost!

Colleagues with less than 3 years of employment have the opportunity to purchase Voluntary Short Term Disability insurance at group rates. Colleagues with 3 or more years of employment will automatically be enrolled in Short Term Disability insurance at no cost!

VOLUNTARY SHORT-TERM DISABILITY

Available for colleagues with less than 3 years of employment to purchase.

Description	Benefits
Salary Protected	60%
Elimination Period	7 days
Weekly Maximum Benefit Amount	Up to \$1,000 or \$3,000 depending on Class
Maximum Benefit Period	180 days

The cost of Voluntary Short-Term Disability insurance varies by your age and weekly benefit amount. You can obtain your personalized rates when you enroll.

EMPLOYER PAID SHORT-TERM DISABILITY

Automatic enrollment for colleagues with 3 or more years of employment at no cost.

Description	Benefits
Salary Protected	60%
Elimination Period	7 days
Weekly Maximum Benefit Amount	Up to \$1,000 or \$3,000 depending on Class
Maximum Benefit Period	180 days

EMPLOYER PAID LONG-TERM DISABILITY

Automatic enrollment for all colleagues at no cost.

Description	Benefits
Salary Protected	60%
Elimination Period	180 days
Monthly Maximum Benefit Amount	Up to \$5,000 or \$10,000 depending on Class
Pre-Existing Limitations	3/12
Maximum Benefit Period	Until Normal Social Security Retirement Age

Pre-Existing Limitations: There is a pre-existing condition clause, whereby conditions treated for in the 3 months prior to the effective date of your Long-Term Disability insurance will not be covered for the first 12 months following the effective date of your Long-Term Disability insurance.

Supplemental Coverage – Accident

Insured by Lincoln Financial Group

Accident insurance provides a range of fixed, lump-sum benefits for injuries resulting from a covered accident, or for accidental death or dismemberment. These benefits are paid directly to you and may be used for any reason, from deductibles, and prescriptions to transportation and child care. These benefits are paid on top of what your medical insurance covers and can be used at your own discretion.

ACCIDENT INSURANCE

Below are some of the benefits (for a complete list of benefits, exclusions, and limitations, please refer to the Certificate of Coverage):

Benefit	Accident Plan Option
Accidental Death	\$25,000
Accidental Dismemberment	Up to \$20,000
Dislocations	Up to \$2,000
Fractures	Up to \$2,500
Doctor's Office	\$100 per visit (up to 2 visits)
Emergency Room / Treatment	\$50
Hospital Admission	\$500 admission (within 180 days of accident)
Hospital Confinement	\$100 per day (up to 365 days)
ICU Admission	\$500 admission (within 30 days of accident)
ICU Confinement	\$300 per day (up to 15 days)
Inpatient Rehabilitation	\$50 per day (up to 180 days)
Ambulance (Ground)	\$200
Ambulance (Air)	\$750
Health Screening	\$50 per year

NOT A REPLACEMENT FOR MEDICAL COVERAGE

These plans have limitations and exclusions, and they DO NOT replace your medical plan.

Bi-Weekly Premium	
Colleague	\$2.82
Colleague + Spouse / Domestic Partner	\$4.82
Colleague + Child(ren)	\$5.49
Colleague + Family	\$7.42

Supplemental Coverage – Critical Illness

Insured by Lincoln Financial Group

Critical illness insurance provides a fixed, lump-sum benefit upon diagnosis of a critical illness, which can include heart attack, stroke, paralysis, cancer, and more. These benefits are paid directly to you and may be used for any reason, from deductibles and prescriptions to transportation and child care. This benefit is paid on top of what your medical and life insurance covers and can be used at your discretion.

BENEFIT AMOUNT OPTIONS (GUARANTEE ISSUE):

CRITICAL ILLNESS INSURANCE

Plan Features	Option 1	Option 2	Option 3
Colleague Benefit Amount	\$10,000	\$20,000	\$30,000
Spouse Benefit Amount	\$5,000	\$10,000	\$15,000
Child(ren) Benefit Amount	\$5,000	\$10,000	\$15,000
Guarantee Issue	\$30,000		
Pre-Existing Condition Limitation	None		
Portability	Available at Current Rates		
Reoccurrence Benefit	Same covered condition after the treatment-free period are payable at 100% of the applicable benefit		
Treatment Free Period	6 months treatment free		

EXAMPLE OF SOME OF THE BENEFITS:

Diagnosis	Percent Paid of Benefit Elected
Heart Attack	100%
Stroke	100%
Invasive Cancer	100%
Non-Invasive Cancer	25%
Major Organ Failure	100%
Health Screening	\$100 per year

THIS PLAN IS NOT A REPLACEMENT FOR MEDICAL COVERAGE

These plans have limitations and exclusions, and they DO NOT replace your medical plan.

The cost of Critical Illness insurance varies by age and coverage amount. You can obtain your personalized rates when you enroll.



Supplemental Coverage – Hospital Indemnity

Insured by Lincoln Financial Group

Hospital indemnity insurance provides a range of fixed, lump-sum benefits for hospital confinement, as a result of an off-job accident or sickness, whether it is an emergency, pre-planned, elective, or necessary. These benefits are paid directly to you and may be used for any reason, from deductibles and prescriptions to transportation and childcare. These benefits are paid on top of what your medical insurance covers and can be used at your own discretion.

Benefit	Plan Amount
Hospital Admission	\$1,000 (1 day per calendar year for sickness/injury)
ICU Admission	\$2,000 (1 day per calendar year for sickness/injury)
Hospital Confinement	\$200 per day (up to 30 days per calendar year for sickness/injury-benefit begins day 2 of confinement)
ICU Confinement	\$400 per day (up to 30 days per calendar year for sickness/injury-benefit begins day 2 of confinement)
Newborn Confinement	\$100 (up to 2 days per calendar year)

NOT A REPLACEMENT FOR MEDICAL COVERAGE

These plans have limitations and exclusions, and they DO NOT replace your medical plan.

Bi-Weekly Premium	
Colleague	\$10.20
Colleague + Spouse / Domestic Partner	\$22.13
Colleague + Child(ren)	\$15.88
Colleague + Family	\$29.00

IMPORTANT: This is a fixed indemnity policy, NOT health insurance

This fixed indemnity policy may pay you a limited dollar amount if you're sick or hospitalized. You're still responsible for paying the cost of your care.

- The payment you get isn't based on the size of your medical bill.
- There might be a limit on how much this policy will pay each year.
- This policy isn't a substitute for comprehensive health insurance.
- Since this policy isn't health insurance, it doesn't have to include most Federal consumer protections that apply to health insurance.

Looking for comprehensive health insurance?

- Visit [HealthCare.gov](https://www.healthcare.gov) or call **800.318.2596** (TTY: 855.889.4325) to find health coverage options.
- To find out if you can get health insurance through your job, or a family member's job, contact the employer.

Questions about this policy?

- For questions or complaints about this policy, contact your State Department of Insurance. Find their number on the National Association of Insurance Commissioners' website ([naic.org](https://www.naic.org)) under "Insurance Departments."
- If you have this policy through your job, or a family member's job, contact the employer.

Employee Assistance Program (EAP)

LINCOLN EMPLOYEE CONNECT

ArchWell Health’s Employee Assistance Program (EAP) through Lincoln Financial Group - ComPsych is available to all ArchWell Health colleagues at no cost and provides support and resources to help you, and your family, with a range of issues including:

- Managing stress, anxiety and depression
- Improving relationships at home or at work
- Getting guidance on legal and financial concerns
- Coping with occupational stress and burnout support
- Addressing substance use issues

EAP provides **5 free counseling sessions per incident, per year, with an unlimited number of incidents**. Services are completely confidential and will not be shared with ArchWell Health.

Lincoln Financial Group - ComPsych EAP Information	
Telephone Number	888.628.4824
Website	GuidanceResources.com
Username	LFGSupport
Password	LFGSupport1



401(k)

All colleagues are eligible to contribute to our 401(k) Retirement Option.

- You should receive an e-mail from Fidelity within your first two weeks of hire
- Colleagues will be automatically enrolled with a 3% pre-tax enrollment to start the conversation
- You are NOT required to keep the automatic enrollment—adjust your contributions on Fidelity’s website
- 1% annual increase at the beginning of March.

CONTRIBUTION OPTIONS

- Pre-tax or post-tax Roth contributions available
- You may contribute from 1% to 50% of eligible pay up to \$23,000
- If 50 or older by the end of 2026, you may elect an additional \$7,500 in “catch-up” contributions
- Rollover Options are Available

COMPANY MATCH

- After one year of service, you are eligible for matching funds from ArchWell Health
- 100% match on the first 3% contribution, 50% match on contributions on the next 3%
- Contribute 6% each pay period to maximize match (4.5% matching funds)

VESTING

- Vesting is the amount of time you need to be in the plan before you can keep the employer contributions
- ArchWell Health colleagues are fully vested after two years of service
- Prior service with UnitedHealth Group and any of its affiliates will count towards your vesting schedule
- Your personal contributions are always 100% vested!



Paid Time Off

Paid Time Off is based on date of hire and accrued biweekly based on hours worked. A 40 hour per week colleague will earn the amounts below. You can track your balance in Dayforce at any time.

Year of Service	Days	Hours	Hours Accrued Per Pay Period
First Year	18	144	5.54
Second Year	19	152	5.85
Third Year	20	160	6.15
Fourth Year	21	168	6.46
Fifth Year	22	176	6.77
Sixth Year	23	184	7.08

COLLEAGUES ARE ALLOWED TO ROLLOVER UP TO FIVE (5) DAYS OF PTO PER YEAR.

Please reference the Colleague Handbook for more detail.

Holidays

ARCHWELL HEALTH HOLIDAYS

- New Years Day
- Martin Luther King, Jr. Day
- Memorial Day
- Juneteenth
- Independence Day
- Labor Day
- Thanksgiving Day
- Christmas Day

VOLUNTARY HOLIDAYS

- ArchWell Health Community Service Time
- Two (2) "Floating Holidays" to accommodate different holiday calendars

***ArchWell Health provides up to eight (8) paid hours annually for community service-which is organized at the company level.**

****Floating holidays are frontloaded and are a "use or lose" benefit**

Please reference the Colleague Handbook for more detail.

Questions?

It is difficult to ask questions in front of a group—but someone else probably has the same question. We will all be better if you ask it now! If you think of a question later: Benefits@archwellhealth.com

THANK YOU FOR ALL YOU DO EVERY DAY.

IT IS OUR HONOR TO WORK WITH YOU TO PROVIDE THE BEST IN PRIMARY CARE FOR SENIORS.

Carrier Contacts

Benefit Program	Carrier	Contact Information	Mobile App	Group / Policy Number
Medical/RX	BlueCross BlueShield of Tennessee	Network: Blue Network P 800.565.9140 www.bcbst.com	BlueCross BlueShield of Tennessee 	147302
Dental	BlueCross BlueShield of Tennessee	Network: DentalBlue 800.565.9140 www.bcbst.com	BlueCross BlueShield of Tennessee 	147302
Vision	EyeMed	Network: EyeMed Vision 844.225.3107 www.eyemed.com	EyeMed 	1035220
Health Savings Accounts & Flexible Spending Accounts (HSAs & FSAs): Health Savings Account Health FSA Dependent Care FSA	Pinnacle	888.282.2605 https://www.pnfp.com/personal-finance/health-benefits-accounts/	Pinnacle 	N/A
Short Term/ Long Term Disability/FMLA	Lincoln Financial Group	800.423.2765 www.lincolnfinancial.com	Lincoln 	09-LF1533
Basic Life/AD&D and Voluntary Life/AD&D	Lincoln Financial Group	800.423.2765 www.lincolnfinancial.com	Lincoln 	09-LF1533
Voluntary Supplemental Coverages: Accident Critical Illness Hospital Indemnity	Lincoln Financial Group	800.423.2765 www.lincolnfinancial.com	Lincoln 	Accident: 000107400 Critical Illness: 0001074068 Hospital Indemnity: 0001074069
Employee Assistance Program (EAP)	Lincoln Financial Group-ComPsych	888.628.4824 www.GuidanceResources.com	Lincoln 	N/A

Notes



This benefits guide prepared by



Gallagher

Insurance | Risk Management | Consulting