2026 GRADUATE MEDICAL EDUCATION BENEFITS GUIDE

People & Culture Benefits | (239) 624-5944

Visit MyNCH > Departments > Human Resources > Benefits

NCH

NAPLES COMPREHENSIVE HEALTH

Living Longer, Happier and Healthier Lives

Welcome to the 2026 NCH Benefit Guide

Dear NCH Team,

As we introduce the 2026 NCH Benefit Guide, I want to take a moment to express our sincere gratitude for your unwavering dedication to our patients and our community. Over the past year, your commitment to excellence has been truly inspiring, and it is thanks to each of you that NCH continues to be a leader in providing exceptional healthcare.

For 70 years, NCH has been honored to serve this incredible community. From the Schulze Family Heart and Stroke Critical Care Center groundbreaking to the opening of HSS at NCH this year, NCH continues to show its commitment to bringing world-class care to SW Florida.

Additionally, NCH earned several national recognitions for exceptional clinical outcomes and quality. For the first time this year, NCH was ranked a Top 50 Hospital in America by Healthgrades, which puts us among the top 1% in the nation for overall clinical excellence; the NCH Wingard Stroke Institute was named as one of only five in Florida, and the only one on the west coast, to earn Joint Commission's Comprehensive Stroke Center Accreditation; and NCH Cardiac Services earned the highest 3-star rating from The Society of Thoracic Surgeons for the 13th year in a row, as well as being ranked by Money Magazine among the top 50 cardiac programs in the nation. These accolades are a testament to your hard work and dedication, and we couldn't be prouder of what we've achieved, together.

As we look to the future, we remain focused on our mission and prioritizing the well-being of our employees who provide compassionate patient care. The 2026 Benefit Guide is designed to support that mission by offering you a comprehensive package of benefits, including paid time off, 401(k) retirement plans, health insurance options, and much more. This guide is a valuable resource that will help you navigate the many benefits available to you as a valued member of the NCH team.

We encourage you to review the guide in detail, and please reach out to Human Resources with any questions. Your health, well-being, and peace of mind are important to us, and we are committed to providing you with the resources you need to thrive both personally and professionally.

Thank you again for all that you do. Together, we will continue to raise the bar for healthcare excellence offered at NCH and make a lasting impact on the lives of those we serve.

Sincerely,

Paul Hiltz

Paul C. Hiltz, FACHE

President and CEO

Table of Contents

NOTE: The information contained in this Employee Health and Wellness Guide is for informational purposes and is only a partial description of the benefits and services covered under each benefit. Refer to the appropriate Plan Document, Summary Plan Description, and/or Summary of Benefits available on myNCH for a complete description of benefits, limitations and exclusions for each benefit.

What is New and Changing Effective January 1, 2026

NEW

MyNCH Benefits Intranet Site

Check out our Benefits Intranet site designed to help you easily find information, forms, documents, policies, annual notices and answers to all your benefit questions. With one click from our Benefits Home Page, you go to a separate page for each benefit. There you will find videos, contact information, links to websites, phone numbers, how to find providers, frequently asked questions and so much more. Click **HERE** to go the Benefits Home Page.

Employee Health Plan

⇒ New Third Party Administrator (TPA)- a United Healthcare company. UMR offers a broad national network of providers and facilities plus an intuitive member portal and mobile app to manage claims and find in-network care.

⇒ Basic plan is ending 12.31.2025 and we are introducing a new High Deductible Health Plan (Teal plan).

⇒ New and refreshed names for our medical plans. No plan design changes for Violet (former W4U) or Silver (W4U Choice).

⇒ New premium structure with opportunity to have reduced premiums with the completion of MyHealth Wellness Incentives.

⇒ Spouse surcharge is discontinued- To continue providing coverage for spouses under the NCH medical plan, the spouse and family coverage tiers will have higher contribution premium than the employee-only tiers.

Life and Disability:

⇒ NCH is switching to Prudential for the administration of the Life and Disability benefits.

⇒ Slight increase to 30-34, 35-39, 65-69 and 70-74 age bands for Employee Supplemental Life.

⇒ Slight decrease to spouse and child Supplemental AD&D coverages.

⇒ Increase coverage- Employee Supplemental Life Guarantee Issue (GI) from $150,000 to $250,000.

⇒ Increasing coverage—Supplemental Spouse and Child Life coverage amount from 50% of employee's elected amount to 100% of employee's elected amount.

⇒ STD will now require Evidence of Insurability (EOI) if not elected during the initial enrollment period.

⇒ STD pre-existing is changing from 3/6 to 3/12. see pg. 26 for more information.

⇒ Prudential is making a **one time exception during Open Enrollment** and allowing enrollments to Supplemental Employee and Spouse Life Insurance up to the Guarantee Issue (GI) without EOI. Employee GI ($250k), Spouse GI ($50k).

⇒ Prudential is making a **one time exception during Open Enrollment** and allowing enrollments in the Short Term Disability (STD) plan without EOI.

Dental and Vison Plans

⇒ Dental bi-weekly premiums are slightly increasing.
⇒ Vision bi-weekly premiums are remaining the same.

Flex Spending Account

⇒ Health Limit increases to $3,400 effective January 1, 2026.
⇒ NEW Limited Purpose FSA for employees who elect the Teal plan (dental and vision expenses ONLY)
⇒ Dependent Care Limit increases to $7,500 effective January 1, 2026.

What is New and Changing Effective January 1, 2026 (Continued)

Employee myHealth

⇒ We have removed nicotine testing from 2025 W4U labs

⇒ Complete myHealth incentive before Aug 28 to be eligible for W4U in 2027

Health Reimbursement Account

⇒ Effective January 1, 2026, HRA points can be earned and used within the calendar year.
⇒ Points will be earned on a quarterly base. See pg. 20 for more information.

Health Savings Account (HSA)

⇒ Effective January 1, 2026 we will be offering and HSA account through Optum Bank for employees who elect the Teal plan.

⇒ NCH will make a company contribution to help your account grow:

- $750 Employee / Employee + Child(ren)
- $1,050 Employee + Spouse / Family

Funds roll over each year and are always yours to keep. Contributions are deposited in two parts — half in January and half in July.
Important: In order to receive NCH's contribution, you must elect to open HSA account with Optum Bank.

Trustmark

⇒ **New** group Critical HealthEvent Starting January 1, 2026.

⇒ The previous plan is now a grandfathered plan only for those who are currently enrolled and don't switch to the new plan.

⇒ The new Group Critical HealthEvent (Critical Care) offers enhanced benefits:

- No pre-existing condition exclusions
- Annual maximum benefit fully restored each year
- $100 wellness benefit for diagnostic screenings
- Increased child coverage This new offering is designed to provide even more support and peace of mind when it comes to your health and wellness.

IMPORTANT-To learn more about the new plan and discuss if is better fit than the grandfathered plan (current enrolled), be sure to visit Trustmark during the fair.

Trustmark (Critical Health Event and Universal Life Enrollment Support) 888-815-3949

Contact List

Benefit	Provider	Phone Number	Website
Accident, Critical Illness, Whole Life Insurance, and Hospital Indemnity	Trustmark	800-918-8877	www.Trustmarkins.com
Dental	Cigna	800-244-6224	www.Mycigna.com
Disability—Short & Long Term	Prudential	800-842-1718	www.prudential.com/mybenefits
Employee Assistance Program	Cigna	877-622-4327	www.Mycigna.com
Flexible Spending Accounts	UMR	800-207-3172	www.UMR.com
Health Reimbursement Accounts	UMR	855-333-1002	www.UMR.com
Health Savings Account (HSA)	Optum Bank	1-866-234-8913	www.optumbank.com/health-savings-accounts
Hinge Health	NCH	855-902-2777	www.Hinge.health/nchhealthcaresystems
Legal Services & Identity Theft	Preferred Legal Services	888-577-3476	www.Preferredlegal.com
Life Insurance and Accidental Death & Dismemberment	Prudential	888-598-5671	www.Prudential.com/Mybenefits
Medical– Plan Advisor Team Prior Authorization for Services Not Available at NCH	UMR UMR	800-207-3172 800-207-3172	www.UMR.com
Pharmacy	CVS Caremark	800-552-8159	www.Caremark.com
Retirement Plan—401K	Fidelity	800-343-0860	www.NetBenefits.com/NCH
Wellness For You & HRA Points	NCH ManageWell	239-285-6701 239-285-6701	myNCH Intranet Page www.ManageWell.com
Education Assistance	Center for Learning and Innovation	239-624-4160	myNCH Intranet Page
Vision	Humana	800-865-3676	www.Humana.com
Wellness Centers	Briggs Wellness Center Whitaker Wellness Center	239-624-2750 239-624-6870	myNCH Intranet Page Wellness@nchmd.org
People & Culture	NCH Benefits	239-624-5944	Benefits@nchmd.org

Annual Employer Notices

IMPORTANT ANNUAL EMPLOYER NOTICES REGARDING YOUR BENEFITS

INCLUDING THOSE REQUIRED BY THE PATIENT PROTECTION AND AFFORDABLE CARE ACT

Review the below list (including brief description) of numerous Annual Employer Notices explaining important information about your NCH benefits. Each of the notices can be found in their entirety on myNCH > Departments > People & Culture > Benefits under the section "Annual Employer Notices." Click HERE to go to the Benefits intranet site.

NCH Health Plan Document and Summary Plan Description – Important document regarding the NCH health and pharmacy plan benefits. It contains valuable information about what is covered and excluded, coverage and payment rules, how and when to file a claim, when coverage starts and ends, prior authorization requirements, and much more.

NCH Health Plan Summary of Benefits for Members Living in or outside Collier and Lee Counties – Breakdown of health plan cost share between you and NCH by type of service.

Summary of Material Modifications (SMM) – NCH Summary of Benefits plan design changes effective January 2025 and 2026.

Summary of Benefits and Coverage (SBC) – Summary information regarding the Wellness For You and Basic Option In-Network and Out-of-Network benefits in both English and Spanish.

Health Insurance Exchange Notice – Important NCH health plan information regarding minimum essential coverage and potential subsidies under PPACA.

Patient Protection Disclosure – Information about prior authorizations regarding obstetric and gynecologic care.

Women's Health and Cancer Rights Act Notice – Special rights following mastectomy.

Children's Health Insurance Program (CHIP) Notice – Premium assistance information if you or your children are eligible for Medicaid or CHIP.

Medicare Part D Creditable Prescription Drug Coverage Notice – Information about your current prescription drug coverage and your options under Medicare's prescription drug plan.

Continuation Coverage Rights Under COBRA – Important information about your rights to continue Medical, Dental and/or Vision due to loss of coverage.

Special Enrollment Notice – Explains you and your dependents' rights to enroll in NCH Medical, Dental and/or Vision plans within 30 days due to loss of other coverage as a result of a Qualifying Event.

Employer-Sponsored Wellness Programs Notice – Explains what information will be collected as part of wellness program, how it will be used, who will receive it and what will be done to keep it confidential.

Notice of Privacy Practices Availability – Describes how to obtain copy of the plan's notice of privacy practices.

Health Information Privacy Notice – Explains how medical information about you may be sued and disclosed as well as how to get access to this information.

Summary Annual Reports (SAR) – NCH Healthcare 401(k) Plan, Employee Welfare Benefit Plan, and Long Term Disability Plan annual reports filed as required under the Employee Retirement Income Security Act of 1974.

Important Information About Your 2026 Benefits

MEDICAL AND PRESCRIPTION PLAN

Medical Plan - UMR is our third party administrator (TPA) processing claims and answering benefits questions.

Office Visit Copays

⇒ Tier 1 NCH Medical Group $35 Primary Care and $45 Specialist Copays *(Violet Plan)*

⇒ Tier 2 United Healthcare (UHC) Providers $50 Primary Care and $60 Specialist Copays *(Silver Plan)*

⇒ NCH Immediate Care $35 Copay (*Violet Plan)* & $60 Copay (*under Silver Plan)*

Note: Surgical procedures performed in Office Visit setting may be subject to deductible and co-insurance.

Wellness Visits covered at 100%

Violet Deductibles — $750/$1,500/$2,250

Silver Deductibles— $1,500/$3,000/$4,500

Labcorp Outpatient Diagnostic Lab Services- Most outpatient labs are covered at 100% at Labcorp.

Prior Authorization for Services at non-NCH Facilities Required (excludes office visits) NCH requires outpatient therapies, advanced imaging, and inpatient and outpatient services be performed at NCH facilities when available under the **Violet & Teal plan**. Special prior authorization is required in addition to medical necessity for all medical services performed outside NCH facilities. Call UMR on the number located on the back of your ID card regarding your prior authorization. **Silver plan** allows for services to be performed outside of NCH (in-network facilities) without prior authorization *(Medical appropriateness/necessity is still required).* *See details on page 16.*

Prescription Plan Caremark CVS administers our pharmacy benefits. Employees and dependents must go to Caremark CVS pharmacies unless they chose to opt-out.

Free Generics after Pharmacy $100 deductible's met.

Mail Order Copays (3 months for price of 2)
0%, 10%, 50% Co-Insurance; $0, $50, $80 Copay

$200 Maximum Monthly Specialty Drug Copay (Applies to drugs filled thru CVS Specialty Pharmacy)

MANAGEWELL

Online Wellness Platform - www.managewell.com
The ManageWell site is used for tracking incentives and earning HRA points. Employees / spouses have separate accounts.

Log into ManageWell account to see what incentive items are due by Aug 28, 2026:

- **Annual Well exam** between 9/1/25—8/28/26
- **Age & Gender Screenings** Review your ManageWell account to see if due this year. (Breast cancer, cervical cancer and colon cancer screenings) .
- **Health Assessment within ManageWell**

DENTAL PLAN

3 Cigna PPO Dental Plans - Options include 1000 Passive, 2000 Incentive and 5000 Elite plans.

Removal of Both Impacted and Erupted Teeth - Covered under our dental plan provider network.

Major Services - Coverage increases by 5% each year up to maximum of 60% with preventive services.

Dental ID Cards - Personalized ID cards are available on mycigna.com or generic business cards are available on myNCH under Benefits > Dental.

FLEXIBLE SPENDING ACCOUNTS (FSA), HEALTH REIMBURSEMENT ACCOUNTS (HRA) & HEALTH SAVING ACCOUNT (HSA).

UMR Flex Spending - UMR administers our FSA Health & Dependent Care Accounts and limited purpose FSA. Health debit cards are mailed to your home address on file.

Health Reimbursement Account –UMR directly pays HRA dollars for medical deductible expenses to your provider, except for co-pays, that is a manual request.

Choosing Between FSA and HRA - FSA monies are used for medical, pharmacy, dental and vision expenses (limited purpose FSA can only be used for dental and vision for those under Teal plan). *If you pay a medical claim deductible with FSA monies, you are not eligible for HRA dollars so think about paying with a different credit card or asking your provider to bill UMR first.*

Health Saving Account (HSA)- If you enroll in the **Teal** Plan, you can open an HSA through Optum Bank — a tax-advantaged way to save for future health expenses. NCH will make a company contribution to help your account grow:

- $750 Employee / Employee + Child(ren)
- $1,050 Employee + Spouse / Family

Funds roll over each year and are always yours to keep. Contributions are deposited in two parts — half in January and half in July. **Important:** In order to receive NCH's contribution, then you must elect to open HSA account with Optum Bank.

Eligibility and Mid-Year Benefit Changes

New Hires

Medical, Flexible Spending & Health Saving Accounts are effective the first day of employment; most other benefits the first of the month following 90 days of employment. 401K match is following one year for benefit eligible employees. Long Term Disability starts the first of the month following one year.

Transfers

Medical, Flexible Spending & Health Saving Accounts are effective the first day of transfer; most other benefits are the first of the month following transfer date. If you have not already completed 90 days of service, they will be effective the first of the month following 90 days (one year for Long Term Disability).

Benefits Eligibility

To be eligible for full-time benefits, employees must be scheduled to work a minimum of 64 hours per pay period. Employees scheduled to work 48-63 hours per pay period are eligible for part-time benefits.

While not a guarantee of a part-time position; employees with 15+ years of continuous regular full-time service and age 55 or older can reduce to regular part-time status and continue paying lower full-time rates. Employees must notify their Director of their desire to go to a part-time position status. If the Department can accommodate a part-time position, it must be noted on the Personnel Action Form (PAF) changing status and submitted to People & Culture. Part-time employees with full-time benefits are only eligible for the part-time tenured stipend and no free wellness.

Dependent Eligibility

Dependents include the legal spouse and child(ren) of the employee or spouse. Children include:

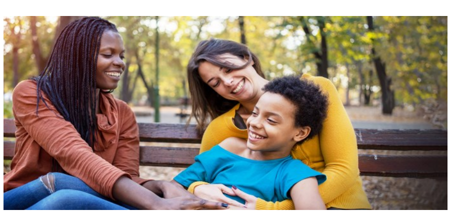
⇒ Natural Born Child

⇒ Step Child

⇒ Foster, Pending Adoption or Adopted Child

⇒ Legal Guardianship

Coverage is not available for Domestic Partners.



Proof of Dependent Eligibility

Proof of Dependent Eligibility must be submitted to People & Culture in order to add dependents to your benefits. Acceptable documents include:

⇒ Marriage Certificate

⇒ Birth Certificate

⇒ First Page of Last Year's Tax Return

⇒ Adoption/Placement Papers

⇒ Court Order

⇒ Statement of Total & Permanent Disability

Dependent Age Limits

Dependent Child(ren) can be covered until:

⇒ Medical: 26th Birthday

⇒ Dental: End of the Calendar Year of Age 25

⇒ Vision: End of the Calendar Year of Age 25

Coverage for an unmarried dependent child may be continued beyond age 25/26, if totally disabled, incapable of self-supporting employment and chiefly dependent upon the Employee for support and maintenance..

Mid-Year Benefit Changes (Qualifying Events)

The Internal Revenue Service prevents you from making changes to your benefit selections during the year unless you have a qualified status change. Below are the qualifying events that allow you to modify your coverage mid-year.

⇒ Marital Status Change

⇒ Number of Dependents Change

⇒ Loss of Coverage or New Eligibility Under Group/Government Health Plan

⇒ Employment Status Change

***Employees who have a Qualifying Event** must submit their life event through INFOR within **30 days** of the event date. Supporting documentation must accompany the request for coverage change in order to be processed.*

Your "To-Do" Checklist for Open Enrollment, New Hires and Rehires

New Employees, Rehires, and/or Transfers to Benefit-Eligible Positions use INFOR to set up your tax withholding, emergency contact and elect your benefits.

infor + NCH

Make Benefit Decisions		
☐ Review 2026 Benefits Guide Book and myNCH Benefits Intranet Site	☐ Select Benefits and Coverage Level	☐ Gather Dependent Information (for New Dependents Only)

Complete Online Enrollment		
☐ Sign into INFOR	☐ Make Benefit Changes	☐ Submit Your Elections

Upload Forms & Documentation		
Adding Dependents	New hires, Rehires and/or Transfers	Evidence of Insurability (EOI)
☐ Upload proof of dependent eligibility in INFOR during benefit enrollment	☐ Complete your benefit enrollment in INFOR	☐ Review Prudential STD and Long-Term Disability sections for New Hire and Open Enrollment EOI criteria

Check Your Elections	
☐ Sign into INFOR after your benefits are effective to confirm benefit elections are correct.	☐ Contact People & Culture immediately if you see any discrepancies. ☐ When uploading supporting documents in INFOR, all documents must be saved and uploaded as one file. Multiple file uploads will **not** be accepted.

ENROLLMENT DEADLINES

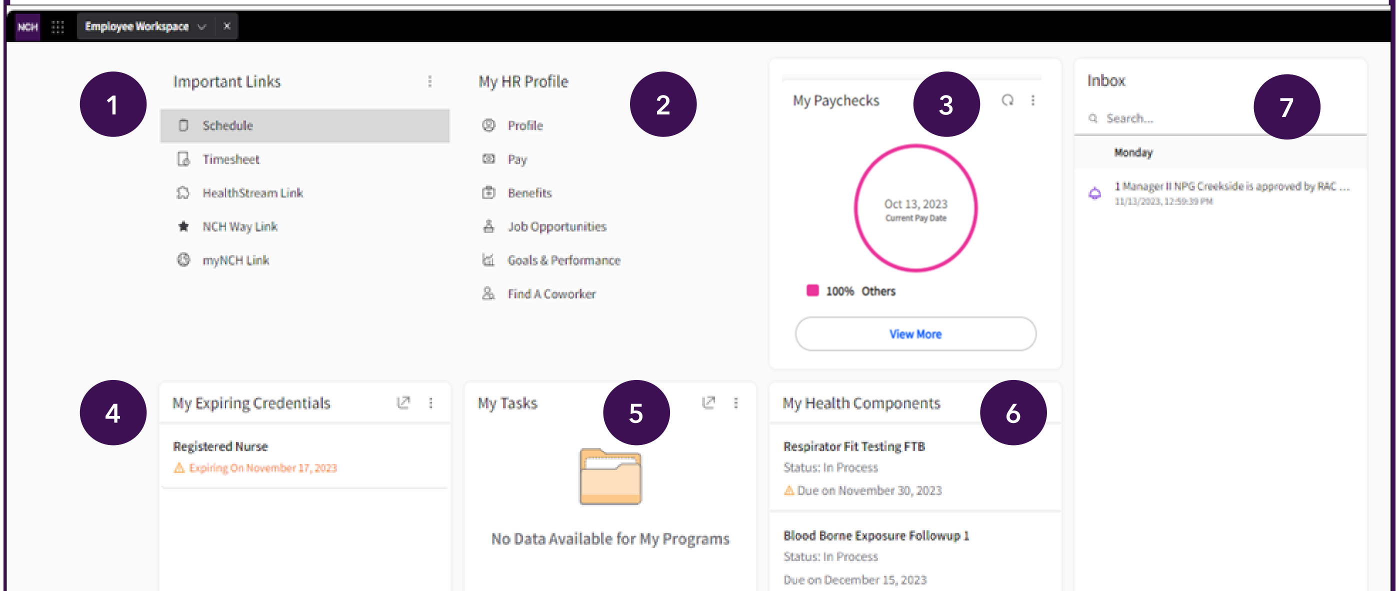
It is important that all benefits-eligible employees complete their online benefits enrollment within the timeframes stated below. If you fail to meet any of these deadlines, you risk not being able to enroll or change your elections.

BENEFIT ENROLLMENT DEADLINES	
New Hires	Within first **30 days** of employment
Rehires and Transfers	Within first **30 days** of transfer or rehire date
Qualified Event	Within **30 days** of qualifying event (Submit Life Event through INFOR)

INFOR

If prompted to sign in, use your **username@nchhcs.org** and NCH device password.

INFOR EMPLOYEE WORKSPACE



1. Important Links

View your benefits, and more.

2. My Profile

View, add, and update your information.

3. My Paychecks

View your pay details and update your tax forms.

4. My Tasks

Action items such acknowledging updated job descriptions and performance reviews.

5. My Expiring Credentials

Notification of upcoming renewal dates.

6. My Health Components

See upcoming health related deadlines.

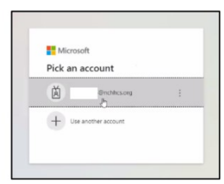
7. Inbox

Notifications and important messages.

ACCESSING Infor

SIGNING IN

1. On the MyNCH home page, select infor
2. If prompted, enter your "active directory" **user name**, for example: js032635@nchhcs.org or older style example: jsmith@nchhcs.org and **Password**
3. Select Azure PRD, at initial sign in you'll notice the next screen also; click on your account.



4. Click **Sign In**

INFOR Support:

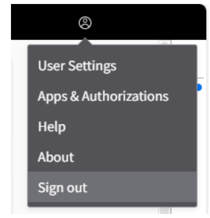
By Phone: (239) 624-2200

Email: Nchmd@service-now.com

INFOR

MOBILE APP

- ☐ Download the **Infor Go** app from the App or Play Store
- ☐ Login to Infor from your desktop computer
- ☐ On the Employee Workspace, click on your name on the top right corner
- ☐ Click on **Apps & Authorizations**
- ☐ Scan your QR code to setup the mobile app

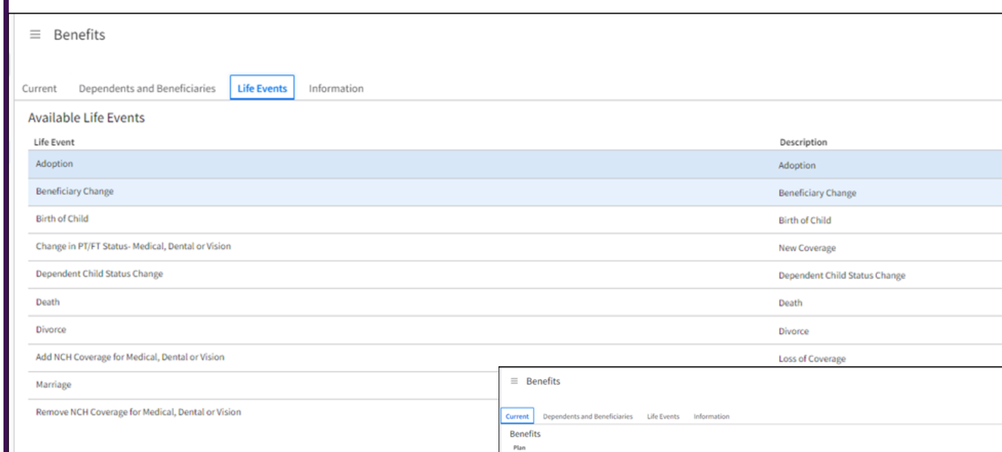


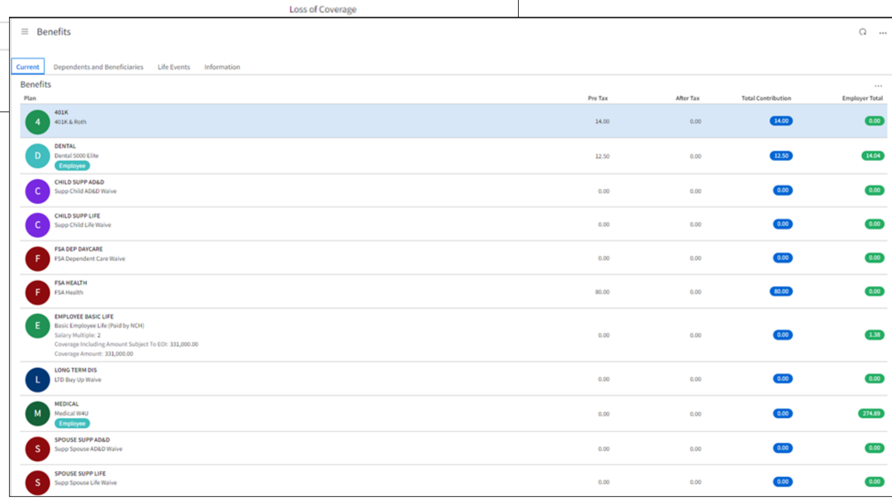
Infor GO (IOS)

Infor GO (Android)

MY BENEFITS AND MY LIFE EVENTS

View your benefits, update life insurance beneficiaries, report life events and upload supporting documentation.





Benefits Offerings

NCH offers its employees a comprehensive package of benefits designed to meet the needs of our employees and their families. You may select as many as you want and whatever coverage level you need within each plan (Example: Employee Only Medical, Family Dental, Decline Vision). The following chart lists the benefit choices available based on your employment status.

Benefit Type	Cost Share		Core Full-Time	Core Part-Time	TSP– No Match	Per Diem– No Match
401K	EE	NCH	•	•		•
Accident Insurance	EE		•	•		
Basic Life & AD&D		NCH	•	•		
Medical Insurance	EE	NCH	•	•		
Critical Illness	EE		•	•		
Dental Insurance	EE	NCH	•	•		
Employee Assistance Program		NCH	•	•		
Flexible Spending Account (FSA)	EE		•	•		
Hospital Indemnity	EE		•	•		
Health Saving Account (HSA)	EE	NCH	•	•		
Long Term Disability	EE	NCH	•	•		
Preferred Legal	EE		•	•		
Short Term Disability	EE		•	•		
Supplemental Life and AD&D	EE		•	•		
Tuition Reimbursement		NCH	•	•		
Vision Insurance	EE		•	•		
Wellness Center Discount	EE	NCH	•	•	•	•
Whole Life	EE		•	•		

Medical Insurance

NCH offers basic medical coverage for employees and their covered dependents administered by UMR. Employees who choose to participate in the Wellness Incentives rewards program can be eligible for reduced premiums.

Violet Plan — Offers the richest benefits including copay office visits, lowest deductibles, coinsurance and out-of-pocket costs. Violet plan requires additional approval from UMR to use non-NCH facilities prior to services rendered.

Silver Plan — Gives you the choice to go to NCH or Tier 2 United Healthcare Network facilities, therapies and advancing imaging *without prior authorization.*

Teal — High Deductible Health Plan (HDHP) eligible to participate in the Health Savings Account (HSA) through Optum Bank. Enrollment in Optum Bank makes you eligible to receive NCH HSA funding.

Note: There are no plan changes for the Violet Plan (former W4U) and Silver plan (Former W4U Choice) . Teal, is a new plan.

Mission

Our **mission** is to help everyone live a longer, happier and healthier life.

Vision

Our **vision** is that NCH will be a world-class leader of excellence in healthcare.

Refer to the Summary Plan Description SPD *located on myNCH for complete listing of benefits and coverage limits. In-network and out-of-network benefits are determined based upon member's address on file in the system.*

Employee / dependent live outside Collier or Lee County? *All Claims are paid based on the address on file for each member. Keep your address updated in INFOR. Update dependent addresses during Open Enrollment or contact People & Culture for assistance.*

Medical Plan Premiums

Premiums— Employee premiums are calculated based on employment status. Premiums will adjust throughout the year if an employee's employment status changes .

To encourage employees to maintain an active and healthy lifestyle, those who complete their myHealth Wellness Incentives will be eligible for discounted biweekly medical premiums

Base Premiums—No completion of MyHealth Wellness Incentives.

Reduced Premiums– Completion of MyHealth Wellness Incentives.

Refer to the rate chart below to find the bi-weekly employee cost for medical benefits.

Base Medical Insurance Bi-Weekly Premium

Coverage Level	Full Time Violet	Full Time Silver	Full Time Teal	Part Time Violet	Part Time Silver	Part Time Teal
Employee Only	$97.00	$150.00	$147.50	$177.50	$225.00	$192.00
Employee & Child	$137.50	$193.00	$231.50	$235.00	$290.00	$308.00
Employee & Children	$163.50	$221.50	$283.00	$261.00	$318.50	$359.50
Employee (EE) & Spouse	$286.00	$361.50	$354.00	$417.50	$493.00	$430.50
Full Family	$365.50	$382.50	$470.50	$497.00	$514.00	$546.50

Reduce Medical Insurance Bi-Weekly Premium

Coverage Level	Full Time Violet	Full Time Silver	Full Time Teal	Part Time Violet	Part Time Silver	Part Time Teal
Employee Only	$57.00	$110.00	$107.50	$137.50	$185.00	$152.00
Employee & Child	$97.50	$153.00	$191.50	$195.00	$250.00	$268.00
Employee & Children	$123.50	$181.50	$243.00	$221.00	$278.50	$319.50
Employee (EE) & Spouse	$236.00	$311.50	$304.00	$367.50	$443.00	$380.50
Full Family	$315.50	$332.50	$420.50	$447.00	$464.00	$496.50

Note:

- Violet Plan is the former W4U.
- Silver is the former W4U Choice.
- Teal is a the NEW High Deductible Plan.

Medical Insurance Benefits At-A-Glance

WE OFFER THREE MEDICAL OPTIONS (Violet Plan, Silver Plan & NEW Teal Plan)			
Calendar Year Deductible	**Violet Plan**	**Silver Plan**	**Teal Plan (HDHP)**
Employee (Per Member)	$750	$1,500	$1,700
Employee + 1	$1,500	$3,000	$3,400
Employee + 2 or more	$2,250	$4,500	$5,100
Coinsurance (NCH/Employee)	80%/20%	70%/30%	60%/40%
Out-of-Pocket Maximum (Deductible, Copays, Coinsurance and Pharmacy)			
Employee	$6,000	$7,500	$5,000
Employee + 1	$12,000	$15,000	$10,000
Employee + 2 or more	$12,000	$15,000	$10,000
Office Visit Provider Services			
Tier 1 - NCH Medical Group & Immediate Care	$35/$45 Copay	$50/$60 Copay	Deductible + 30%
Tier 2 - United Healthcare Network	$50/$60 Copay	$50/$60 Copay	Deductible + 40%
Tier 3 - Out-of-Network	Not Covered	Not Covered	Not Covered
Emergency Room			
Tier 1, Tier 2 and Tier 3 (True Emergency)	Deductible + 20%	Deductible + 20%	Deductible + 40%
Facility Services (In-Patient and Out-Patient)			
NCH Facilities including Tier 1 and Tier 2 Providers	Deductible + 20%	Deductible + 30%	Deductible + 40%
United Healthcare Network Facilities*	Deductible + 20%*	Deductible + 30%	Deductible + 40%*
Outpatient Therapies (PT, OT, Speech-combined 35 visit	10% NCH Only	Deductible + 30%	30% NCH Only
Out-of-Network	Not Covered	Not Covered	Not Covered
Outpatient Diagnostic Services			
Outpatient Labs (Labcorp)**	Covered 100%**	Covered 100%**	Covered 100%**
Advanced Imaging (MRI, PET, CT)	10% NCH/ProScan	20%	30% NCH/ProScan

***Covered only if not available at NCH and Prior Authorization is obtained prior to services. Contact UMR**

**** Some exclusions apply including limited genetic testing.**

Medical Insurance Important Information

CVS CAREMARK—Prescription Drugs	
Deductible	$100 individual (up to 3 per family)
Generic	FREE after deductible is met
Preferred/Brand Name	20% retail; minimum copay $25
Non-Preferred Brand Name	50% retail, minimum copay $40
Specialty Drugs (Limited to drugs filled through CVS Specialty Pharmacy)	20% specialty pharmacy; maximum monthly copay $200
Mail Order	0%, 10%, 50%; min copay $0, $50, $80

How to Find a Tier 1 or Tier 2 Medical Provider	
Tier 1 NCH Medical Group & Facilities	Click HERE– Select Tier 1. NCH providers will show NCH logo by their name.
Tier 2 United Healthcare (UHC) Providers	Click HERE Select Tier 2- **Tier 2 United Healthcare Choice Plus - In-Network**

Required Prior Authorizations For Services Outside of NCH Facilities, Therapy and Imaging	Tiers	Violet	Silver	Teal
In Patient/Out Patient Facilities	**NCH**	NO	NO	NO
	Tier 2	YES	NO	YES
Advanced Imaging	**NCH/ProScan**	NO	NO	NO
	Tier 2	YES	NO	YES
Therapy (PT, OT, Speech)	**NCH**	NO	NO	NO
	Tier 2	YES	NO	YES

Prior Authorization For Services at Non-NCH Facilities

NCH requires that the following services be performed at NCH facilities when available under Violet and Teal medical Plan. Special prior authorization by UMR in addition to medical appropriateness/necessity is needed for all medical services performed outside NCH facilities (*excludes office visits)* or they are not covered.

How to you find a Provider with Privileges at NCH when you need inpatient and outpatient services including advanced imaging and therapies.

⇒ Ask your provider to refer you to a provider with Privileges at NCH (includes both NCH and other providers in United Healthcare Network providers)

⇒ Go to nchmd.org for a complete list of Providers with Privileges at NCH and Specialties listed

⇒ Go to myNCH > Directories > NCH Practitioner Lookup to find list of providers including Specialties and Privileges

⇒ When scheduling an appointment, always confirm provider is part of United Healthcare network

⇒ ALWAYS contact UMR at 800-207-3172 (number is located behind your card) prior to having any inpatient or outpatient services performed at an non-NCH facility

Hinge Health/ NCH Bonita ASC/ NCH Immediate Care

HINGE HEALTH

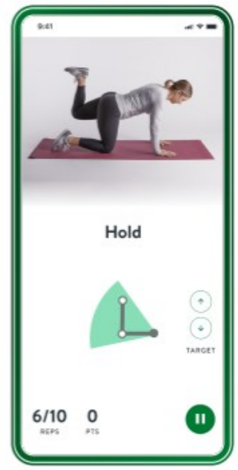
Hinge Health is available at no cost to you! ***100% covered by NCH!***

Note: Employees and dependents 18+ enrolled in an NCH medical plan are eligible

www.hingehealth.com/for-individuals/

HINGE HEALTH

- Earn HRA Points
- From the comfort of your home
- No referral or diagnosis needed from a doctor
- 10-minute exercise therapy sessions
- Assigned a personal health coach and physical therapist
- Wearable sensors
- Recover from a past injury
- Reduce stiffness in achy joints



NCH Bonita Ambulatory Surgery Center

Ambulatory Surgery Center

NCH employees and dependents enrolled in the NCH medical plan can now use the NCH Bonita ASC facility. The center is covered as a Tier 1 facility and subject to deductible and co-Insurance. Visit NCHmd.org or click HERE for more information.

Bonita Springs	24040 S Tamiami Trail Suite 201, Bonita Springs, FL 34134	239-624-6930

NCH Immediate Care

Immediate Care $35 Copay

Employees in the Violet Plan pay $35 copay and $60 copay in the Silver Plan at the following locations. Call ahead and advance online scheduling available.

Southeast	7717 Collier Blvd Naples, FL 34113	239-624-8000
Vanderbilt	801 Vanderbilt Beach Rd Naples, FL 34108	239-624-8220
Bonita Springs	28410 Bonita Crossings Blvd Suite 140 Bonita Springs, FL 34135	239-624-1070

NCH myHealth Incentive

Employees and covered spouses must complete all preventive measures listed in the table below by the applicable deadlines to earn the myHealth incentive and receive discounted premiums in 2027.
This applies to all plans. Violet, Silver, and Teal plans.

myHealth Preventive Measures and Screenings	Due Date
Annual Well Exam (aka Annual Physical) Must be established with Primary Care Provider (PCP) and have Annual Well Exam with your PCP between 9/1/25—8/28/26. Please note the following items will NOT be accepted: Labs, minute clinic visit, emergency visit—must be annual physical aka annual well exam with PCP	Recommend to complete by June 30, 2026 to allow time for claim processing. August 28, 2026
Age and Gender Preventive Health Screenings Completion for Age & Gender Screenings is verified through claims. Due to the time needed to process claims, you will need to upload documentation through ManageWell account for Age & Gender Screenings completed between July 1 – Aug 28, 2026 **Colon Cancer Screening**** - Colonoscopy every 10 years or Cologuard every 3 years, between ages 45*-75. Colonoscopy must be performed at NCH Gastroenterology,*** schedule an appointment by calling 624-8070 or 624-2730 **Cervical Cancer Screening -** (pap smear) Every 3 years between ages 21* - 29 and every 5 years between ages 30*- 65 for females . **Breast Cancer Screening**- (Mammogram) Every 2 years between ages 40* - 74 for females. Mammograms must be performed at ProScan or NCH Imaging Centers.*** Schedule an appointment by calling 239-624-4443. ***If your birthday falls on or before Aug 28, 2026, you need to complete by the deadline to earn incentive*** ***ColoFit is NOT accepted* **** Remote employees contact UMR for alternative locations*	Recommend to complete by June 30, 2026 to allow time for claim processing. August 28, 2026
ManageWell Health Assessment Once you have completed your annual physical / annual well exam with PCP , Log into ManageWell and complete Health Assessment	August 28, 2026
Employees hired May 31, 2026 and earlier need to meet 2026 myHealth deadlines to earn incentive and be eligible for myHealth incentive in 2027. Employees (and covered spouses) hired June 1, 2026 and after do **NOT** need to meet 2026 myHealth Aug 28 deadline to earn myHealth incentive. Personal health information obtained by the vendors above is Protected Health Information (PHI) and is secured in accordance with the Health Insurance Portability and Accountability Act (HIPAA). NCH does not have access to individual results.	

Health Reimbursement Account

Earn HRA Rewards to Lower Your Medical Deductible & Tier 1—Domestic co-pays)! *(Violet/Silver plans only)*

NCH offers employees the opportunity to earn HRA points to offset the medical expenses. HRA points can be earned through a variety of avenues including healthy habits, health education, financial wellness, and wellness activities. Points are earned and deposited on quarterly basis.

Q	Earn	Points	Deposited UMR
	2025	25%*	Jan 5
Q1	Jan 1—Mar 31	188/75**	Early/Mid Apr
Q2	Apr 1—Jun 30	188/75**	Early/Mid Jul
Q3	Jul 1—Sept 30	187/75**	Early/Mid Oct

*** 25% of 2025 earned HRA Points**

**** Max of 188 employee / 75 spouse**

Point balances less than $10 will not be transferred

Earning HRA Points

One wellness point equals one dollar once deposited! Any unused HRA dollars are forfeited at the end of the plan year.

These are many opportunities to earn HRA Points, including, but not limited to, the following:

Program Participation – The myHealth program provides numerous opportunities to earn HRA points during the year through participation in special classes and programs. Classes address a myriad of topics such as nutrition, healthy cooking, stress management, financial management, parental stress, mindful eating, and weight management. Points are also available for those who sync activity trackers, participate in runs/walks, exercise at NCH Wellness, blood donations, preventive dental care, and more.

HRA Payments & Reimbursement

UMR will automatically pay deductibles directly to the provider up to the amount available in your account.

For Tier 1 Co-pay reimbursements, employees must submit manual reimbursement to UMR to receive a reimbursement for any co-pays paid at a tier 1 provider's office.

New Hires and Transfers

New enrollees and employees transferring into benefit-eligible positions will receive discounted premiums when initially enrolling in medical plan.

Employees hired June 01, 2026 and after do not need to complete myHealth incentive items in 2026. New hires are encourage to create an account in ManageWell and start earning HRA points.

Log into ManageWell account to view myHealth incentive status, track Points and view activities

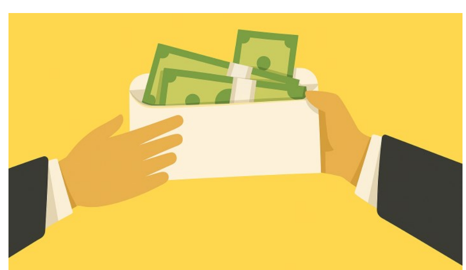
www.ManageWell.com **(All PLANS)**

Your individual ManageWell account shows all available activities, points earned-to-date and myHealth incentive status. Employees and covered spouses have separate accounts within ManageWell.

To create your ManageWell user account:

1. Go to www.ManageWell.com
2. Select "Not Signed Up?"
3. Unique ID is NCH then employee ID# (Example: Jane Doe ID# is 12345—her Manage Well ID# is NCH12345 and her spouse's ID is NCH12345SO)
4. Enter email address (personal or work)
5. Enter requested information to complete registration of your ManageWell account

Friendly Reminder: *Employees and covered spouses have separate ManageWell accounts and each needs to register for a ManageWell account.*



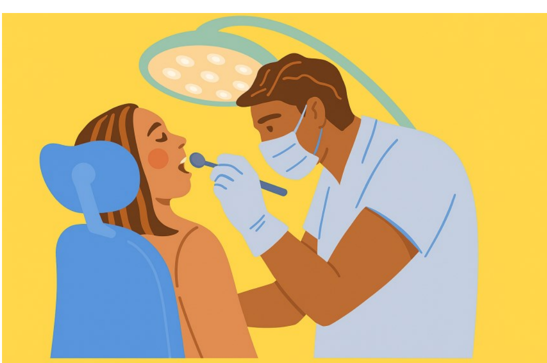
Dental Insurance Benefits At-A-Glance

NCH offers 3 dental plans administered by Cigna through a single tiered network, **Total Cigna DPPO,** delivering broad access and deep discounts within two tiers.

- **Cigna DPPO Advantage** offers the deepest discounts and greatest affordability.
- **Cigna DPPO** expands the network even more, providing access to the largest DPPO nationally.

Log in to www.myCigna.com to find providers based upon cost effectiveness and dental care distinction. Use Cigna's Dental Treatment Cost Estimator to access costs for 400 common dental procedures and treatments, at the treating dentist level.

Calendar Year Deductible	**PPO 1000 Passive In/Out Network**	**PPO 2000 Incentive In/Out Network**	**PPO 5000 Elite In/Out Network**
Employee (Per Member)	$75	$75/$100*	$75/$100*
Employee + Family	$150	$150/$200*	$150/$200*
Calendar Year Maximum Per Person	$1,000	$2,000	$5,000
Orthodontia Lifetime Maximum Per Person	$1,500	$2,000	$2,000
Benefits by Class			
Preventive Services	100%	100%/90%*	100%/90%*
Basic Services	Deductible + 20%	Deductible + 20%/30%*	Deductible + 20%/30%*
Major Services	Deductible + 50%**	Deductible + 50%**	Deductible + 50%**
*Indicates Out-of-Network Benefit Levels. Refer to the plan documents on myNCH for a complete description of benefits.			
**Coverage increases 5% per year contingent on receiving preventive services the previous plan year (limited to 2 plan years).			
Bi-Weekly Premium—Full Time			
Employee	$10.00	$12.00	$15.50
Employee + 1	$19.00	$24.50	$29.50
Family	$24.00	$30.50	$36.50
Bi-Weekly Premium—Part Time			
Employee	$17.00	$22.50	$27.50
Employee + 1	$31.50	$43.50	$50.00
Family	$41.00	$55.50	$63.00



Removal of both impacted and erupted teeth is covered under our dental plan provider network.

Dental PPO Cards. Generic Dental cards can be picked up in the People & Culture offices, printed from myNCH>Benefits>Dental page or by logging in to www.mycigna.com to request a personalized Dental ID Card.

Vision Insurance Benefits At-A-Glance

The Humana vision care plan includes annual eye exams and discounted glasses and contact lenses. Log into www.humana.com > Select Sign In to create your personal account and find local providers. Members will receive the best discounts when using a Humana Insight network provider.

Services	In-Network (Insight Network)	Out-of-Network
Eye Exam	$10 copay	Up to $30 reimbursement
Corrective Vision Services	15% off retail or 5% off promotional price for Lasik or PRK	Not Covered
Frequency		
Examinations	Once every 12 months	
Lenses	Once every 12 months	
Frames	Once every 24 months	
Contacts	Once every 12 months	
Lenses & Frames		
Single Vision	$15 copay	Up to $25 reimbursement
Bifocal		Up to $40 reimbursement
Trifocal		Up to $60 reimbursement
Frames	$130 allowance + 20% off balance	Up to $65 reimbursement
Lens Options		
UV Coating, Tint and Scratch Resistance	Up to $15 reimbursement	Not Covered
Basic Polycarbonate	Up to $40 reimbursement	Not Covered
Standard Anti-Reflective	Up to $45 reimbursement	Not Covered
Contacts*		
Medically Necessary	Covered in Full	$200 allowance
Elective	$130 allowance	$104 allowance
*In lieu of lenses and frames.		
Bi-Weekly Premium		
Employee	$2.21	
Family	$6.32	

Flexible Spending Account

A Flexible Spending Account (FSA) is a voluntary pre-tax saving account that can help you stretch your benefit dollars. These are accounts that allow you to contribute pre-tax dollars on an annual basis to use for healthcare and dependent care expenses for you and your eligible dependents. Employees can participate in this benefit even if they are not enrolled in the Health Plan. UMR administers the plan.

Annual Contribution Amount

Your election amount is based on the calendar year. If you decide to participate, carefully estimate the amount you will need for the calendar year. The FSA accounts are Use It or Lose It. Any funds not used during the calendar year will be forfeited according to IRS regulations.

Account Type	Health Care Expense	Dependent Care Expense*
Maximum	$3,400	$7,500
Minimum	$260	$260

***Employees whose annual earnings were greater than $155,000 in 2025 are not eligible to participate in Dependent Care FSA for 2026, per IRS regulations.**

Eligible Expenses

Eligible health care expenses include deductibles, copays and coinsurance, for medical, prescription, dental and vision expenses. Click HERE for list of eligible expenses.

Limited Purpose FSA for eligible dental and vision expenses ONLY for employees who enroll in the Teal plan.

Dependent care expenses most commonly include child care up to age 13, but can also be used for other dependents living with you who are incapable of self-care.

Health Debit Card

All employees automatically receive a Debit Card which may be used for health related out-of-pocket expenses limited to your total election amount. When you use your Debit Card, you need to keep all receipts related to your expenses as you may need to provide documentation to substantiate appropriate use of the card.

If you do not use your Debit Card, you may submit for reimbursement through UMR.

FSA: Compare the Numbers...Compare the Savings		
Paycheck Summary	Without FSA	With FSA
Monthly Gross Pay	$2,000.00	$2,000.00
Pre-Tax Election	-$0.00	-$200.00
Monthly Gross Pay	$2,000.00	$1,800.00
Less Tax (withholding 15%)	-$300.00	-$270.00
FICA (7.65%)	-$153.00	-$137.70
Net Pay After Taxes	$1,547.00	$1,392.30
After-Tax Expense	-$200.00	Paid Pre-Tax
Net Income (This amount is what you have to spend!)	$1,347.00	$1,392.30

401k Retirement Plan

Start investing in your future today with help from the NCH 401k retirement plan and Fidelity.

Automatic Enrollment

All employees are automatically enrolled in the 401k plan approximately 50 days from date of hire at a 4% contribution rate for each pay period. The 401k plan is on a pre-tax basis. Contact Fidelity if you would like to participate in the after-tax 401k Roth.

You will automatically be enrolled in the Fidelity Freedom K Fund that most closely matches your target retirement date based on your current age. Contact Fidelity regarding other investment options.

Employer Matching Contribution

After one year of service, NCH matches 100% of the first 2% you contribute and 50% of the next 4% up to a maximum match of 4% for all benefit eligible employees. To achieve the maximum NCH match, you must contribute 6%. NCH matches your 401k contribution and deposits it into your Fidelity account each pay period.

Contributions	Employee	NCH Match
1st Year	4%	0%
2nd Year and Ongoing	0%	0%
	1%	1%
	2%	2%
	3%	2.5%
	4%	3%
	5%	3.5%
	6%	**4%**
	7 - 75%	4%

Vesting Schedule

NCH match becomes 50% vested after 2 years of service and 100% after 3 years. Your contributions to the 401k plan are immediately 100% vested.

Online Services

NetBenefits offers a straightforward, convenient process to manage your retirement account. Log into www.netbenefits.com, call 800-343-0860 or download the NetBenefits mobile app to:

- Designate beneficiaries
- Change deferral percentage
- Change investment selections
- Add 401k Roth or Catch Up (age 50 and up) accounts

Annual Increase Program

Fidelity offers an easy way to annually increase your contribution rate by 1% or 2% each year without even thinking about it. Make it easier to reach your retirement goals by enrolling in the Annual Increase Program.

Login to www.netbenefits.com/NCH or NetBenefits App

Go to “Quick Links”

Select “Contribution Amount”

Click on “Annual Increase Program”

Managed Account Services

Fidelity 401K offers a Personalized Planning and Advice service to help you on your journey to meeting your retirement goals. Fidelity Personalized Planning and Advice works with you to create a plan, to put the plan into action, and to track your progress against your stated goals. With ongoing management of your investments, Fidelity will support you as your life and financial situation evolve. For more information about Fidelity Personalized Planning and Advice please click here.

Beneficiaries

Log in at www.netbenefits.com to change your contribution amount and update **beneficiary** information. *Beneficiaries in Infor only apply to life insurance.*

Life and Accidental Death & Dismemberment Insurance

Basic Life and Accidental Death & Dismemberment

NCH provides Basic Term Life and Accidental Death & Dismemberment (AD&D) insurance benefits to help create a "safety net" for your designated beneficiaries. Basic Life pays in the event of your death for any cause. AD&D pays if an accident causes death, dismemberment, paralysis, loss of sight, speech or hearing. Employer paid Life and AD&D coverage amounts are based on your employment status.

Life and AD&D	Full-Time	Part-Time
Coverage	2 times base salary up to max $200,000 *	$10,000
Benefits Reduction	Benefits reduce to 65% at age 70, 50% at age 75 (Coverage Amount in INFOR does not reflect age reduction)	

***All new hires will be automatically enrolled in 2 times base salary for Basic Life Insurance.**

Imputed Income (applies to Basic Life only)

If your basic life coverage exceeds $50,000, you may elect a maximum coverage of $50,000 to avoid imputed income. Under current IRS regulations the cost of Employer-paid insurance which exceeds $50,000 is considered "imputed income". It is added to an employee's W-2 as taxable income and is subject to both federal tax and FICA tax. The imputed income tax on basic life insurance is generally not a significant amount but it does increase with your age and income. NCH calculates your imputed income automatically.

Employee Supplemental Life and AD&D

NCH offers the opportunity to purchase Supplemental Life and AD&D Insurance through Prudential. All supplemental life coverage is offered to you at low group rates on an after tax-basis.

Supplemental Employee Life and AD&D Insurance	
Maximum Benefit	5 times annual base pay to a max of $500,000
Minimum Benefit	$10,000
Guaranteed Issue *	$250,000
Benefit Reduction Schedule	65% at age 70, 50% at age 75 (Coverage Amount displayed in INFOR does not reflect age reduction)
***Does not apply to AD&D benefits**	

Supplemental Employee Life Monthly Rates per $10,000			
Age	Rate	Age	Rate
Less than 20	$0.50	50-54	$3.07
20-24	$0.58	55-59	$4.57
25-29	$0.66	60-64	$6.89
30-34	$0.80	65-69	$12.70
35-39	$0.90	70-74	$20.60
40-44	$1.16	75-79	$21.75
45-49	$1.83	80+	$32.54

Supplemental Employee AD&D Monthly Rate
$0.12 per $10,000 in coverage

Evidence of Insurability

New Hires can purchase Supplemental Life up to the Guaranteed Issue (GI) of $250,000 for employee and $50,000 for spouse without completing the Evidence of Insurability (EOI) application.

If you would like to elect more than the GI amount you must submit your completed EOI forms directly to Prudential HERE

Employees/spouses who have been denied EOI are not eligible to increase life insurance amounts at any time.

Employee, Spouse and Dependent **AD&D** coverage can be increased in any eligible amounts and never requires EOI.

What is an Evidence of Insurability?

EOI is a medical underwriting process in which the employee submits an EOI application including medical history to Prudential. They will review the application then approve or deny the request to increase life insurance coverage for employee and/or spouse. The increased amount will become effective and deductions increased when NCH receives confirmation from Prudential.

Find policy details, forms, certificates of coverage and EOI applications on myNCH> Departments> People & Culture >Benefits or by clicking HERE.

Protect your loved ones from Financial Hardship.

Life and Accidental Death & Dismemberment Insurance

Spouse Supplemental Life and AD&D

Coverage is also available for spouses up to age 70. Spouse coverage can be 100% of the employee's elected coverage.

Supplemental Spouse Life and AD&D Insurance	
Maximum Benefit	100% of the Employee's elected amount
Minimum Benefit	$10,000
Guaranteed Issue *	$50,000
Spouse coverage terminates at spouse age 70.	
***Does not apply to AD&D benefits**	

Continuation of Coverage

Basic, optional employee and dependent life and accidental death & dismemberment insurance may be continued until age 70 by paying required premiums when employment ends for a reason other than sickness, injury or retirement and coverage has been in force for a least 12 month. Contact People & Culture for more information.

Supplemental Spouse Life Monthly Rates per $10,000			
Age	Rate	Age	Rate
Less than 20	$0.83	50-54	$5.64
20-24	$0.83	55-59	$8.88
25-29	$0.83	60-64	$13.70
30-34	$0.83	65-69	$21.66
35-39	$1.16	70-74	$33.53
40-44	$1.99	75-79	$33.53
45-49	$3.40	80+	$33.53

Supplemental Spouse AD&D Monthly Rate
$0.17 per $10,000 in coverage

Dependent Children Supplemental Life

Dependent children can be covered up to age 26*. Coverage can be purchased in $5,000 increments to a maximum of $15,000. The cost to cover your child(ren) is the same no matter how may children you cover.

The Supplemental Child Life and AD&D is Guaranteed Issue as a new hire and during the annual enrollment period.

**Special rules apply for newborn children less than 6 months of age.*

Supp Child Life and AD&D Monthly Coverage Rates			
Benefit Amount	$5,000	$10,000	$15,000
Child Life	$0.42	$0.83	$1.25
Child AD&D	$0.10	$0.20	$0.30

Child(ren) coverage can be 100% of employee's coverage amount.

Keep Beneficiary Information Up-to-Date

It is important you keep both your primary and contingent beneficiaries for your Basic Insurance up-to-date. The beneficiaries you designate for Basic Life will also apply to your Basic AD&D and Supplemental Life and AD&D Insurance.

If you wish to designate different beneficiaries for your Basic and Supplemental Life or AD&D coverages or to make changes during the year, login to INFOR to make your beneficiary changes.

NCH will automatically reduce benefits to ensure compliance with plan rules. Check your benefits in INFOR on the benefits effective date to ensure your benefits are correct. Examples include: exceed max benefit based on salary; EOI not completed/approved; dependent coverage without employee coverage.

Short & Long Term Disability

Short Term Disability

Short Term Disability (STD) can replace part of your income when you cannot work because of a non-occupational illness or injury. STD is provided on an after-tax basis so that any benefits paid to you will be tax-free. Benefits paid will be offset by other income (for example by Social Security disability benefits); see your plan summary for details.

During the 14 day STD waiting period, you will use Paid Time Off (PTO) for the first week and/or PTO and Extended Illness Bank (EIB) for the next. Employees can use PTO or EIB to make up the difference in coverage between STD and regular scheduled hours. At no time can an employee receive more than 100% of base pay. **EOI is required for late enrollments (after initial enrollment period)**

Short Term Disability	
Weekly Benefit	60% of base pay
Maximum Benefit	$500 per week
Benefit Waiting Period	14 days
Biweekly Premium	Calculated with Scheduled Hours & Base Hourly Rate
Maximum Benefit Duration	11 weeks
Pre-Existing Limits	3/12*

Long Term Disability

Long Term Disability (LTD) is designed to replace part of your income if you should become ill or injured and are unable to work for a longer time. NCH provides and pays the entire cost of LTD, which offers financial protection once STD ends.

Benefits will be paid for as long as you remain disabled under the terms of the plan. Any benefits paid will be offset by other income (for example by Social Security disability benefits); see your plan summary for details. If you become disabled after age 60, the maximum duration of benefit payments under the LTD Plan will be determined by a schedule based on your age when disability occurs.

Those employees receiving a LTD benefit will be able to continue the employee rate on their health, dental and vision insurance for up to 12 months from the last day worked. Any lapse in monthly premium payments will disqualify the employee for continued coverage.

Long Term Disability Buy-Up

In addition to the 50% benefit provided by NCH, you may purchase an additional 10% of coverage for a total of 60%.

If LTD benefits are not elected during the initial enrollment period, employees must complete a medical underwriting process. To start the process, complete an Evidence of Insurability (EOI) form with Prudential.

*A pre-existing condition is defined as an injury or illness which the employee is treated for, diagnosed with or for which the employee takes prescription drugs in the 3 months prior to the STD/LTD effective date. The pre-existing condition limitation is satisfied when the employee has been actively at work and is insured for 12 consecutive months under STD and LTD coverage.

Long Term Disability	
Weekly Benefit	50% of base pay; 60% with buy-up option
Maximum Benefit	$15,000 per month
Benefit Waiting Period	90 days
Biweekly Premium	Calculated with Scheduled Hours & Base Hourly Rate
Maximum Benefit Duration	Normal Retirement Age
Pre-Existing Limits	3/12*

Find policy details, forms, certificates of coverage and EOI applications on myNCH> Departments> People & Culture >Benefits or by clicking HERE.

To apply for Evidence of Insurability (EOI), complete the form HERE.

Legal Services and Accidental, Critical Care & Universal Life

Preferred Legal

NCH offers personal legal coverage through Preferred Legal Plan. This benefit provides employees with legal assistance on all types of legal services including divorce, traffic tickets, real estate, loan modification, foreclosure defense, wills, probate, bankruptcy, immigration, credit report issues, child custody and support, identity theft issues, criminal defense, civil litigation, personal injury, landlord-tenant disputes, domestic violence and many more. All pre-existing issues are covered.

Identity Theft Protection

Identity Works provides more than identity protection. They provide peace of mind. As a part of Experian, a leader in credit services and decision analytics, Identity Works uses world-class security and technology standards. Program features include:

- Early warning Surveillance Alert notifications via email or text with daily credit monitoring
- $1,000,000 Identify Theft Insurance
- Identity Theft Resolution agents
- Complete personal credit report available daily

Legal & Identity Theft Bi-Weekly Rates		
Identity Theft	Employee Only	$4.15
Identity Theft	Employee + Spouse	$8.31
Preferred Legal	Employee + Family	$6.44

Universal LifeEvents® Insurance with Long-Term Care Benefit

Provides financial protection for your family if something happens to you. Universal LifeEvents offers a combination of permanent life insurance and an accelerated death benefit for long-term care services, so you're covered for both in one affordable and portable plan.

Universal LifeEvents is permanent life insurance that matches your needs throughout your lifetime. It pays a higher death benefit during your working years when expenses are higher and you need maximum protection. Then, at age 70, when your financial needs are lower, your death benefit reduces to one-third. However, your benefit for long-term care services never reduces.* HERE for more details.

**Death benefit reduces to one-third at latter of age 70 or the 15th policy anniversary. Issue age is 18-64.*

Accident Insurance

Helps pay for medical and out-of-pocket expenses that result from unexpected accidents. It provides benefits for initial care, injuries and follow -up care, plus a wellness benefit to keep you and your family healthy. HERE for more details.

• 24-hour coverage for ambulance rides, emergency room visits, hospital admissions and treatments for broken bones, concussions, lacerations and more. Provides coverage for on- and off-the-job accidents.

• A wellness benefit helps you stay healthy by paying a benefit for routine physicals, immunizations and health screening tests. Pays $100 each for up to two screenings per covered person per calendar year.

Critical Illness Insurance

Pays benefits upon the first diagnosis of a covered critical illness or condition. It provides a lump-sum cash payment that can help with everyday expenses and treatments not covered by most medical plans. Benefits pay before most high-deductible health plan benefits begin. Pays $100 per calendar year for each covered person. HERE for more details.

Hospital Indemnity

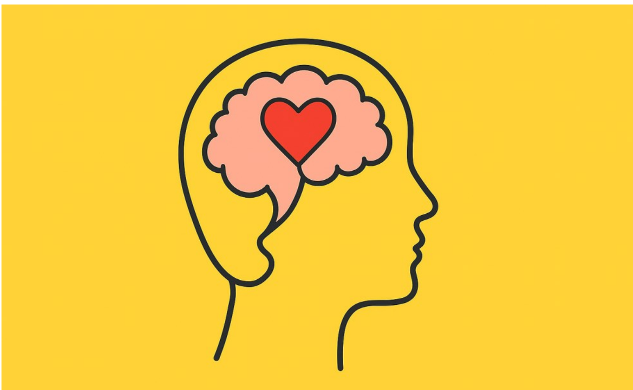
Trustmark Hospital StayPay is designed to pair with your medical plan; when you combine the two, you can be more confident in your protection. You can get cash benefits for hospital stays due to a covered sickness or accident, normal childbirth or mental wellness/addiction recovery. You also receive $50 each for 3 doctor's visits and take advantage of a 25% boost in your benefit when you seek treatment at NCH hospitals. HERE for more details.

Products underwritten by Trustmark Insurance Company, Lake Forest, Illinois. Your individual policy will contain complete details, exclusions, limitations and full descriptions of covered conditions.

***Sign up for coverage during Open Enrollment** by speaking with a Trustmark Enrollment Specialist. Visit MyNch > People & Culture> Benefits > Trustmark or click HERE for contact information.*

Employee Assistance Program

Personal and workplace challenges can negatively affect your wellness. As an employee, you have access to the valuable Cigna Employee Assistance Program (EAP) at no cost to you.



We're here to listen.
Contact us any day, anytime.

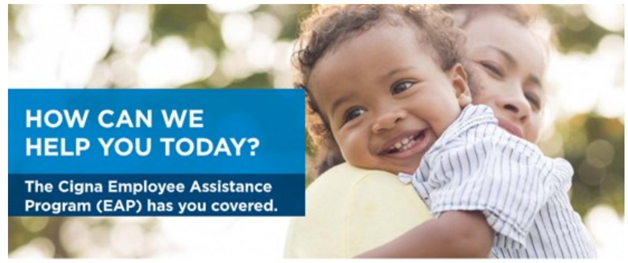
EAP personal advocates will work with you and your household family members to help you resolve issues you may be facing, connect you with the right mental health professionals, direct you to a variety of helpful resources in your community and more.

- 3 face-to-face counseling sessions
- Legal Assistance
- Financial Wellbeing
- Resources & Referrals for Parenting, Eldercare & Petcare
- Identity Theft Resolution

Call 877-622-4327

Login to www.myCigna.com
Go to "Review My Coverage" tab
Select "Employee Assistance Program"

First-time Registration
Use Employer ID: NCH



National Suicide Prevention Lifeline:

1 (800) 273-8255

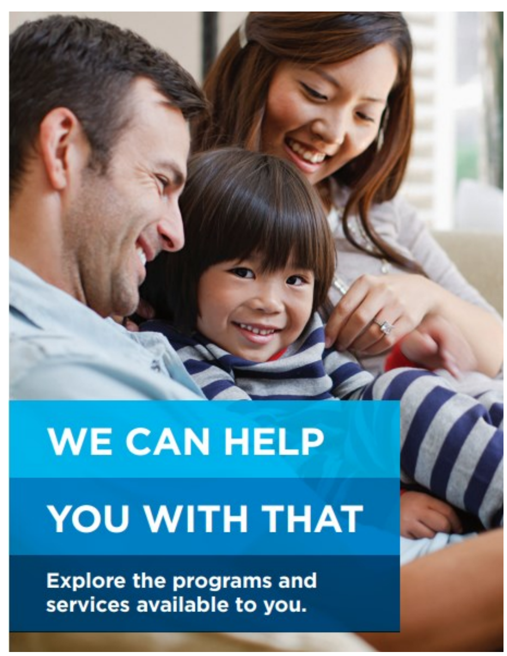
Crisis Text Line:

Text HOME to 741741 from anywhere in the USA.

Cigna Veteran Support Line:

1 (855) 244-6211

Cigna Customers can also call the number on your ID card, or contact your EAP/Employee Assistance Program.



Leave of Absence/Designated Off Time

Leave of Absence

Residents and Fellows of the Accreditation Council for Graduate Medical Education (ACGME) medical residency and fellowship programs are eligible for a one-time benefit of six weeks of paid leave beginning on the first day of their program as follows:

- Provides residents and fellows with a minimum of six weeks of approved medical, parental, and caregiver leave(s) of absence for qualifying reasons that are consistent with applicable laws one time at any given time during and ACGME accredited program starting the day the resident or fellow is required to report to work.
- Provides residents and fellows with a minimum of one week of paid time off reserved for the use outside of the first six weeks of the first approved medical parental or caregiver leave(s) of absence.
- This benefit is available only to residents and fellows while working on the ACGME program.
- Residents and fellows can use medica/parental/caregiver leave to cover absences related to parental leave (birth, adoption, placement for adoption, or fostering.), a personal illness/injury. For purposes of this policy, immediate family includes spouse, domestic partner, grandparents, parents, stepparents, brothers, sisters, children, and grandchildren of both the Resident and spouse.
- Eligibility for medical leave will require a medical certification from the Resident's physician and will be approved under the same conditions provided under the Family Medical Leave Act (FMLA). Prolonged leave due to serious illness, injury, or pregnancy is to be used in conjunction with FMLA. Parental leave can be taken after delivery or adoption of a child and within 90 days of the event. Eligibility for caregiver leave will require a medical certification form the Resident's family member's physician and will be approved under the same conditions provided under the Family Medical Leave Act.
- Benefits including health and disability insurance are continued at the same employee cost as when actively at work.

- This paid 6 weeks leave of absence runs concurrently with any, and all applicable NCH Healthcare System and Family Medical Leave (FMLA) policies.
- Residents must use all available Designated Time Off (DOT) time during the six weeks of paid leave and additional one week of paid time off. Additional paid time off hours will be added as needed to satisfy this leave policy.
- FMLA guidelines will be used to determine eligibility based upon medical condition or circumstances.
- Parental leave is intended to allow all new parents, including birthing and non-birthing parents, adoptive/foster parents, and surrogates to take paid time off.
- Leave of absence may cause the training period to be extended. Extension of training is at the discretion of the Program Director and subject to availability

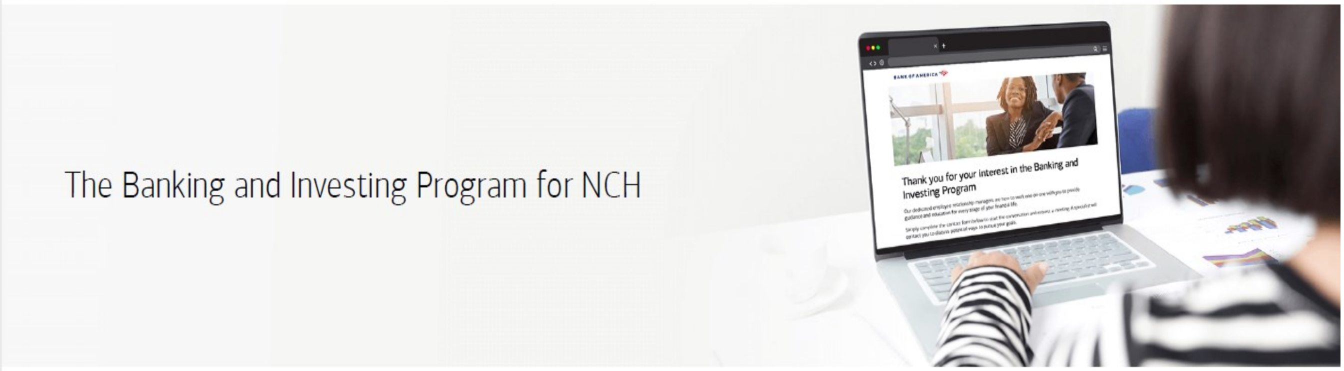
Applying for a Six Week Paid Leave

- When possible, Residents should seek a minimum of 30 days advanced notice from the Program Director to ensure optimal planning time for schedules and discuss impact on board eligibility.
- Residents should reach out to the HR Benefits Specialist immediately at loa@nchmd.org or 239-624-5943 to determine the appropriate leave of absence paperwork the residents will need to complete.
- Residents have 15 days from receipt of paperwork to return completed documentation to the HR Benefits Specialist.

Designated Off Time (DOT)

- Residents are eligible for 26 days (208 hours) of Designated Off Time (DOT) immediately upon date of hire. DOT hours are front loaded each academic year. Hours will be prorated based upon scheduled hours if less than 40 hours per week.
- DOT hours that are not used are forfeited.

BANK OF AMERICA



As employees of NCH, you have special access to enroll in the Bank of America Preferred Rewards® program with Gold tier benefits.[1] Explore how this program can help make your financial life better.

BANK OF AMERICA

Preferred Rewards

Your special access to enroll in the Bank of America Preferred Rewards® program provides Gold tier benefits without the requirement to have a combined qualifying balance of $20,000.[1]

BANKING SERVICES	CREDIT CARD	SAVINGS	MERRILL GUIDED INVESTING
No fees	25%	5%	0.05%
On select everyday banking services[2]	Rewards bonus on eligible Bank of America credit cards[3]	Interest rate booster on a Bank of America Advantage Savings account[4]	Annual program fee discount[5] Other fees may apply*

Museums on Us®

Bank of America offers our cardholders free general admission – during the first full weekend of every month – to cultural institutions across the United States for members banking with BOA.

Present your active Bank of America, Merrill or Bank of America Private Bank credit or debit card and valid government issued photo ID (Passport booklet, State ID, Driver License) to receive one free general admission to a participating cultural institution.

See the full list of participating institutions and program eligibility and terms here.

To learn more about the Banking & Investing program available to NCH employees, please visit https://go.bofa.com/nch.

To learn more, visit Mynch > Human Resources > Benefits > Other Benefits
To watch a quick video, click HERE

Enhance your financial wellness with **CAPTRUST at Work**

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- How do I manage debt I have accumulated?
- How do I save for my child's education?
- Am I on track for retirement?

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The CAPTRUST at Work team is available to provide you with financial guidance for your goals, including your retirement plan decisions.

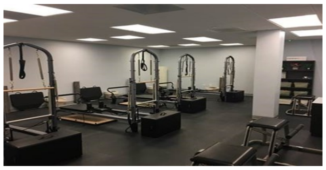
Scan here to learn more about financial guidance services.

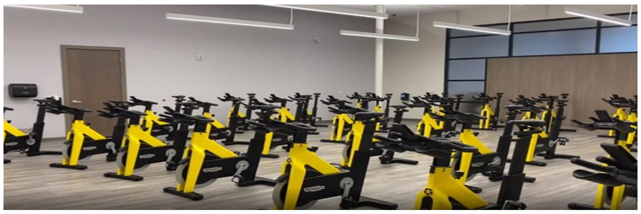
Scan here to schedule an appointment.

Call **800.967.9948** or visit **www.captrustatwork.com**

CAPTRUST

NCH Wellness, Employee Medical Center & Tuition Reimbursement





NCH Wellness NCH is proud to offer two comprehensive Wellness Centers that provide an extensive menu of programs and services. Massage therapy, personal training, small group training (NCH Fit), fitness testing, Pilates reformer private/ group sessions and more than 150 weekly group exercise classes are available. All group exercise classes are included in your membership and range from Zumba, Cycle, Bootcamp, Pilates, Yoga, Barre Fusion to specialized programming through MOSSA and Less Mills.

View Group Fitness Class Schedules

Schedule massages/Pilates Here

Stop by Wellness with NCH Badge to Enroll	
Briggs Wellness Center 399 9th Street N Naples, FL 34102 (239) 624-2750	Whitaker Wellness Center 2330 Immokalee Road, Suite 1 Naples, FL 34110 (239) 624-6870

Membership Types	Bi-Weekly Payroll Deduction
Employee **Full-Time Core employees with 10+ years of consecutive service	$7.00 **FREE
Spouse **Spouse (Employee with 20 YOS)	$15.00 **FREE
Child (ages 12-26)	$10.00 each

Children under the age of 16 must be supervised by a parent or guardian at all times.

**Years of service (YOS) is calculated at end of each calendar year

Like us at www.faceboook.com/NCH Wellness for the latest updates.

Wellness Discounts - All NCH employees pay $7.00 per pay period rate. Full-Time Core employees with 10 years of consecutive service will receive free wellness. Employees with 20 years of consecutive service receive free employee and spouse memberships. Years of Service calculated at the end of each year.

Tuition Reimbursement

NCH understands the importance of partnering with you to invest in your future. Our Tuition Reimbursement Program provides opportunities for lifelong learning to support your career development.

Education courses and degree programs, that assist employees in performing their essential job functions and increase contributions to the organization are eligible for reimbursement.

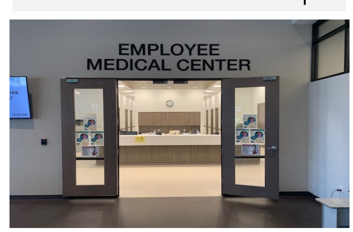
Both Undergraduate and Graduate tuition assistance are available. Eligible employees must be in good standing, completed 90 days of employment and receive a passing grade of C or better to receive reimbursement for Undergraduate or B or better to receive reimbursement for Graduate.

Contact People & Culture at (239) 624-4503 for more details.

Employee Medical Center

The Employee Medical Center accepts all employees and family members (children age 5 and up) with an open insurance (PPO) plan. We offer a wide array of services including primary care, preventive screenings for women, physicals, and illness management, sports physicals, and other services. We have same day appointments in most cases.

Medical Center
2330 Immokalee Road Naples, FL 34110 (239) 624-4630 Mon-Fri 6:30am - 4:00pm Provider Hours 7:30am-4:00pm



NCH Benefit Websites, Login Instructions and Customer Care

UMR MEDICAL, FLEXIBLE SPENDING AND HRA ACCOUNTS

Login at www.UMR.com

Customer Care
Medical Plan Advisor Team—800-207-3172
FSA/HRA—800-207-3172

OPTUM BANK—HSA

Customer Service number– 866-234-8913

Login www.optumbank.com

NCH myHealth, MANAGEWELL & HRA POINTS

Login at www.ManageWell.com

Earn HRA points and view myHealth incentive status.

To **Register,** click **Sign UP** under **Not Signed Up?**

Enter **NCH & Employee ID#**
(Example: **Employee** ID# 12345 ManageWell ID **NCH12345**
Spouse ID **NCH12345SO**)

Enter your **email address** (personal or work) and the **requested information**. Once registration is complete, it will bring you to your account home page

Employees and Spouses must **individually register** and **create separate user accounts.**

Customer Care-239-285-6701 or myHealth@nchmd.org

CVS/CAREMARK PHARMACY

Login at www.Caremark.com

To **create a CVS/Caremark account**, login and click **Register Now** then follow the instructions.

Customer Care—866-217-4488

EMPLOYEE ASSISTANCE (EAP)

24x7 Employee Assistance & Work Life Support
Call—877-622-4327

CIGNA DENTAL

Login at www.Mycigna.com

To **create a Cigna Dental account**, login and click **Login to myCigna** then **Register Now.**

Customer Care—800-244-6224

HUMANA VISION

Login at www.Humana.com

Scroll down and click **Find a Doctor** or Pharmacy.
Select **Vision** under **Type** and hit go.
Select **Vision Coverage through your employer** or purchased on your own and hit go.
Select **Humana Vision (Humana Insight Network).**

To create a Humana account,
click **Sign In** then **Register Now.**
Customer Care—800-865-3676

FIDELITY RETIREMENT (401K)

Login at www.NetBenefits.com/NCH

To **create a Fidelity account**, login and click **Register as a New User.**

To **change your beneficiary,** login and go to Fidelity net benefits **Profile page.**

To **change you contribution amount,** login and scroll down to **401k balance,** click **View Summary** then

Select the **Contribution Tab.**

Customer Care—800-343-0860

PREFERRED LEGAL—IDENTIFY THEFT

Login at www.PreferredLegal.com

Customer Care—888-577-3476

TRUSTMARK ACCIDENT, CRITICAL CARE AND UNIVERSAL LIFE INSURANCE

Login at www.TrustmarkIns.com

Trustmark (Critical Health Event and Universal Life Enrollment Support) 888-815-3949

NCH People & Culture

Benefits

Benefits Team—(239) 624-5944
Benefits@nchmd.org
myHealth@nchmd.org

Leave of Absence

LOA —(239) 624-5943
LOA@nchmd.org

Main People & Culture line

People & Culture —(239) 624-4503
HRHumanResources@nchmd.org

Employment/Recruitment/Education

Employment—(239) 624-4509
Nchjobs.org

Education—(239) 624-4160

Education@nchmd.org

We are just getting
STARTED

Notes