



Your benefits at a glance.

CHI Texas Division Employees

CHI St. Luke's Health

CHI St. Joseph Health

Effective January 1, 2023



Hello humankindness®

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Please refer to the appropriate plan documents or contracts for full benefit details, exclusions and limitations. This Benefits at a Glance document only provides a summary of the applicable provisions of the benefit plans described herein. The plans are governed by the terms of written plan documents. If the terms in this Benefits at a Glance conflict with or are inconsistent with the plan documents or contracts, then the plan documents or contracts will prevail.



Benefits that work for you!

We want you to come to work every day with peace of mind — knowing you and your family’s total well-being is protected. Your benefits, from affordable health care to a robust retirement plan, help to take care of you — physically, emotionally, financially, socially and spiritually.

Use this guide to better understand the benefits available to you and your family.

Questions? We Can Help

Visit MyBenefits found on EmployeeCentral

- You can learn about and manage the various aspects of your benefits at home.commonspirit.org/employeecentral/mybenefits

See your Summary Plan Descriptions

The details about the benefit plans are in your summary plan descriptions:

- Retirement savings plans — go to [NetBenefits.com/atwork](https://netbenefits.com/atwork)
- Health and welfare plans — go to **EmployeeCentral > MyBenefits > Benefit Resources > Plan Information**

Call the CommonSpirit Health Benefits Contact Center at 855.475.4747, select Option 1, Open Monday – Friday 6 a.m. – 5 p.m. PT.

Your Best Self Starts Here

Your pursuit of being your best self begins with choosing coverage that benefits your life. With all the options we offer, you can choose the right benefits to meet your needs.

From taking care of your health and well-being to having peace of mind that you’re financially protected, we offer comprehensive plans. Some, such as the medical plan, cover a range of services. Others, such as the voluntary benefits, supplement your coverage needs.

Flip through this guide to see the benefits of working at CommonSpirit Health.

What You Need to Know

New to CommonSpirit Health? Had a change in your life? Preparing for Annual Benefit Enrollment? Act quickly so you're covered.

If you're new to CommonSpirit or you need to change your benefits because of a qualifying life event, **you have 31 days** from your hire date or life event to enroll in or change your coverage. Please don't miss this opportunity so you and your family have the benefits that you need.

Make your elections online at **EmployeeCentral > MyBenefits > Manage My Benefits**. **MyBenefits found on EmployeeCentral** are available 24/7, providing information for you to learn about your benefit options.

If you have trouble enrolling, contact the CommonSpirit Health Benefits Contact Center at 855.475.4747, select Option 1, Open Monday – Friday 6 a.m. – 5 p.m. PT.

Watch for Annual Benefit Enrollment each fall

This is your only chance each year to change your benefits coverage unless you have a qualifying life event. You will receive information about Annual Benefit Enrollment as it approaches.

If your life changes, your benefits can change, too

If you have a job status change or a life event, such as a marriage, you can change some benefits and add your new spouse within 31 days after the life event. When the life event includes the birth or adoption of a child, you can make benefit changes and add the child within 60 days after the event.

For the qualifying life event policy, go to EmployeeCentral > Find an answer > Keyword: Life Events Policy. You can also call the CommonSpirit Health Benefits Contact Center at 855.475.4747, select Option 1.

Don't forget: Name a beneficiary...and keep it updated

- Retirement savings plans — go to **NetBenefits.com/atwork**
- Life insurance — go to **EmployeeCentral > My Benefits**
- Health savings account — go to **healthequity.com/ed/chi**

We are paperless!

You can access your summary plan descriptions and annual legal notices online:

- Retirement savings plans — go to **NetBenefits.com/atwork**
- Health and welfare plans — **EmployeeCentral > MyBenefits > Benefit Resources > Plan Information**

For more information

Please refer to the appropriate plan documents or contracts for full benefit details, exclusions and limitations. This Benefits at a Glance document only provides a summary of the applicable provisions of the benefit plans described herein. The plans are governed by the terms of written plan documents. If the terms in this Benefits at a Glance conflict with or are inconsistent with the plan documents or contracts, then the plan documents or contracts will prevail.

Who's Eligible for Benefits?

Great benefits await you and your family.

Read below to find out which benefits you're eligible for and when coverage begins.

Employees

- **Full-time employees** regularly scheduled to work 72+ hours per two-week pay period:
 - Eligible for all benefits
- **Part-time employees** regularly scheduled to work 40+ hours per two-week pay period:
 - Eligible for all benefits except the long-term disability plan

Family members

You can enroll family members who qualify:

- One adult family member: Your spouse or a legally domiciled adult (LDA)*
- Dependent children up to age 26
- Disabled children of any age who are unmarried and financially dependent on you and were covered by this plan or other group medical coverage as a disabled dependent prior to reaching age 26

Adding dependents?

You will need to provide documentation, such as a marriage certificate or signed legally domiciled adult (LDA)* affidavit, confirming eligibility. Unconfirmed dependents are ineligible for all benefits.

You can only purchase supplemental life insurance for you and your spouse. (LDAs are not eligible.)

* A legally domiciled adult (LDA) is an individual over age 18, unmarried, living in the same principal residence as you for at least six months and is either in an ongoing, exclusive and committed relationship with you, shares basic living expenses and is financially interdependent of you OR your blood adult relative who meets the definition of your tax dependent, as defined by the IRS.

When Coverage Begins...	For These Benefits...	
Date of hire	<ul style="list-style-type: none"> • 401(k) Plan, 457(b) Plan (if eligible) • MyWellness* • Mental Health Benefit 	<ul style="list-style-type: none"> • Vacation, Personal Time and Holidays • Business Travel Accident Insurance
First day of the month following 30 days of employment	<ul style="list-style-type: none"> • Medical • Voluntary Benefits • Dental 	<ul style="list-style-type: none"> • Vision • Spending Accounts • Life and AD&D Insurance • Adoption Assistance
First day of the month following 90 days of employment	<ul style="list-style-type: none"> • Short-Term Disability 	<ul style="list-style-type: none"> • Long-Term Disability (full-time benefits-eligible employees only)

*May take up to two weeks for eligibility to reach Virgin Pulse.

Please note: St. Luke's Medical Center ACGME physician medical residents are eligible for all benefits as of their date of hire.

Health Plans

Integrated Medical Plan – CHI Texas Division

Integrated plan networks:

- Enhanced clinically integrated network (CIN): CHI Texas Health Network
- In-network: Blue Cross Blue Shield National PPO Network
- Limited benefit network: Competitor facilities, including Methodist, Memorial Hermann, HCA, and MD Anderson*

*For a full list of limited benefit network facilities, please visit the medical page on MyBenefits found on EmployeeCentral.

KelseyCare Plan (Available to St. Luke’s Houston employees only):

- KelseyCare Network

Administered By:

Blue Cross Blue Shield

bcbsil.com/chi

866.776.4244

You have options for your care

We offer two medical plan options:

- Integrated Health Plan
- Integrated High Deductible Health Plan/Health Savings Account (HDHP/HSA)

Both options have three levels of coverage based on the provider you choose for services:

- **Enhanced network:** The enhanced network includes our facilities throughout the country that have partnered with local doctors to create what we call clinically integrated networks, or CIN. You will receive the highest level of benefits if you see a CIN provider.
- **In-network:** You will receive the in-network benefit level if you see a medical provider from the BCBS National PPO Network. By using in-network providers, you receive discounted coverage, but not as discounted as the enhanced network.
- **Limited benefit network:** Methodist, Memorial Hermann, HCA, and MD Anderson are examples of limited benefit network facilities. You may receive care at a limited benefit network facility, but you will pay more out of pocket after you have met your deductible. This network only applies to facility charges or services billed from a limited benefit network facility, you should check if your provider has admitting privileges at another facility other than the limited benefit network facilities or you may have unexpected member responsibility.*
- **Out-of-Network:** Providers who are not in our CIN or the BCBS National PPO Network are considered out-of-network providers. If you see an out-of-network provider, it will not be covered by any of the plans. You will be responsible for all charges received by an Out-of-Network provider as there is no contracted rate for these providers.

**For a full list of limited benefit network facilities, please visit the medical page on MyBenefits found on EmployeeCentral.*

St. Luke’s Houston employees also have the option to elect the KelseyCare Plan that provides you local comprehensive coverage available through Blue Cross Blue Shield of Texas.

Comparing the plan options

- All options cover preventive care at 100%.
- All options exclude out-of-network coverage.
- For most other services, you pay a percentage of the cost and then the plan pays its portion. For some services, you have to meet the deductible before the plan starts to pay.
- With the exception of KelseyCare, all options have the same networks of doctors, hospitals and facilities.
- Pharmacy copays and coinsurance are the same for all options, but the medical deductible applies to pharmacy coverage in the HDHP/HSA option only. Once you meet the HDHP/HSA deductible, the plan helps cover your prescription costs. You pay only the copay or coinsurance amounts.
- A health savings account (HSA) is available with the HDHP/HSA option. You can save money toward current or future health care expenses. If interested, go to the Spending Account section to learn more about the HSA.

Health Plans (continued)

The following shows the enhanced, in-network and limited benefit network benefit levels and your costs. Out-of-Network coverage is not available for any of the plans. For more information, see the Medical Plan Charts on **MyBenefits found on EmployeeCentral**.

A note about Highly Compensated Employee (HCE) rates

Highly Compensated Employee (HCE) is defined as any employee earning \$202,500 or above in annual base pay. All physicians are defined as HCEs.

A note about tobacco use

If you, or a covered family member, use tobacco, you will pay an additional \$25 each paycheck for your medical coverage. When you enroll, you will be asked your tobacco user status.

KELSEY CARE
(Available to St. Luke's Houston Employees only)

The amounts listed in this chart are the amounts you will pay when receiving services.	INTEGRATED HEALTH PLAN			INTEGRATED HDHP/HSA			Enhanced and In-Network
	Enhanced (CIN) Network	In-Network	Limited Benefit Network	Enhanced (CIN) Network	In-Network	Limited Benefit Network	
CommonSpirit Contribution to the Health Savings Account (HSA)*	Not applicable			\$600 Individual/\$1,200 Family (spread across all pay periods) Plus, wellness incentive dollars earned if you participate in the MyWellness Program.			Not applicable
Employee Contribution to the Health Savings Account (HSA)*	Not applicable			You may put before-tax dollars into this account up to IRS limits: \$3,850 Individual/\$7,750 Family Additional \$1,000 if age 55 or older The total of your contributions, our contributions and any wellness incentive contributions combined cannot exceed the IRS limits.			
Deductible – The amount you pay for certain covered services before the plan begins to pay its share**							
Annual Deductible							
Individual	\$0	\$2,000	\$9,100	\$3,000		\$9,100	\$2,000
Family	\$0	\$4,000	\$18,200	\$6,000		\$18,200	\$4,000
Out-of-Pocket Maximum – The most you pay for covered expenses in a year, including deductibles, copays and coinsurance**							
Calendar Year Out-of-Pocket Maximum							
Individual	\$4,000	\$6,450	\$9,100	\$4,000	\$6,450	\$9,100	\$4,500
Family	\$8,000	\$12,900	\$18,200	\$8,000	\$12,900	\$18,200	\$9,000
Preventive Care Services	100% covered			100% covered			100% covered
Copay – A fixed dollar amount you pay each time you receive certain covered services							
Coinsurance – The percentage of the cost that you pay for other covered services							
Office Visit – Primary Care	\$15 copay (no deductible)	25% coinsurance (no deductible)	Not applicable	15% coinsurance (after deductible)	20% coinsurance (after deductible)	Not applicable	\$25 copay (no deductible)
Office Visit – Specialist	\$30 copay (no deductible)	30% coinsurance (no deductible)		20% coinsurance (after deductible)	25% coinsurance (after deductible)		\$40 copay (no deductible)
Emergency Room Visit (waived if admitted)	\$200 copay (no deductible)			\$200 copay (after deductible)			\$200 copay (no deductible)

* The Integrated HDHP/HSA Plan includes the health savings account feature which lets you save before-tax dollars toward your medical expenses. You can learn more about the health savings account later in the Spending Account section.

**The annual calendar year deductible and out-of-pocket maximums within the Enhanced CIN Network and In-Network are combined amounts that cross apply and could reduce your expenses within these identified networks.

Health Plans (continued)

KELSEY CARE
(Available to St. Luke's Houston Employees only)

The amounts listed in this chart are the amounts you will pay when receiving services.	INTEGRATED HEALTH PLAN			INTEGRATED HDHP/HSA			
	Enhanced (CIN) Network	In-Network	Limited Benefit Network	Enhanced (CIN) Network	In-Network	Limited Benefit Network	Enhanced and In-Network
Urgent Care Visit	\$50 copay (no deductible)	\$75 copay (no deductible)	Not applicable	\$50 copay (after deductible)	\$75 copay (after deductible)	Not applicable	\$75 copay (no deductible)
Ambulance* (medically necessary)	100% covered (no deductible)			100% covered (after deductible)			100% covered (no deductible)
Inpatient/Outpatient Facility Charges	15% coinsurance (no deductible)	30% coinsurance (after deductible)	70% coinsurance (after deductible)	15% coinsurance (after deductible)	25% coinsurance (after deductible)	70% coinsurance (after deductible)	\$250 copay per admission, then 10% (after deductible)**
Inpatient/Outpatient Other Care/Services	15% coinsurance (no deductible)	30% coinsurance (after deductible)	Not applicable	15% coinsurance (after deductible)	25% coinsurance (after deductible)	Not applicable	\$100 copay per visit, then 10% (after deductible)
Chiropractor (20 visit limit per person per year)	15% coinsurance (no deductible)	30% coinsurance (after deductible)	Not applicable	15% coinsurance (after deductible)	25% coinsurance (after deductible)	Not applicable	\$40 copay (no deductible) 60 visit limit, combined with cardiac rehab and/or rehab services
Therapy — Physical, Occupational and Speech (30 visit limit per person per year, does not apply to enhanced network)	15% coinsurance (no deductible)	30% coinsurance (after deductible)	Not applicable	15% coinsurance (after deductible)	25% coinsurance (after deductible)	Not applicable	\$40 copay (no deductible) 60 visit limit, combined with cardiac rehab and/or rehab services
Mental and Nervous Outpatient Office Visit	\$15 copay (no deductible)	25% coinsurance (no deductible)		15% coinsurance (after deductible)	20% coinsurance (after deductible)		\$40 copay (no deductible)
Inpatient and Outpatient Facility	15% coinsurance (no deductible)	30% coinsurance (no deductible)			25% coinsurance (after deductible)		\$250 copay per admission, then 10% (after deductible)**
Other Covered Services	15% coinsurance (no deductible)	30% coinsurance (after deductible)	Not applicable	15% coinsurance (after deductible)	25% coinsurance (after deductible)	Not applicable	For coverage of other services, see your Summary Plan Description

* Most ambulance services are out of network. You may be billed for amounts over the allowed charges.

** For the KelseyCare Plan: If you use a CommonSpirit Health facility, you will pay the \$250 copay listed in the above chart and then 10% (after deductible). If you use any other in-network facility, you will pay a \$1,000 copay per admission and then 10% (after deductible).

Health Plans *(continued)*

Pharmacy Plan

Administered By:

OptumRx

optumrx.com

855.524.0383

Specialty Pharmacy Administered By:

CommonSpirit Health Specialty Pharmacy

888.294.8348

dignityhealth.org/arizona/locations/stjosephs/services/pharmacy

All medical options have the same prescription drug copays and coinsurance.

They differ in how the deductible works for pharmacy.

- If you have the **Integrated Health Plan or KelseyCare Plan**, you will pay the copays and coinsurance even if you have not met your medical plan deductible.
- If you have the **Integrated HDHP/HSA Plan**, you will pay the full cost of prescription drugs until you meet the medical plan deductible. The cost of your prescriptions applies to the deductible.

All copays and coinsurance apply to the medical plan in-network out-of-pocket maximum.

PRESCRIPTION LEVELS

The amounts listed in this chart are the amounts you will pay for prescriptions.

	Generic	Preferred Brand Formulary	Non-Preferred Brand Non-Formulary
Note: The medical plan deductible is the amount you pay for certain covered services before the plan begins to pay its share. If you have the Integrated HDHP/HSA plan, you will pay the full cost of your prescription drugs until you meet the medical plan deductible.			
CommonSpirit Health Pharmacy (if available)			
Retail 30-day Prescription	\$5 copay	15% coinsurance (\$20 min/\$55 max)	25% coinsurance (\$32.50 min/\$80 max)
Home Delivery 90-day Prescription	\$12.50 copay	15% coinsurance (\$50 min/\$87.50 max)	25% coinsurance (\$80 min/\$162.50 max)
OptumRx Pharmacy Network			
Retail 30-day Prescription	\$10 copay	30% coinsurance (\$40 min/\$110 max)	50% coinsurance (\$65 min/\$160 max)
Home Delivery 90-day Prescription	\$25 copay	30% coinsurance (\$100 min/\$175 max)	50% coinsurance (\$160 min/\$325 max)

Please note:

- If you fill a brand-name prescription when there is a generic equivalent available, you will pay the brand-name prescription coinsurance plus the difference between the generic and brand-name amount.
- Maintenance prescriptions, such as blood pressure medication, must be filled using the home delivery pharmacy. You can fill a new maintenance medication prescription up to three times at a retail pharmacy before you are required to use home delivery.



Help for Managing Diabetes

Livongo Diabetes Care Program

Free to you as part of the Medical Plan

- Livongo advanced blood glucose meter
- Unlimited strips and lancets
- One-on-one coaching about nutrition or lifestyle changes

To get started, visit **start.livongo.com** or call the Livongo Team at 800-945-4355.

Use registration code: CHI

WW (formerly Weight Watchers) for Diabetes

CommonSpirit helps cover a portion of the fees

- Proven weight-loss approach
- Tailored support for special dietary and exercise considerations
- Guidance from a Certified Diabetes Educator (CDE)

Studies show losing 5% body weight can reduce blood sugar levels.

See the WW section for eligibility and enrollment information.

Health Plans *(continued)*

Dental Plan	Administered By:
Network: Preferred Dentist Program Plus (PDP Plus)	MetLife metlife.com 888.865.6873

You can choose from two comprehensive dental plan options through MetLife: PPO and Core. Both options cover preventive and diagnostic services at 100%. You can go to any dentist, but your costs are lower when you see a Preferred Dentist Program Plus (PDP Plus) network provider. For more information or to find a PDP Plus network provider, go to metlife.com or visit MyBenefits found on EmployeeCentral.

	PPO OPTION		CORE OPTION
	MetLife Dentist	Non-MetLife Dentist	MetLife and Non-MetLife Dentist
The coinsurance amounts listed in this chart are the amounts you will pay when receiving services.			
Deductible – The amount you pay before the plan begins to pay its share			
Annual Deductible (only applies to basic and major services)	\$50 per Individual/ \$150 per Family		\$50 per Individual/ \$150 per Family
Coinsurance – The percentage you pay for an eligible service – the plan pays the balance			
Preventive and Diagnostic Services	100% covered	100% covered*	100% covered*
Basic Restorative Services	10% coinsurance (after deductible)	20% coinsurance* (after deductible)	50% coinsurance* (after deductible)
Major Restorative Services	40% coinsurance (after deductible)	50% coinsurance* (after deductible)	50% coinsurance* (after deductible)
Orthodontia Services	50% coinsurance	50% coinsurance*	50% coinsurance*
Temporomandibular Joint (TMJ)	50% coinsurance	50% coinsurance*	50% coinsurance*
Maximum Benefits – The most the plan will pay per covered person – annually or in a lifetime			
Annual Maximum (per person)	\$1,500		\$1,000
Orthodontia Lifetime Maximum (per person)	\$1,500		\$1,000
Temporomandibular Joint (TMJ) Lifetime Maximum (per person)	\$500		\$500

*The coinsurance for a non-MetLife dentist is applied to the reasonable and customary (R&C) fee which is based on the community average fees for a dentist's typical charges, as determined by MetLife. **MetLife's reimbursement to the dentist may be lower than what the dentist charges. The dentist may bill you for the remaining balance.**

Health Plans *(continued)*

Vision Plan
Network: SELECT

Administered By:
EyeMed
eyemedvisioncare.com
866.299.1358

Our vision plan, administered through EyeMed, ensures optimal eye health for you and your family. Coverage is available for services received out-of-network, but you receive the greatest benefit when you go to an EyeMed SELECT network provider.

For out-of-network benefits, see the vision chart on MyBenefits found on EmployeeCentral. To find an EyeMed network provider, go to **eyemedvisioncare.com** and choose the SELECT network.

The amounts listed in this chart are the amounts you will pay when receiving services, unless otherwise noted.

	In-Network
Exam (with dilation, as needed)	No charge
Retinal Imaging	Up to \$39
Frames	\$150 allowance; 80% of charge over \$150
Standard Plastic Lenses	
Single Vision	\$15 copay
Bifocal	\$15 copay
Trifocal	\$15 copay
Standard Progressive Lens	\$80 copay
Premium Progressive Lens	\$80 copay; \$120 allowance; 80% of charge over \$120
Lens Options	Additional Costs
UV Treatment	\$15
Tint (solid and gradient)	\$15
Standard Plastic Scratch Coating	\$0
Standard Polycarbonate	\$40
Standard Polycarbonate (kids under age 19)	\$0
Standard Anti-Reflective Coating	\$45
Polarized	20% off retail price
Other Add-ons and Services	20% off retail price
Contact Lens Fit and Follow-up (after comprehensive eye exam)	
For Standard Contact Lens	Up to \$40
For Premium Contact Lens	10% off retail
Contact Lenses	
Conventional	\$130 allowance; 85% of charge over \$130
Disposable	\$130 allowance; 100% of charge over \$130
Medically Necessary	\$0
Laser Vision Correction (Lasik or PRK from U.S. Laser Network)	15% off retail price or 5% off promotional price
Additional Pairs Benefit (after funded benefit has been used)	40% off complete pair eyeglass purchase 15% off conventional contact lenses
Frequency	
Exam	Once every 12 months
Lenses or Contact Lenses	Once every 12 months
Frames	Once every 12 months

Health Plans (continued)

Spending Accounts

Administered By:

HealthEquity

healthequity.com/ed/chi

866.212.4634

To help you save for eligible health care and dependent day care expenses, we offer a variety of spending accounts through HealthEquity. Contributions you make to a spending account are before-tax dollars, saving you money.

There are important things you need to know before enrolling in a Spending Account. Read this section for this important information. You can learn even more about the spending accounts on MyBenefits found on EmployeeCentral.

	Health Savings Account (HSA)	Health Care Flexible Spending Account (FSA)	Limited Purpose Health Care FSA	Dependent Day Care FSA
Benefits of Each Option	Contributions are before-tax. Money used toward eligible expenses is tax-free. Savings grow tax-free. You can invest your savings when it reaches a certain limit.	Contributions are before-tax. Money used toward eligible expenses is tax-free.	Can be used in addition to your HSA. Contributions are before-tax. Money used toward eligible expenses is tax-free.	Contributions are before-tax. Money used toward eligible expenses is tax-free.
Enrollment	We open an account for you if you enroll in the HDHP/HSA Medical Plan. Per IRS regulations, you are not eligible to contribute to an HSA if you enroll in either a non-HDHP plan or Medicare.	You may choose to participate annually if you are not contributing to an HSA.	You may choose to participate annually if you are contributing to or receiving employer contributions to an HSA.	You may choose to participate annually.
CommonSpirit Annual Contributions	\$600 individual/\$1,200 family plus wellness incentive dollars if you participate in the MyWellness Program.	Not applicable		
Your Contributions	You may elect to contribute to the account. You may start/stop/change contributions at any time during the year.	You make an annual election to contribute each pay period. You cannot change your election except for a qualified life event.		

Health Plans (continued)

	Health Savings Account (HSA)	Health Care Flexible Spending Account (FSA)	Limited Purpose Health Care FSA	Dependent Day Care FSA
IRS Annual Contribution Limits	\$3,850 employee only coverage or \$7,750 all other coverage levels (includes your contributions, our contributions and any wellness contributions you may receive) Additional \$1,000 if age 55 or older.	\$2,850		\$5,000 (\$3,000 if you make more than \$135,000 in total pay; \$2,500 if married and filing separately.)
Minimum Annual Election	Not Applicable	\$100		
Eligible Expenses	Medical, dental and vision expenses listed in IRS Publication 502.		Expenses listed in IRS Publication 502. Dental and vision expenses immediately; eligible medical expenses only after you meet your HDHP/HSA plan deductible.	Expenses listed in IRS Publication 503. Eligible dependent day care expenses for dependent children under age 13 or dependents of any age who are unable to care for themselves.
Withdrawals	You will be issued a debit card* to pay for eligible expenses, or you can submit a claim for reimbursement.			You must submit a claim for reimbursement.
Unused Funds	Unused funds stay in your account from year to year. You may use them for eligible expenses now or save them to use in the future.	Use it or lose it: Unused funds DO NOT stay in your account from year to year. You must submit your current year's claims by March 31 of the following calendar year. Claims incurred January 1 of the current year through March 15 of the following year may be applied to the current year's claims. You will forfeit any remaining funds after March 31.		

*The HSA debit card is separate from the debit card issued for other spending accounts.

A note about MyWellness dollars

When you take part in the MyWellness Program, you can earn incentive dollars for making healthy choices. If you enroll in the HDHP/HSA medical plan, you can choose to have your incentive dollars deposited into your HSA. If you enroll in our other medical plan, you can choose to have your incentive dollars deposited into a health incentive account. You can then use this money toward eligible health care expenses similar to an FSA. **The money in a Health Incentive Account (HIA) will roll over year-to-year as long as you remain enrolled in the medical plan and have a balance of \$2.00 or more in the account. Accounts with balances less than \$2.00 will no longer be rolled over.**

Health Plans *(continued)*

Spending Accounts

Administered By:

HealthEquity

healthequity.com/ed/chi

866.212.4634

There are limits to the amount you can contribute

The IRS limits the amount that can be contributed to spending accounts. For HSAs, all contributions combined — yours, ours and any wellness incentive dollars you may receive — count toward these limits. You should consider all contributions when electing the amount you want to contribute so you do not go over the annual IRS limits to your HSA.

Employees age 65 or turning age 65 next year

You are not eligible to contribute to an HSA if you enroll in Medicare. If you have funds in an existing HSA, you may still use the funds to pay for eligible expenses for you or your dependents. If you are not yet age 65 but your spouse is, you may contribute up to the individual limit in the HSA.

Special notes for Annual Enrollment

- You have to take action and enroll every year to contribute to an FSA.
- Current HSA contribution election will carry over.
- If you enroll in the Integrated HDHP/HSA medical plan for next year and you currently have a health care FSA, use all the money in your FSA by December 31. If you have an FSA balance on January 1, you will not be able to access the funds in your HSA until after April 1.
- If you are enrolled in the HDHP/HSA medical plan, and are not eligible for a HSA (e.g. you are enrolled in Medicare or your spouse has a healthcare FSA), you may elect a healthcare FSA and you will not receive the employer HSA contribution.

Convenience of one debit card for multiple accounts

Because some spending accounts share the same HealthEquity debit card and funds either roll over year-after-year (HSA and Health Incentive Account) or are forfeited at the end of the year (FSAs and Health Care Assistance Program), HealthEquity applies expenses to your spending accounts in the following order:

1. Health Care Assistance Program*
2. Health Care FSA
3. Health Incentive Account (if applicable)

The HSA has its own debit card.

* The Health Care Assistance Program can help cover some of your medical bills if you are a full-time employee who meets household income requirements. Visit MyBenefits found on EmployeeCentral to find out more, including how and when to apply.

Important to know

- When you use your spending account debit card for an expense, the IRS requires that you submit proof, such as a receipt or itemized bill, to HealthEquity to verify the purchase is a qualified expense. (The process is referred to as substantiation.)
- If you fail to submit proof to HealthEquity, they will suspend/turn off your spending account debit card (excludes the health savings account card). Your card will be reactivated when you later submit proof.
- If you fail to submit proof by the final deadline for the year, CommonSpirit will consider your unsubstantiated expenses as taxable income and take the applicable taxes from your paycheck the following year.
- It's important you save all receipts and itemized bills.

For detailed information about the card suspension process, visit MyBenefits found on EmployeeCentral.

Wellness

MyWellness

home.commonspirit.org/employeecentral/mywellness

Administered By:

Virgin Pulse

833.721.4094

support@virginpulse.com

MyWellness is designed to help you build healthy behaviors and reward you for your progress. It is simple, fun and rewarding for everyone, no matter where you are on your well-being journey.

If you are eligible, you can earn MyWellness Points by completing select activities. When your points reach a specific level, you can redeem them for either contributions to a health account (if you participate in a CommonSpirit Medical Plan) or gift cards. Please note, the dollar value of your gift cards will be included on your paycheck as taxable income.

With MyWellness you can:

- **Connect to tools and resources:** From lifestyle coaching and wellness webinars to health trackers, and health challenges, MyWellness helps you stay motivated as you work toward your goals.
- **Earn rewards and gain support:** Beyond the benefits of great health, you can earn rewards in the program. You can track your progress toward your goals on the wellness website, MyWellness powered by Virgin Pulse.

There are more than 100 ways our new MyWellness program can support your physical, emotional, social, financial and spiritual wellness, including giving you access to these popular programs:

RethinkCare

RethinkCare is an on-demand, video-based program that makes mindfulness training easy to access, simple to understand and engaging. In as little as five minutes a day, you can learn about meditation, resilience and mindfulness through guided videos from expert trainers.

To access go to: [MyWellness](#) > Home > Programs > View All > RethinkCare.

WW

WW is a proven weight-loss approach and it's available to you at a reduced cost. CommonSpirit Health pays more than half of your monthly membership fee as long as you are eligible for MyWellness. WW offers you three ways to participate:

- Digital. Through WW's app, you get an individualized food plan, easy-to-use trackers, 24/7 live coaching and more. \$8/month
- Unlimited Workshops + Digital. You get Digital plus in-person and virtual weight-loss support from your WW coach and other members when and how you want it. \$19/month
- WW for Diabetes. If you have prediabetes or type 2 diabetes, WW's proven weight-loss program can help you lower your A1C and blood sugar levels, lose weight and be more physically active. \$14/month

Spouses of CommonSpirit employees are also eligible for a discounted rate. Please visit WW.com/CommonSpirit for pricing details.

To join, visit WW.com/CommonSpirit.

Wellness (continued)

Wellbeats

Wellbeats delivers 1,000+ virtual fitness, nutrition and mindfulness classes for every age, interest, body type and ability level. Classes include yoga, HIIT (high intensity interval training), strength training, running and walking, mindfulness and meditation, nutrition and recipes, cycling, circuits, dance, work breaks, stretching and more.

To access go to: [MyWellness](#) > Home > Programs > View All > Wellbeats.

Kaia

Kaia can help you manage your pain at home by offering exercises for the body and mind. It combines a variety of mobility, strengthening, breathing and wellness exercises to address both physical and psychological causes of pain. Developed by a team of doctors and pain specialists, Kaia works through your smartphone to track and correct your movement in real time and adapt exercises based on your pain level and feedback. Each employee will have 12 weeks of continuous access per program year.

To access go to: [MyWellness](#) > Home > Programs > Kaia Health - Pain Management Program.

myFiTAge

myFiTAge is here to help you plan for retirement. It is an interactive tool that allows you to estimate your FiT Age (Financial Independence Target Age) — the earliest age that retirement resources will be enough to cover expected expenses for the rest of your life. myFiTAge can help you create a plan to reach your goals – and put you in control of your financial wellness. You can also discover how to improve your FiTAge through:

- Balancing Roth and pre-tax contributions
- Maximizing your HSA savings
- Making lifestyle changes during retirement
- Modifying investment choices
- Social Security claiming strategies

To access go to [MyBenefits](#) found on [EmployeeCentral](#).

Mental Health Benefit

Administered By:

Lyra Health

commonspirit.lyrahealth.com

877.312.1884

Lyra will provide care for your emotional and mental health – whenever and wherever you need it. Whether you're feeling stressed, anxious or depressed, support from Lyra can get you back on track. You and your household family members will receive up to 10 in-person or live video sessions per year with licensed professionals matched to your personal needs. You also receive anytime access to digital exercises and tools to help build skills to successfully adapt to the challenges of daily life, such as:

- Stress
- Parenting
- Adolescent behavioral problems
- Adolescent substance use disorder
- Marital difficulties
- Financial concerns
- Stage of life difficulty (early adult, midlife, retirement)
- Depression
- Anxiety
- Grief and loss
- Legal problems
- Substance use disorder
- Caregiving issues
- Accident or trauma

For more information, visit [MyBenefits](#) found on [EmployeeCentral](#).

Voluntary Benefits

Voluntary benefits are specially designed to protect the financial security of you and your family. These coverage options are provided in addition to your core benefits.

- Accident
- Critical Illness
- Hospital Indemnity
- ID Theft Protection
- Legal
- Universal Life with Long-term Care (LTC)
- Pet Insurance
- Home and Auto Insurance
- Purchasing Power

For detailed information about Voluntary Benefits and how to enroll, visit **MyBenefits found on EmployeeCentral**.

Life Insurance Plans

Life and Accidental Death and Dismemberment (AD&D) Insurance Business Travel Accident Insurance

In the event something happens to you, we provide:

- **Employee basic life and AD&D:** One times your base pay, up to \$750,000
- **Business travel accident:** Three times your base pay, up to \$750,000

You can purchase additional life and AD&D for you and your family:

- **You:** Increments of \$10,000, up to \$750,000 (combined basic and supplemental life)
- **Spouse:** Increments of \$10,000, up to \$200,000 (coverage over \$50,000 requires proof of good health, known as evidence of insurability)
- **Children:** Increments of \$2,000, up to \$20,000

Newly eligible? This is the best time to enroll! You can select coverage for yourself up to three times your base pay or \$500,000 (whichever is less) without needing proof of good health (evidence of insurability).

After your initial eligibility, you will have to provide proof of good health (evidence of insurability) to be approved for additional coverage for yourself or your spouse.

Disability Plans

Short Term Disability

If you become ill or injured and are unable to work your regularly scheduled hours, short-term disability may replace 60% of your income for up to 26 weeks. Benefits begin after a seven consecutive day elimination period.

Long Term Disability

Long-term disability may provide a monthly benefit if, after 26 weeks, you're still unable to work due to illness or injury. You'll receive monthly payments equal to 60% of your base pay, up to a maximum of \$10,000 per month.

Long-term disability doesn't pay benefits for a pre-existing condition if:

- You received medical treatment for that condition within three months of your coverage starting
- The condition causes a disability within 12 months after your coverage begins

Time Off

Vacation, Personal Time, Holidays

We have three time-off categories:

- **Vacation** — Will be accrued based on your years of service and your position. You can use vacation time for an actual vacation, or any other reason you need time away from work. The maximum amount of vacation time that you are able to hold at any given time will be 125% of your annual vacation hours.
- **Personal time** — 24 or 32 hours annually, depending on location (please refer to your policy). Personal time will be prorated and provided based on your full-time equivalent status in the beginning of the year. These hours can be used when you are sick or need time away from work to attend to personal matters. Personal time will be forfeited at the end of the year if you do not use it all by December 31.
- **Holidays** — 48 or 56 hours annually, depending on location (please refer to your policy). Holiday hours are prorated based on your full-time equivalent status. You will receive holiday hours a few weeks prior to the holiday.

You can view the complete vacation, personal time and holiday policy by logging on to **EmployeeCentral**.



Retirement Program

401(k) Retirement Savings Plan

Administered By:
Fidelity Investments
netbenefits.com/atwork
800.343.0860

We designed the 401(k) Retirement Savings Plan (the “401(k) Plan”) with your security and flexibility in mind. You have options in how you choose to save for your retirement:

- **Before-tax contributions** — You put off paying taxes until you withdraw your account balance at retirement.
- **Roth after-tax contributions** — You pay taxes now and have your earnings grow tax deferred. Withdrawals are tax-free at retirement for qualified distributions.

You choose if you want to make before-tax or Roth after-tax contributions, or both!

The IRS limits the amount that may be contributed to your account each year.

If you forget to enroll, we’ll remember for you!

The 401(k) Plan is one of your most important benefits. So, we’ll automatically enroll you in the Plan at a 4% before-tax contribution rate. Remembering to increase your contributions each year is also important. So, we’ll automatically increase yours by 1% annually, up to a maximum of 10%. You may choose to opt out of the Plan, increase or decrease your contributions or opt out of the annual auto increase feature at any time.

Our Company Match

After you’ve worked 1,000 paid hours in your first year (or any calendar year thereafter), we’ll start to match your before-tax and Roth after-tax contributions with each payroll.

Our match equals:

100% on the first 1% of eligible pay you contribute
plus
50% on the next 5% of eligible pay you contribute
= 3.5% of eligible pay deposited into your account

Consider contributing at least 6% to receive the full company match

Compensation you earn and contributions you make to the Plan prior to working 1,000 paid hours are not eligible for the company match. This includes the year-end match true-up.

We’ll help you save even more

Each year, we’ll make an additional contribution to your 401(k) Plan account equal to 2.5% of your eligible pay (minimum contribution of \$1,000), regardless if you contribute or not.

To receive this contribution, you must be:

- Eligible for this portion of the Plan
- Paid for 1,000 retirement-eligible hours in the calendar year
- Employed on the last business day of the year

The annual employer contribution (including \$1,000 minimum) will only be paid to your account if you meet the eligibility requirements each year. The \$1,000 minimum does not apply in the year of hire, if retiring after age 65, or if transferring from a different benefit level.

Retirement Program *(continued)*

There's a waiting period before the money becomes yours.

Once you have three years of service (with at least 1,000 hours paid each calendar year), you are fully vested in the company matching contributions, annual employer contributions and any earnings on them. This means the money is fully yours.

You are always 100% vested in your own contributions to the 401(k) Plan, as well as any earnings on them.

Note: Employer contributions cannot be made on pay over the IRS compensation limit. Contact Fidelity Investments or visit [irs.gov](https://www.irs.gov) for the most up-to-date limits.

Your level of matching and annual employer contributions may vary based on your employer. Please review your specific enrollment guide or summary plan description for details.

457(b) Plan

Administered By:
Fidelity Investments
netbenefits.com/atwork
800.343.0860

To help you reach your retirement goals, we offer another way to save — the 457(b) Plan (if eligible). This is a tax-deferred savings plan where you can make additional salary deferrals over the current contributions to the 401(k) Retirement Savings Plan.

We recommend that you invest in the 457(b) Plan only after you contribute the maximum to your 401(k) Retirement Savings Plan.

Important! The 457(b) Plan is a non-qualified deferred compensation plan available to highly compensated employees whose current annualized base pay exceeds last year's compensation guidelines of \$135,000 (as defined by the IRS). Any contributions you make to this plan are assets of the corporation, subject to potential claims by creditors of the corporation in the case of insolvency.

Additional Benefit Options

Tuition Reimbursement

To help you reach your career goals, we offer tuition reimbursement so you can further your education or learn new skills that will help you in your current position or prepare for a future one with CommonSpirit.

For more information, visit **EmployeeCentral**.

Adoption Assistance

If you're considering adoption, we want to help by reimbursing some of the costs you pay to adopt a child.

- **Full-time and part-time employees:** up to \$4,000 (per adopted child)

For more information, visit MyBenefits found on **EmployeeCentral**.

CommonSpirit Health Purchasing Discounts

Our discount program helps make your life easier by saving you time and money with access to exclusive discounts. You can save on purchases like cell phone services, office supplies, flooring products, car rentals, meal-kit services and more.

For more information, visit **MyBenefits found on EmployeeCentral**.

