



2025 Benefits Guide



Welcome

Our benefits package is an important part of our total rewards program, designed to meet the diverse needs of our team members while keeping healthcare costs affordable. We offer a comprehensive range of competitive options, including medical, prescription drug, dental, vision, disability, a 401(k) retirement plan, tuition reimbursement and many other benefits tailored to support you.

We're also introducing ALEX, a helpful tool to make understanding your benefits easier. ALEX will guide you through your options and help you make informed decisions that suit you and your family's needs.

We believe in the care that we provide at Endeavor Health. For that reason, our three medical plans prioritize Endeavor Health services and providers to ensure you receive quality care. The Endeavor Health Plan aims to make our exceptional health services accessible and affordable for everyone. Additionally, we provide two other medical plans that include additional choice with access to the national Cigna Network, and an option for a Health Savings Account (HSA).

A variety of voluntary benefit programs are also provided to allow you to customize your coverage to meet your family's needs.

No matter where you are in life, our benefits program is designed with your needs in mind. We want to ensure that you have valuable and affordable plans as you advance in your career while helping you and your family build a secure future.

Please take a moment to explore this guide, engage with ALEX and learn more about the choices available to you. If you have any questions or need support, we're here to help.

Thank you for being a part of our team.

Dianna Sparacino
Chief People Officer

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Para obtener asistencia con el idioma, llame al Centro de Servicios al (847) 570-5111 o visite www.benefitsgo.com/endeavorhealth para obtener una guía de beneficios en español.

About our plans

Eligibility

Employees regularly scheduled to work 20 hours or more per week are eligible to elect many of our benefits. **Refer to pages 3 & 4** for details on employee eligibility requirements.

Eligible dependents are:

- Spouses/civil union partner under the Illinois Religious Freedom Protection and Civil Union Act (whether same or different sex)
- Dependent children up to age 26 (coverage generally ends the last day of the month in which they turn 26)
- Your children over age 26 who are not able to support themselves due to a physical or mental disability

If you are adding dependents to the plan, you may be required to provide proof of eligibility (e.g., birth certificate, marriage certificate).

Note: Benefits in this guide are applicable to most employees. For some leaders and physicians, there may be certain benefits, such as retirement, life, AD&D, and disability, which differ from the benefits listed in this guide. Individuals should refer to Workday during enrollment to see the benefits available to them.



The benefits we offer

We provide a full range of benefits that protect you financially and help you build a secure future.

HEALTH

- Medical plans
- Prescription drug plan
- Hospital Indemnity Insurance
- Critical Illness Insurance
- Accident Insurance
- Vision
- Dental

LIFE INSURANCE/AD&D AND DISABILITY

- Life & AD&D Insurance
- Disability (short and long-term)
- Life with long-term care
- Business travel accident insurance

LIFE-WORK HARMONY

- Limeade wellbeing program
- Employee assistance program (EAP)
- Paid leave/paid time off
- Legal assistance
- Identify theft protection
- Pet insurance

RETIREMENT & FINANCIAL

- 401(k) retirement plan
- Qualified mass transit account
- Health Savings Account (HSA)
- Flexible Spending Accounts (FSAs)
- 529 College Savings Plan

CAREER DEVELOPMENT

- Education benefits

This document is intended to provide you with a general summary of the employee benefit programs offered by Endeavor Health. Actual plan provisions for Endeavor Health benefits are contained in the appropriate plan documents, including the Summary Plan Description (SPD) and incorporated benefit/carrier booklets. The Benefit Enrollment Guide is a summary only and does not describe each benefit option. This Benefit Enrollment Guide provides updates to your existing SPD as of the first day of the plan year, which describes your health and welfare benefits in greater detail. Until Endeavor Health provides you with an updated SPD, this guide is intended to be a Summary of Material Modification (SMM) and should be retained with your records along with your SPD. As always, the official plan documents determine what benefits are available to you. If any discrepancy exists between this guide and the official documents, the official documents will prevail.

Endeavor Health reserves the right to amend or terminate any of its plans or policies, make changes to the benefits, costs, and other provisions relative to benefits at any time with or without notice, subject to applicable law.

Enrolling in benefits through Workday

When you can enroll

You can enroll in most of our benefits at the following times:

- Within 31 days of your date of hire (31-day period includes date of hire), or the date when you become eligible for benefits.
- During the annual open enrollment period, held each year in the fall.
- Within 31 days of experiencing a qualifying life event (31-day period includes date of qualifying life event), such as marriage, birth or adoption of a child, or change in spouse's benefits.

How to enroll

Our system for enrolling in and managing your benefits is Workday. You can access Workday from the myEndeavor intranet homepage at work or from your personal mobile device, tablet, Mac or PC whenever it is convenient for you.

- Visit the **myEndeavor** intranet
- From the intranet homepage scroll down to **Quick links** and click on **Workday**
- Click on **Single Sign-On Login**
- In Workday, click on **My Tasks** located in the top right corner (appears as an envelope icon showing with the red dot)

Workday is available from computers logged into the Endeavor Health Network without any additional steps.

Enrolling from a mobile device

Accessing Workday from a device outside the Endeavor Health Network or on a personal device requires two things:

1. You must install the Microsoft Authenticator app on your device in order to protect your identity and have a secure connection to the Endeavor Health Network.
2. You must install the Workday app on your device.

Visit benefitsgo.com/endeavorhealth for up-to-date instructions on how to set up your device to log into Workday for the first time.

Have questions?

Call the HR Service Center at **(847) 570-5111**, Monday-Friday 8:00 am-5:00 pm (CST).

Note: If you need assistance with setting up the Microsoft Authenticator app or the Workday app, contact the IT Service Desk:

NorthShore **(847) 982-5170**

Edward-Elmhurst Health **(630) 527-3346**

Swedish Hospital **(773) 878-8200 x5050**

Northwest Community Healthcare **(847) 618-4357**

MEET ALEX, YOUR PERSONAL BENEFITS CONCIERGE

Understanding benefits can be complicated.

To help you prepare for enrollment, we've partnered with Jellyvision to offer ALEX, an interactive personal benefits assistant. ALEX can provide you with a better understanding of the plans and simplify the decision making process. Just answer a few simple questions about your anticipated needs, and ALEX will provide personalized plan recommendations.

Meet
alex



Get started with ALEX
start.myalex.com/endeavorhealth/

Eligibility, enrollment and effective dates

NO DESIGNATED ENROLLMENT

Enrolled automatically	Benefit plans	Effective date
Regularly scheduled minimum 20 hours/week	<ul style="list-style-type: none"> Basic Life/AD&D 	1st of the month following hire date or benefit eligibility date
Regularly scheduled minimum 30 hours/week	<ul style="list-style-type: none"> Short-Term Disability Long-Term Disability 	1st of the month following 90 days of hire date or benefit eligibility date
All employees	<ul style="list-style-type: none"> EAP Limeade Wellness Program 	Immediately

NEW HIRES

Enroll within 31 days of hire date (includes hire date)	Benefit plans	Effective date
Regularly scheduled minimum 20 hours/week	<ul style="list-style-type: none"> Medical Dental Vision FSA's HSA Supplemental Life/AD&D* Dependent Life* Hospital Indemnity Insurance Critical Illness Insurance Accident Insurance Legal assistance Identify theft 	1st of the month following hire date
Regularly scheduled minimum 30 hours/week	<ul style="list-style-type: none"> Long-Term Disability buy-up 	1st of the month following 90 days from hire date

MID-YEAR ENROLLMENT

Enroll within 31 days of a qualified life event (includes date of event)	Benefit plans	Effective date
Regularly scheduled minimum 20 hours/week	<ul style="list-style-type: none"> Medical Dental Vision FSA's HSA Supplemental Life/AD&D* Dependent Life* Hospital Indemnity Insurance Critical Illness Insurance Accident Insurance Legal assistance Identify theft 	Varies, dependent upon type of event (refer to Summary Plan Description for details, available on ServiceNow)
Regularly scheduled minimum 30 hours/week	<ul style="list-style-type: none"> Long-Term Disability Buy-Up 	Varies, dependent upon type of event (refer to Summary Plan Description for details, available on ServiceNow)

* Supplemental Life/AD&D and Dependent Life may require Evidence of Insurability (EOI).
If EOI is required, the carrier will notify you if coverage is approved along with the effective date of coverage.

Eligibility, enrollment, and effective dates, cont.

ANNUAL OPEN ENROLLMENT

Enroll during fall enrollment period	Benefit plans	Effective date
Regularly scheduled minimum 20 hours/week	<ul style="list-style-type: none"> Medical Dental Vision FSA's HSA Supplemental Life/AD&D* Dependent Life* Hospital Indemnity Insurance Critical Illness Insurance Accident Insurance Permanent Life with long-term care Legal assistance Identify theft 	January 1st of the following calendar year
Regularly scheduled minimum 30 hours/week	<ul style="list-style-type: none"> Long-Term Disability Buy-Up 	January 1st of the following calendar year
Regularly scheduled 20-29 hours/week	<ul style="list-style-type: none"> Supplemental Short-Term Disability 	January 1st of the following calendar year

NO DESIGNATED ENROLLMENT

Enroll any time	Benefit plans	Effective date
Regularly scheduled minimum 20 hours/week	<ul style="list-style-type: none"> Qualified Mass Transit 	1st of the month following enrollment date
Regularly scheduled minimum 20 hours/week	<ul style="list-style-type: none"> Pet insurance 	Generally, within 2 pay periods of making your election

* Supplemental Life/AD&D and Dependent Life may require Evidence of Insurability (EOI). If EOI is required, the carrier will notify you if coverage is approved along with the effective date of coverage.

See the Summary Plan Description (SPD) for more details on eligibility and enrollment.

The effective dates listed in these charts assume the employee meets the eligibility requirements and has completed the benefit election process within the required period. For some leaders and physicians, there may be certain benefits, such as retirement, life, AD&D, and disability, which differ from the benefits listed on this document. Individuals should refer to Workday during enrollment to see the benefits available to them.



Our medical plans

Endeavor Health offers three medical plans administered by Cigna.

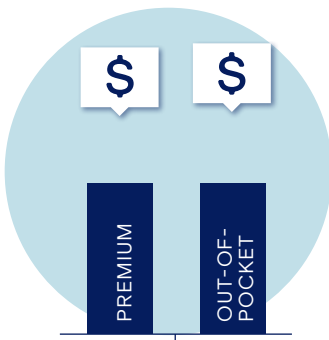
What's the right plan for you?

The Endeavor Health Plan gives you access to Endeavor Health hospitals, providers and other services, as well as select in-network partners, with the highest level of coverage and the lowest premiums. The other two medical plans offer access to Endeavor Health hospitals and providers as well as the nationwide Cigna Network of providers at a higher cost.

What will you pay for your medical plan?

Your medical premiums depend on the plan you choose, the coverage level you elect, and your full-time or part-time status. **Refer to page 10** for details.

Endeavor Health Plan



This plan has the lowest premiums and out-of-pocket costs.

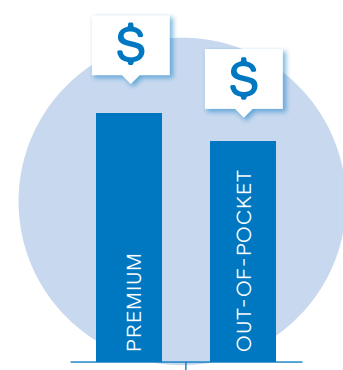
Except for emergencies, the Endeavor Health Plan only covers care at the Endeavor Health Network or care that Endeavor Health does not provide (refer to page 6 for network details).

High Deductible Health Plan (HDHP)



This plan balances mid-range premiums with the highest out-of-pocket costs and access to the Endeavor Health Network and nationwide Cigna Network. You pay less when using the Endeavor Health Network. Hospital Indemnity Insurance is automatically included with this plan at no additional cost (see page 16 for details). This is the only plan with a Health Savings Account (HSA) feature, which allows you to set aside money on a pre-tax basis for eligible healthcare expenses. See page 14 for details.

Exclusive Provider Organization (EPO) Plan



With the highest premiums, this plan provides access to the Endeavor Health Network, as well as the nationwide Cigna Network with moderate out-of-pocket costs. You pay less when using the Endeavor Health Network.

	Endeavor Health Plan	High Deductible Health Plan (HDHP)	Exclusive Provider Organization (EPO) Plan
Your Premium	\$	\$\$	\$\$\$
Provider Network	Endeavor Health Network only*	Endeavor Health Network as well as nationwide Cigna Network of providers	Endeavor Health Network as well as nationwide Cigna Network of providers
Deductible with Endeavor Health Providers	\$300 individual \$600 family	\$1,650 individual \$3,300 family	\$700 individual \$1,400 family
Deductible in Cigna Network	Cigna Network not included in plan	\$4,000 individual \$8,000 family	\$1,600 individual \$3,200 family
Health Savings Account (HSA)	No	Yes	No

*Except in cases of emergencies or care that Endeavor Health does not provide.

Finding a provider

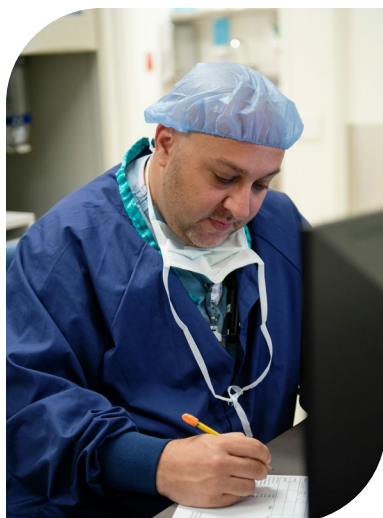
Important: Before visiting a provider or facility, you must confirm that they participate in the network for your specific medical plan.

If you have questions about finding or verifying a provider, use the contact information provided below.

Call Cigna at **(800) 233-7137** or visit **hcpdirectory.cigna.com**. You can also click the links below:

Click here for providers in the Endeavor Health Network
Use this link to find providers and facilities covered by the Endeavor Health Plan.

Click here for providers in the Cigna Network
Use this link to find additional providers and facilities covered by the High Deductible Health Plan (HDHP) and Exclusive Provider Organization (EPO) Plan.



Network and providers

Our medical plans center care around Endeavor Health facilities, providers, and services. The Endeavor Health Plan gives you best-in-class care at Endeavor Health at the lowest cost to you. You can also choose to enroll in one of our national-network plans, which also give you access to the full Cigna Network at a higher cost.

The Endeavor Health Network

Endeavor Health is the third largest healthcare delivery system in Illinois with nine hospitals, nearly 2,300 licensed beds and over 6,700 physicians and advanced practice providers at more than 300 local sites of care. The system serves 4.2 million residents across six northeast Illinois counties from Lake County to Will County.

This system drives our plans. All three of our medical plans have enhanced coverage within the Endeavor Health Network, which also includes Duly Health and Care, Cigna behavioral health providers, pediatric care through Advocate providers and facilities, and adult specialty care at UChicago Medicine.

SYSTEM HOSPITALS:

- Edward Hospital
- Elmhurst Hospital
- Evanston Hospital
- Glenbrook Hospital
- Highland Park Hospital
- Linden Oaks Behavioral Health
- Northwest Community Hospital
- Skokie Hospital
- Swedish Hospital

National Cigna Network

The High Deductible Health Plan (HDHP) and the Exclusive Provider Organization (EPO) Plan give you access to the Cigna Open Access Plus (OAP) Network, as well as the Cigna Behavioral Health Network.

The Cigna Network covers providers, hospital facilities, urgent care centers, labs, imaging, and more across the United States. No matter where you live, there are providers near you.

Out-of-network care is not included

All three medical plans cover medical care received within the Endeavor Health Network; the High Deductible Health Plan (HDHP) and the Exclusive Provider Organization (EPO) Plan also give you access to the Cigna Network. **In all three plans, you will pay out of pocket for out-of-network care, except for medical emergencies.**

Understanding your costs

Common terms that apply to all Endeavor Health medical plans unless specified otherwise.

Copay

(Endeavor Health and EPO Plans) A copay is a fixed amount you pay to a provider or to fill a prescription.

Deductible

The amount you pay out of pocket for covered services before the plan begins to pay. Once you reach your deductible, your plan pays a percentage of your costs. Your payments for in-network care count towards both the Endeavor Health Network deductible **and** the Cigna Network deductibles, so look for care at Endeavor Health whenever possible to more quickly meet your deductible.

Deductible: Family

Once medical costs for any combination of family members meet the family deductible, all covered family members have met their individual deductible. (On the HDHP Plan, there is no individual deductible if you are covering family members.)

Coinsurance

You are responsible for the coinsurance (your share of the bill), which is a percentage of the bill. You pay coinsurance after you meet your deductible by paying for covered medical services out of pocket.

Out-of-pocket maximum

This is the most you will pay each year before your plan pays 100% of your covered expenses—as long as you seek care in-network.

Out-of-pocket maximum: Family

Healthcare costs for all your covered family members are added together and count toward the family out-of-pocket maximum. The plan then pays all eligible medical and pharmacy costs as long as you and your covered family members seek care in-network.

In-network services

Our plans only cover services received within the plan network. Services for true emergencies outside of the network are treated as in-network.

- For the **Endeavor Health Plan**, "in-network" means care received at an Endeavor Health provider, lab, facility, or select in-network partners.
- For the **HDHP and EPO Plans**, "in-network" includes providers, labs, and facilities within the national Cigna Network. These plans offer richer coverage (and lower costs for you) within the Endeavor Health Network.

In addition to your plan coverage, in-network services are usually provided at a lower overall price to you, negotiated by Cigna and Endeavor Health.

Out-of-network services

Out-of-network providers are providers who do not participate in the plan's network. **Services provided out of network are not covered by our medical plans unless they are the result of a true emergency.**

- For the Endeavor Health Plan, any non-emergency service outside of the Endeavor Health Network is considered out-of-network. Eligible services not available at Endeavor Health may be considered in-network.
- For the HDHP and EPO Plans, non-emergency services outside of the national Cigna Network are considered out-of-network.

Formulary

(Prescription Drug Plan) The formulary is the list of authorized medications offered at a reduced price on our health plans. Generic drugs cost the least, formulary drugs cost more, and non-formulary brand-name drugs usually cost the most.

Medical emergency

Our medical plans follow legal regulations related to what is considered an "emergency," and much credence is given to our team members' best judgment in what they reasonably believe to be an emergency. Typically, it is an emergency if waiting to get care could be dangerous to your life or a part of your body. Examples could be a bad injury, sudden serious illness, severe pain and active labor.

ALEX can help you understand the terms above and your benefits.

Get started with ALEX



Medical plans

Summary of coverage

Coverage Details	Endeavor Health Plan	HDHP		EPO Plan	
	ENDEAVOR HEALTH NETWORK ONLY	ENDEAVOR HEALTH NETWORK	CIGNA NETWORK	ENDEAVOR HEALTH NETWORK	CIGNA NETWORK
Annual Deductible	\$300/person \$600/family	\$1,650/ individual \$3,300/family	\$4,000/ individual \$8,000/family	\$700/person \$1,400/family	\$1,600/person \$3,200/family
Annual Out-of-Pocket Maximum	\$4,000/person \$8,000/family	\$7,000/person \$14,000/family	\$8,050/person \$16,100/family	\$4,500/person \$9,000/family	\$9,000/person \$18,000/family
Coinsurance	You pay 10%	You pay 10%	You pay 30%	You pay 10%	You pay 40%
Paired with Health Savings Account (HSA)	No	Yes		No	

Service Costs	Endeavor Health Plan	HDHP		EPO Plan	
	ENDEAVOR HEALTH NETWORK ONLY	ENDEAVOR HEALTH NETWORK	CIGNA NETWORK	ENDEAVOR HEALTH NETWORK	CIGNA NETWORK
Well Child Exam	No cost	No cost	No cost	No cost	No cost
Routine Adult Physical Exam	No cost	No cost	No cost	No cost	No cost
Primary Care Office Visit	\$25 copay	You pay 10%	You pay 30%	\$25 copay	You pay 40%
Specialist Office Visit	\$40 copay	You pay 10%	You pay 30%	\$40 copay	You pay 40%
Hospital Inpatient/Outpatient	You pay 10%	You pay 10%	You pay 30%	You pay 10%	You pay 40%
Urgent Care	\$40 copay	You pay 10%	You pay 10%	\$40 copay	\$50 copay
Emergency Department	\$250 copay	You pay 10%	You pay 10%	\$250 copay	\$250 copay

How your plan pays for care

YOU PAY:

Provider bills until you reach the **deductible**, or **copays** regardless of deductible.

- If a service such as hospitalization does not have a copay, you pay the provider bill.
- In the Endeavor Health and EPO plans, each person on the plan can meet an individual deductible.
- In the HDHP plan, the individual deductible only applies to Employee Only coverage. Employees with family members must meet the family deductible.

YOU + THE PLAN PAY:

Coinsurance. You split costs with the plan until you reach your plan's **out-of-pocket maximum** for the year.

- Costs are higher outside of the Endeavor Health Network—your share of the bill, deductible, and out-of-pocket maximum all increase in the Cigna Network.

THE PLAN PAYS:

Costs above the **out-of-pocket maximum**. The plan covers 100% of eligible costs for the rest of the year.

- On the Endeavor Health Plan, prescription drugs count towards a separate Rx out-of-pocket maximum. **Refer to page 9** for details.
- In all plans, each person on the plan can meet their individual out-of-pocket maximum.

Prescription drug benefits

You will be automatically enrolled in the prescription drug plan, administered by Express Scripts (ESI), if you enroll in one of the Endeavor Health medical plans.

Summary of prescription drug plans

Prescription Type

Short-Term, 30-day supply	Endeavor Health Outpatient Pharmacies	ESI Retail Pharmacies
Generic	\$15 copay	\$15 copay
Formulary Brand	You pay 20%, min: \$50, max: \$80	You pay 30%, min: \$70, max: \$120
Non-Formulary Brand	You pay 30%, min: \$80, max: \$150	You pay 40%, min: \$100, max: \$200
GLP-1 Drugs (for weight loss)	\$200 copay	Supply-related exceptions only
Maintenance, 90-day supply	Endeavor Health Outpatient Pharmacies or Mail Order	CVS Retail In-Person Only
Generic	\$25 copay	\$45 copay
Formulary Brand	You pay 20%, min: \$85, max: \$150	You pay 25%, min: \$125, max: \$225
Non-Formulary Brand	You pay 30%, min: \$160, max: \$225	You pay 35%, min: \$250, max: \$300
Specialty, 30-day supply	Endeavor Health Outpatient Pharmacies or Mail Order	CVS Retail In-Person Only
Generic	\$50	
Preferred Brand, Biosimilar	\$150	Supply-related exceptions only
Non-Preferred	\$250	

Rx Out-of-Pocket Maximum

Endeavor Health Plan: Your charge for prescription drugs follows the above pricing on day one. However, prescription drugs in this plan have a separate annual maximum of \$2,000 per person, up to \$4,000 per family. This means the most you will pay for covered prescriptions in 2025 is \$2,000 per person, up to \$4,000 per family.

HDHP: You must fulfill your deductible before the above pricing begins. Your costs for prescription drugs count towards your medical plan's annual deductible and out-of-pocket maximum (either Endeavor Health or Cigna, depending which pharmacy you use).

EPO Plan: Your charge for prescription drugs follows the above pricing immediately, and your costs count towards your medical plan's out-of-pocket maximum (either Endeavor Health or Cigna, depending which pharmacy you use).

Note: Please remember that you will generally pay lower out-of-pocket costs when utilizing Endeavor Health Outpatient pharmacies.

FILLING PRESCRIPTIONS AT ENDEAVOR HEALTH, ESI RETAIL AND CVS RETAIL PHARMACIES

Costs are generally lower at Endeavor Health Outpatient pharmacies:

- Edward Hospital
- Elmhurst Hospital
- Evanston Hospital
- Glenbrook Hospital
- Highland Park Hospital
- Northwest Community Healthcare
- Skokie Hospital
- Swedish Hospital Foster Medical Pavilion
- Swedish Hospital Galter Medical Pavilion

Short-term (30-day supply): Prescriptions can be filled in-person at Endeavor Health Outpatient pharmacies

and ESI retail pharmacies. Visit www.express-scripts.com/endeavorhealth to learn more about ESI retail pharmacies.

Maintenance (90-day supply): Prescriptions for chronic conditions, **must be filled as a 90-day supply after the third 30-day fill.** You have two options:

- Fill in-person at an Endeavor Health Outpatient pharmacy or CVS retail in-person pharmacy
- Fill by mail from Skokie Hospital Outpatient Pharmacy

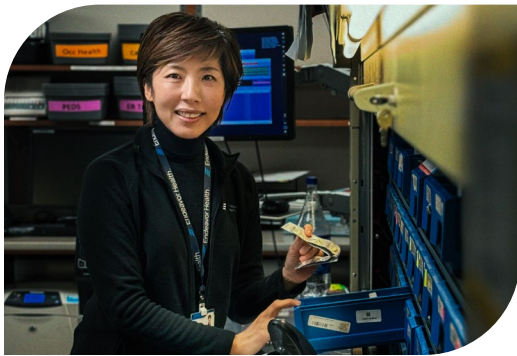
ENROLLED IN THE HDHP

HDHP members pay the full cost of medications until the deductible is met. Once you meet the deductible, you will pay the coinsurance shown above. You can use funds in your Health Savings Account to pay for your medications before and after you meet the deductible.

Medical premiums

Along with providing you with the choice between three medical plan options, our goal is to make our benefits accessible and affordable.

The Endeavor Health Plan is a big part of that goal—a low-cost, high-value plan that places Endeavor Health at the center of your care.



UNDERSTANDING YOUR PREMIUMS

Premiums for each medical plan are determined by three things:

- The medical plan you choose
- Who you cover on that plan
- The hours you are scheduled to work
 - Employees regularly scheduled to work 36 or more hours/week pay Full Time (FT) rates.
 - Employees regularly scheduled to work 30-35 hours/week pay Part Time 1 (PT1) rates.
 - Employees regularly scheduled to work 20-29 hours/week pay Part Time 2 (PT2) rates.

MEDICAL ID CARDS

Cigna is moving to a digital card format. First time enrollees will receive a card in the mail. Existing members will receive a card in the mail only if they changed plans during annual open enrollment or due to a qualified life event. You can always access a digital card on myCigna.com.

Medical plans

BI-WEEKLY PREMIUMS

Full-Time (FT) Employees 36+ hours	Endeavor Health Plan	HDHP	EPO Plan
Employee Only	\$53	\$73	\$131
Employee + Spouse	\$139	\$183	\$327
Employee + Child	\$102	\$142	\$254
Family	\$187	\$249	\$447

Part-Time 1 (PT1) Employees 30-35 hours	Endeavor Health Plan	HDHP	EPO Plan
Employee Only	\$53	\$104	\$164
Employee + Spouse	\$139	\$249	\$400
Employee + Child	\$102	\$200	\$316
Family	\$187	\$344	\$550

Part-Time 2 (PT2) Employees 20-29 hours	Endeavor Health Plan	HDHP	EPO Plan
Employee Only	\$138	\$148	\$213
Employee + Spouse	\$329	\$349	\$511
Employee + Child	\$267	\$286	\$412
Family	\$455	\$485	\$705

Dental plans

Good dental health is important to your wellbeing, and Endeavor Health offers two Preferred Provider Organization (PPO) dental plans to suit your needs. Both are provided by MetLife.

The MetLife dental plan options allow you the freedom to choose dentists from an expansive network of dental providers. You can also receive out-of-network care, but in-network providers offer lower cost visits to MetLife plan members.

You don't need to worry about paperwork: in-network or out-of-network dentists submit your claims.

Both our Basic and Enhanced Dental plans use the same providers and network. The Enhanced Dental Plan includes coverage for orthodontia and lower costs for other major services.

Dental plan summary

This chart summarizes the benefits provided under each dental plan option.

Benefit	Basic PPO Dental Plan	Enhanced PPO Dental Plan
Annual Deductible ¹	\$75/person \$225/family	\$50/person \$150/family
Annual Maximum ¹ Plan Pays	\$1,000	\$2,000
Preventive Services (two allowed per calendar year)	No cost to you	No cost to you
Basic Services	You pay 20%	You pay 20%
Major Services	You pay 50%	You pay 40%
Orthodontia	<i>Not included in plan</i>	You pay 50%
Lifetime Max Plan Pays for Orthodontia (adult and child to age 26)	<i>Not included in plan</i>	\$2,000

¹Annual Deductibles and Maximums are based on a calendar year (January through December).

BI-WEEKLY PREMIUMS

Full-Time and Part-Time	Basic PPO Dental Plan	Enhanced PPO Dental Plan
Employee Only	\$14.85	\$19.54
Employee + Spouse	\$30.93	\$40.69
Employee + Children	\$34.20	\$45.54
Family	\$45.41	\$60.36

To find an in-network MetLife dental provider, visit:

[metlife.com](https://www.mylife.com) > support > Find a Dentist and choose the **PDP Plus** network.

If already enrolled in dental coverage, use

www.mybenefits.metlife.com (enter Endeavor Health).

MetLife does not mail ID cards; most providers have access to MetLife's systems to confirm your eligibility. If you prefer to have a card, you can visit www.mybenefits.metlife.com (enter Endeavor Health).

Vision plans

Eye care coverage is available to all eligible employees of Endeavor Health. You may elect one of two vision plans offered through MetLife.

Vision plan summary

Our vision plans provide you with access to affordable, quality vision coverage.

Benefit	Basic Vision Plan	Enhanced Vision Plan
Service Intervals		
Exam	12 months	12 months
Lenses	12 months	12 months
Frames	24 months	12 months
Costs:		
Vision exam	\$15 copay	\$10 copay
Contact lens fit	\$25 copay	\$25 copay
Frames/Elective Contact Lenses	\$150 allowance	\$200 allowance
Standard Plastic Lens		
Single, Bifocal, Trifocal	\$25 copay	\$25 copay
Lens Enhancements	Specific copays are based on enhancements	

BI-WEEKLY PREMIUMS

Full-Time and Part-Time	Basic Vision Plan	Enhanced Vision Plan
Employee Only	\$2.05	\$4.47
Employee + Spouse	\$3.74	\$7.74
Employee + Children	\$3.96	\$8.36
Family	\$5.79	\$12.66

To find an in-network MetLife vision provider, visit metlife.com > **Support** > **Find a Vision Provider** and choose **Superior Vision**.

If already enrolled in vision coverage, use: www.mybenefits.metlife.com (enter Endeavor Health).

MetLife does not mail ID cards; most providers have access to MetLife's systems to confirm your eligibility. If you prefer to have a card, visit: www.mybenefits.metlife.com (enter Endeavor Health).

The MetLife Vision Network includes top retailers, including:

RETAIL

- America's Best
- Costco
- Eyeglass World
- LensCrafters
- Pearle Vision
- Sam's Club
- Target
- Visionworks
- Walmart

ONLINE

- 1800Contacts.com
- Befitting.com
- ContactsDirect.com
- Glasses.com



Flexible Spending Accounts (FSAs)

Endeavor Health can help you create accounts to pay for eligible medical or daycare expenses. You fund Flexible Spending Accounts (FSAs) by setting aside part of your pay—before taxes—through payroll deductions. If you can estimate your expenses for the coming year, this can be a good way to save on your taxes. The FSA accounts are administered by WEX.

You can elect two kinds of FSAs:

FSA Feature	Health Care FSA	Dependent Care FSA
Eligible expenses	<p>You can use your Health Care FSA funds to pay for eligible medical, prescription drug, dental and vision expenses.</p> <ul style="list-style-type: none"> If you enroll in the HDHP, your Health Care FSA is limited to eligible dental and vision expenses. In this case, you may use your Health Savings Account (HSA) for eligible medical and prescription drug expenses and your Limited Purpose Health Care FSA for eligible dental and vision expenses only. 	<p>Eligible child/elder daycare expenses for eligible dependents that allow you and/or your spouse to work or attend school full time.</p> <ul style="list-style-type: none"> Dependent medical, dental and vision expenses are not eligible for reimbursement. A Health Care FSA should be used for these types of expenses.
Funding the FSA	<p>You can contribute up to \$3,200 per year.</p> <ul style="list-style-type: none"> Your entire annual contribution is available immediately once your election takes effect. 	<p>You can contribute up to \$5,000 per year per household.</p> <ul style="list-style-type: none"> Your funds are available only after they have been deposited each pay period.
Unused funds	<p>You can roll over \$640 of unused funds in your account to the next year; anything remaining is lost.</p>	<p>Unused funds in your account do not carry over at the end of the plan year and are lost.</p>

WHAT EXPENSES ARE ELIGIBLE?

For a complete list of eligible expenses established by the IRS, visit www.irs.gov and see Publications 502 and 503.

Examples of Health Care FSA eligible expenses:

- Office visits
- Prescription drugs
- Hospital stays and lab work
- Speech/occupational/physical therapy
- Dental and vision care

Examples of Dependent Care FSA eligible expenses:

- Childcare
- Adult day care
- After school programs
- At-home elder care

DOCUMENT YOUR EXPENSES!

WEX Inc., our plan administrator, may request documentation to substantiate a claim when you use a debit card. In accordance with IRS regulations, **if you do not provide the requested documentation, the amount is considered an ineligible claim.**

If you do not repay the amount of an ineligible claim on a timely basis, IRS rules may require the amount be deducted from your wages on an after-tax basis. These funds are retained, as required by law, as forfeited funds to the plan. Additionally, your account may be suspended, preventing you from filing any additional claims.

Important: By law, Flexible Spending Accounts (FSAs) may not unfairly favor “highly compensated individuals”—as defined by the IRS. Therefore, the plan administrator may need to reduce highly compensated employee contributions to the Health Care FSA and/or Dependent Care FSA mid-year to ensure that the FSAs comply with the law. The plan administrator will generally notify you no later than the second quarter of the calendar year if you are affected by these rules.

If you enroll in an FSA, WEX will mail you a debit card and more information. Check your FSA balance, file an online claim and check the status of a claim through WEX at benefitslogin.wexhealth.com.

Health Savings Account (HSA)

When you enroll in the High Deductible Health Plan, you can save for future medical costs and reduce your tax bill with this special savings account. The HSA is administered by WEX.

How HSAs work

With the High Deductible Health Plan, you're eligible to contribute money to a Health Savings Account administered by WEX. This is a tax-advantaged savings account you can use to help pay for eligible healthcare expenses as needed, or you can build up the money in your account and use it for future expenses, even during retirement.

THINGS TO CONSIDER:

- **You can save.** You decide how much to contribute to your HSA each pay period (up to the federal limits), and can change that amount at any time.
- **It works like a bank account.** Use account funds to pay for eligible healthcare expenses by using your debit card when you receive care, or submit a claim for reimbursement for payments you've made.
- **It's tax-advantaged.** You don't pay taxes on HSA funds.
- **It's your money.** Unused funds carry over each year—you can earn tax-free interest on your HSA balance. Once your account reaches \$1,000, you will have investment choices for the money. You can take the account with you if you retire or leave Endeavor Health, and save it to use during retirement.
- **When you reach age 55,** if you are eligible to have an HSA you can contribute an additional \$1,000 each year through age 65 or until you enroll in Medicare.
- **If you are enrolled in Medicare,** you are eligible to enroll in a medical plan with HSA, but you are not eligible to contribute to the Health Savings Account. For information regarding Health Savings Accounts and Medicare, reference IRS Notice 2004-50.
- **New HSA participants:** WEX will send you an enrollment confirmation email. The email will provide you with a link to register for an online account through WEX. You must set up this account before payroll contributions can be deposited to this account.

What you can contribute to an HSA on the High Deductible Health Plan

Full-Time and Part-Time

You can contribute up to the IRS Maximum

Employee Only	\$4,300
Employee + Additional Family Members	\$8,550

If you are age 55 or older you can contribute an additional \$1,000 as a "catch-up" contribution.

Note: Amounts change yearly per IRS guidelines.

HSA PARTICIPATION REQUIREMENTS

- You must be enrolled in an HDHP medical plan.
- You cannot be covered by a non-eligible medical plan. (Tricare, Medicare, Spouse/Parent plan).
- You cannot be claimed as a tax-dependent by someone else.
- You cannot be covered by a Health Care Flexible Spending Account (FSA) other than a Limited Purpose FSA. Refer to **page 13** for details on a Limited Purpose FSA.

Supplemental medical benefits are employee-paid

The Voluntary Benefits on this page are entirely employee-paid. If you enroll, you are covered directly through the vendor; these benefits are not managed or sponsored by Endeavor Health.

Visit benefitsgo.com/endeavorhealth or Workday to see costs.

Please note: This plan is not a replacement for medical insurance!

HEALTH SCREENING BENEFIT

The plan provides a \$50 benefit per covered person per calendar year if you or your covered dependents complete a covered health screening test such as a physical exam, total cholesterol blood test, mammogram, lipid panel, etc.

Critical Illness Insurance

You can protect yourself from the unexpected costs of a serious illness. Offered through Cigna.

Even the most generous medical plan does not cover all the expenses of a serious medical condition like a heart attack or cancer. Critical Illness Insurance pays a full lump sum benefit directly to you if you are diagnosed with a covered illness that meets the plan criteria. The benefit is paid in addition to any other insurance coverage you may have.

COVERED ILLNESSES INCLUDE:

- Heart Attack
- Stroke
- Cancer
- COVID-19*
- Coronary Artery Bypass Surgery*
- Major Organ Transplant
- End Stage Renal (Kidney) Failure

PLAN FEATURES

- **Benefit amount:** You can elect coverage of \$5,000, \$15,000, or \$30,000.
- **Guaranteed acceptance:** There are no health questions or physical exams required.
- **Family coverage**:** You can elect to cover your spouse and children.
- **Portable coverage:** You can take your policy with you if you change jobs or retire.

EXAMPLE OF HOW CRITICAL ILLNESS INSURANCE WORKS

When Sam had a stroke, they were grateful their doctors were able to stabilize their condition, but they learned there was some permanent damage to their vision. They began to see their out-of-pocket costs adding up quickly. The good news is they received a lump sum payment of \$15,000 (which they elected during open enrollment) to help cover these expenses.

The policies/certificates of coverage have exclusions and limitations which may affect any benefits payable. The policies/certificates of coverage or their provisions, as well as covered illnesses, may vary or be unavailable in some states for supplemental medical benefits.

**The coverage pays 25% of the face amount of the policy once per lifetime for coronary artery bypass surgery and COVID-19.*

***If you elect coverage for your dependent children, you must provide notification to your employer when all of your dependent children exceed the dependent child age limit or no longer otherwise meet the definition of a dependent child. If you elect coverage for your spouse, you must provide notification to your employer if your spouse no longer meets the definition of a spouse.*

This plan is not a replacement for medical insurance.

Supplemental medical benefits are employee-paid

The Voluntary Benefits on this page are entirely employee-paid (unless you are enrolled in the Endeavor Health HDHP). If you enroll, you are covered directly through the vendor; your benefits are not managed or sponsored by Endeavor Health.

Visit benefitsgo.com/endeavorhealth or Workday to see costs.

Please note: This plan is not a replacement for medical insurance!

The policies/certificates of coverage have exclusions and limitations which may affect any benefits payable. The policies/certificates of coverage or their provisions, as well as covered illnesses, may vary or be unavailable in some states for supplemental medical benefits.



Hospital Indemnity Insurance

Hospital Indemnity Insurance (HI) through Cigna pays a benefit, in addition to your medical plan, when you are hospitalized as the result of an accident or sickness.

If you are admitted into a hospital, it doesn't take long for out-of-pocket costs to add up. Hospital Indemnity Insurance pays benefits directly to you if you are admitted into a hospital for care or childbirth. Benefits are paid even if you have other coverage.

You receive a benefit as soon as you are admitted and then an **additional** benefit based on the number of days you are confined to the hospital. The benefit increases if you are admitted to an Endeavor Health hospital, intensive care unit or inpatient rehabilitation.

If you are enrolled in the Endeavor Health HDHP medical plan, you and any of your enrolled dependents can enroll in Hospital Indemnity Insurance at no additional cost to you.

PLAN FEATURES

- **Guaranteed Acceptance:** There are no health questions or physical exams required.
- **Family Coverage:** You can elect to cover your spouse and children.
- **Payroll Deduction:** Premiums are paid through convenient payroll deductions.
- **Portable Coverage:** You can take your policy with you if you change jobs or retire.

EXAMPLE OF HOW HOSPITAL INDEMNITY INSURANCE (HI) WORKS

Taylor is injured in a car accident and is in the hospital for four days. She is then moved to a rehabilitation unit for three additional days.

Taylor has HI. She receives a benefit for being admitted into the hospital and a benefit for each day of her inpatient and rehab stays. Because Taylor is using an Endeavor Health hospital, her benefit is higher than if she used an outside hospital.

How Taylor's HI benefit was calculated:

Medical Service	Sample Benefit	Total
Endeavor Health Hospital	\$1,500 per admission	\$1,500
Hospital Confinement	\$ 150 per day (4 days)	\$600
Inpatient Rehabilitation	\$ 100 per day (3 days)	\$300
Total Sample Benefit		\$2,400

This is a representation only of potential medical claims and payout. See the plan details for the benefit schedule of your plan.

Supplemental medical benefits are employee-paid

The Voluntary Benefits on this page are entirely employee-paid. If you enroll, you are covered directly through the vendor; your benefits are not managed or sponsored by Endeavor Health.

Visit benefitsgo.com/endeavorhealth or Workday to see costs.

Please note: This plan is not a replacement for medical insurance!

The policies/certificates of coverage have exclusions and limitations which may affect any benefits payable. The policies/certificates of coverage or their provisions, as well as covered illnesses, may vary or be unavailable in some states for supplemental medical benefits.

**If you elect coverage for your dependent children, you must provide notification to your employer when all of your dependent children exceed the dependent child age limit or no longer otherwise meet the definition of a dependent child.*

HEALTH SCREENING BENEFIT

The plan provides a \$50 benefit per covered person per calendar year if you or your covered dependents complete a covered health screening test such as a physical exam, total cholesterol blood test, mammogram, lipid panel, etc.

Accident Insurance

Major injuries are painful. But the financial impact of the medical treatment doesn't have to be.

Accident Insurance from Cigna pays benefits directly to you if you suffer a covered injury such as a fracture, burn, ligament damage, or concussion. Benefits are paid even if you have other coverage. The benefit amount is calculated based on the type of injury, its severity, and the medical services required in treatment and recovery. The plan covers a wide variety of injuries and accident-related expenses, including:

- Injury treatment (fractures, dislocations, concussions, burns, lacerations, etc.)
- Hospitalization
- Physical therapy
- Emergency room treatment
- Transportation

PLAN FEATURES

- **Guaranteed acceptance:** There are no health questions or physical exams required.
- **Family coverage*:** You can elect to cover your spouse and children.
- **24/7 coverage:** Benefits are paid for accidents that happen on and off the job.
- **Portable coverage:** You can take your policy with you if you change jobs or retire.

The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations which may affect any benefits payable.

EXAMPLE OF HOW ACCIDENT INSURANCE WORKS

Julia trips playing basketball. She breaks an arm and chips a tooth, requiring a trip to the emergency department, physician follow-up visits, and physical therapy.

Fortunately, Julia has Accident Insurance, which helps cover her medical costs, including the deductible and coinsurance.

How Julia's Accident benefit was calculated:

Medical Service	Sample Benefit
Emergency Room	\$ 300
Fracture:	\$ 800
Broken Tooth:	\$ 150
Physician follow-up:	\$ 200 (\$100 each for two visits)
Physical Therapy	\$ 150 (\$25 each for six visits)
Total Benefit	\$1,600

This is a representation only of potential medical claims and payout. See the plan details for the benefit schedule of your plan.

Life insurance

Life and Accidental Death and Dismemberment (AD&D) insurance provides financial protection for you and your family in the event of your death due to illness or injury.

Endeavor Health Provides Life and AD&D Insurance

If you are regularly scheduled to work 20 or more hours per week, Endeavor Health provides Life and AD&D insurance at no cost to you at 1x base pay up to \$500,000.

If you are a Vice President or above scheduled to work 20 or more hours per week, Endeavor Health provides Life and AD&D insurance at no cost to you at 2x base pay up to \$1,000,000.

Additional Life and AD&D Insurance

You can choose to purchase Supplemental Term Life with AD&D coverage of 1x to 8x base pay up to \$1,500,000. Your insurance is portable, meaning you can retain your coverage (and continue to pay required premiums) if you leave Endeavor Health.

Visit benefitsgo.com/endeavorhealth to see costs for benefits on this page.

Dependent Life Insurance

If you elect Supplemental Term Life and AD&D Insurance for yourself, you can also purchase Life Insurance for your spouse and dependents.

- **Spouse:** Coverage for your spouse is available in \$10,000 increments up to \$200,000 maximum. The amount of life insurance you elect for your spouse cannot be greater than the amount of additional life insurance you elect for yourself. The cost of coverage is based on the age of your spouse.
- **Dependent:** Coverage for your child(ren) is available in amounts of \$10,000 and \$20,000. The coverage is available until a child reaches age 26.

Endeavor Health physicians should refer to Workday for coverage details.

Age reduction rules and evidence of insurability:

Coverage is reduced to 65% at age 65 and to 50% at age 70. Additionally, there are evidence of insurability (EOI) requirements that may apply. See **page 19** for EOI details. If you are required to submit EOI, Reliance Matrix, the plan administrator, will notify you via your Endeavor Health work email.



Evidence of Insurability (EOI)

When you purchase additional insurance above and beyond the Life and AD&D insurance that Endeavor Health provides, you may need to submit an EOI form. Whether you need to provide EOI depends on whether you're enrolling during annual open enrollment; as a new hire or newly eligible employee; or as a current employee with a qualified life event.

ANNUAL ENROLLMENT (previously eligible employees)

Current Suppl. Life:	Moving to:	EOI required?
No Coverage	1X base pay	Only if over \$400K
	2X, 3X, 4X, 5X, 6X, 7X or 8X	YES
1X base pay	2X base pay	Only if over \$400K
	3X, 4X, 5X, 6X, 7X or 8X	YES
2X base pay	3X base pay	Only if over \$400K
	4X, 5X, 6X, 7X or 8X	YES
3X base pay	4X, 5X, 6X, 7X or 8X base pay	YES
4X base pay	5X, 6X, 7X, or 8X base pay	YES
5X base pay	6X, 7X or 8X base pay	YES
6X base pay	7X or 8X base pay	YES
7X base pay	8X base pay	YES

Current Spouse Life:	Moving to:	EOI Required?
No Coverage	\$10,000	NO
	\$20,000 - \$200,000	YES
\$10,000	\$20,000	NO
	\$30,000 - \$200,000	YES
\$20,000	\$30,000	NO
	\$40,000 - \$200,000	YES
\$30,000	\$40,000	NO
	\$50,000 - \$200,000	YES
\$40,000	\$50,000	NO
	\$60,000 - \$200,000	YES
\$50,000	\$60,000 - \$200,000	YES

NEW HIRE OR LIFE EVENT (newly eligible employees)

Supplemental Life:	EOI required?
1X base pay	Only if over \$400K
2X base pay	Only if over \$400K
3X base pay	Only if over \$400K
4X - 8X base pay	YES
Spouse Life:	EOI Required?
\$10,000 - \$50,000	NO
\$60,000 - \$200,000	YES

LIFE EVENT (previously eligible employees)

Supplemental Life:	EOI required?
If electing for the first time or trying to increase to any amount from 1X to 8X	YES
Spouse Life:	EOI Required?
If electing for the first time or trying to increase to any amount from \$10,000 to \$200,000	YES

Note: If you are required to submit evidence of insurability, Reliance Matrix, the plan administrator, will notify you at your Endeavor Health work email. This email will include the deadline to submit your EOI which is generally within 60 days.

Rates for Supplemental Life/AD&D and Spouse Life/AD&D

RATES

Age	Monthly Life and AD&D cost per \$1,000
0-29	\$0.058
30-34	\$0.069
35-39	\$0.090
40-44	\$0.115
45-49	\$0.165
50-54	\$0.241
55-59	\$0.379
60-64	\$0.646
65-69	\$1.203
70+	\$2.075

To calculate your cost per pay period, follow the steps below.

- Step 1** Annual Base Salary
- Step 2*** Multiply base salary by your desired election: 1, 2, 3, 4, 5, 6, 7 or 8 times, to a maximum of \$1,500,000
- Step 3** Divide Step 2 by 1,000 (round to the next higher whole number)
- Step 4** Multiply Step 3 by the amount from the table above that corresponds to your age
- Step 5** Multiply Step 4 x 12 to obtain annual premium cost
- Step 6** Divide Step 5 by 26 to get your cost per pay period

EXAMPLE

Jan is 36 years old and her annual base pay is \$39,200. She elects coverage amount of 2 x pay.

Step 1:
\$39,200 annual base salary

Step 2:
\$78,400 = 2x coverage

Step 3:
\$78,400 / 1,000 = \$78.4 (round up to 79)

Step 4:
\$79 x 0.090 = \$7.11

Step 5:
\$7.11 x 12 = \$85.32 annual premium

Step 6:
\$85.32 / 26 = \$3.28 per pay period

*Age reduction rules apply: coverage is reduced for age 65 and over.

Supplemental benefits are employee-paid

Life with LTC is entirely employee-paid. If you enroll, you are covered directly through the vendor.

You can only enroll in this life insurance plan during annual open enrollment. Enrollment is completed through Chubb's enrollment platform which includes information regarding costs.

Visit benefitsgo.com/endeavorhealth for details.

Life with long-term care

Life insurance protects your family with money they can use for mortgage or rent, to provide education for children or grandchildren, retirement, family debt, final expenses, etc.

Employees regularly scheduled to work 20 hours or more per week are eligible to purchase Life Insurance through Chubb. This benefit can provide flexible and portable coverage for you, your spouse, and your children.

LONG-TERM CARE (LTC) BENEFIT

This plan includes an **Accelerated Death Benefit for Long-Term Care rider**, providing benefits while you are living. You can receive a monthly benefit for up to 25 months if you need home healthcare, assisted living or nursing care. This benefit may be extended if you need care for a longer period. If you need LTC, you can access 4% of your life insurance while you are living to use for nursing care. These benefits continue for 25 months—or up to 75 months with the **Extension of LTC Benefits rider**.

PLAN FEATURES

- Life insurance:**
 Select a life insurance amount up to \$150,000 (\$75,000 for a spouse, \$25,000 for a child).
- Guaranteed:**
 Benefits-eligible employees do not need evidence of insurability up to the maximum.
- Restoration of death benefit:**
 This rider restores your life coverage to not less than 50% of the death benefit on which your LTC benefits were based, not to exceed \$50,000.
- Portable:**
 You can keep your policy if you move to a new state or change jobs, and you can keep it through retirement.



EXAMPLE OF HOW LIFE WITH LTC WORKS

John elects a \$100,000 Life with LTC policy. He leads a full life, but moves to assisted living for about six years before he passes away.

LTC and Death Benefits:

Amount of Policy	\$ 100,000
4% per month LTC benefit for 25 months	\$ 100,000
Extended LTC Benefit for 50 months	\$ 200,000
Restoration of Death Benefit	\$ 50,000
Total Benefit	\$ 450,000

This is an example of a possible benefit. See the plan details for your specific benefits information.

Voluntary benefits are employee-paid

The Voluntary Benefits on this page are entirely employee-paid. If you enroll, you are covered directly through the vendor; these benefits are not managed or sponsored by Endeavor Health.

Visit benefitsgo.com/endeavorhealth or Workday to see costs for legal assistance and identify theft protection. Pet insurance costs are available at www.metlife.com/getpetquote.



Legal assistance

Protect yourself from unexpected legal complications with the legal plan from MetLife.

Work with a network attorney to address legal situations including: criminal matters, debts, driving infractions, tax issues, family, landlord/tenant issues, real estate and home ownership, wills, and estate planning. Coverage includes spouses and dependents under the age of 26.

Identity theft protection

Identity theft protection from Norton LifeLock monitors gateways into your identity and credit and alerts you of fraudulent activity. You can cover yourself and any dependents living with you or financially dependent on you.

COVERED SERVICES INCLUDE:

- Credit reports and monitoring
- Court records monitoring
- Bank account takeover monitoring
- Criminal bookings monitoring
- Credit application monitoring
- Sex offender monitoring
- Real time authorization notifications
- Change of address monitoring
- Child social security number Monitoring
- Full service identity restoration services
- Social security number trace

Important: Norton LifeLock requires a Social Security Number to monitor fraudulent activity. If you enroll dependents in this coverage, a valid Social Security Number must be provided in Workday. Identify theft protection can not be provided without this information.

Pet insurance

Get coverage for every member of the family. With pet insurance from MetLife, you'll have peace of mind knowing you can get help with your pet's eligible medical bills, including treatments, surgeries, lab fees, X-rays, prescriptions, and more. You can cover cats and dogs on the same policy. You have access to your claims through the mobile app, as well as 24/7 access to telehealth concierge service.

Enroll at anytime. Visit www.metlife.com/getpetquote or call (800) GET-MET8. Enter your employer code, Endeavor Health (NS-EEH).

Disability benefits

If you're hurt or sick and can't work, you can rest easy knowing that Endeavor Health's collective strength is there to pick you up.

Employees who are regularly scheduled to work 30+ hours per week:

Endeavor Health provides Short-Term Disability (STD)

Short-Term Disability is coverage that pays a percentage of your salary if you become temporarily disabled and not able to work for a short period of time due to illness, injury or accident. Endeavor Health provides you with Short-Term Disability coverage, administered by Reliance Matrix, for a percentage of your salary if you regularly work 30 hours or more per week.

- **Coverage:** Salaried: 100% salary for 8 weeks, 60% salary for 18 weeks. Hourly: 60% salary for 26 weeks.
- **Elimination Period:** This benefit begins after 7 days away from work, during which you must use PTO.
- **Duration:** 6 months max

Endeavor Health provides Long-Term Disability (LTD)

To give you and your family peace of mind if you're unable to work for an extended period of time, Endeavor Health provides you with Long-Term Disability coverage for a percentage of your salary if you work 30 hours or more per week.

- **Coverage:** 60% salary up to \$10,000/month

Long-Term Disability Buy-up

Employees eligible for Endeavor Health-provided Long-Term Disability with coverage in the amount of 60% of their monthly salary, are eligible to purchase Long-Term Disability Buy-Up.

- **Coverage:** 66 and 2/3% salary up to \$12,000/month

Endeavor Health VPs and above and physicians should refer to Workday for coverage details.

Employees who are regularly scheduled to work 20-29 hours per week:

Employee-paid supplemental Short-Term Disability

The supplemental Short-Term Disability plan administered by Chubb is available to employees regularly working 20-29 hours per week who are not eligible for Endeavor Health-provided STD.

- **Coverage:** 60% salary up to \$6,000/month
- **Elimination Period:** 7 days
- **Duration:** 6 months max
- **Pre-Existing Conditions:** Benefits will not be paid for any disability caused by, contributed to by, or the result of a pre-existing condition which begins within the first 12 months following your coverage effective date. If you have a claim in the first 12 months, Chubb will look back 12 months to see if there was a pre-existing condition. The claim would not be paid if Chubb determines there is a pre-existing condition.
- **Enrollment:** You can only enroll during annual open enrollment. Enrollment is completed through Chubb's enrollment platform, which includes information regarding costs. Visit benefitsgo.com/endeavorhealth for details.

Employee-paid supplemental Long-Term Disability

Employees working 20-29 hours a week, who are not eligible for Endeavor Health-provided LTD, may purchase Long-Term Disability administered by Reliance Matrix.

- **Coverage:** 60% salary up to \$10,000/month



Retirement plan

Retirement may be a long way off—or right around the corner. Either way, the key to saving for your future is to start early and stay engaged, and Endeavor Health can help along the way.

The Endeavor Health 401(k) Plan at Fidelity

Fidelity Investments® is the recordkeeper for the Endeavor Health 401(k) Plan.

The 401(k) Plan offers a company match and a variety of features and services. This includes flexibility with investment choices to help you achieve your savings goals, today and in retirement.

WHAT DO YOU NEED TO KNOW?

All employees are immediately eligible to participate in the 401(k) Plan.

THE ENDEAVOR HEALTH 401(K) PLAN AT FIDELITY OFFERS:

- **A market-competitive plan, with a 6% company match from Endeavor Health.**
- Participants are always 100% vested in their own contribution and generally vest in the company match after 3 years of employment.
- A lineup of investment options.
- Fidelity NetBenefits® website and mobile app to easily access and manage your account.
- Online planning tools, videos, and workshops to help you make good decisions for your future.
- Help and investment advice from Fidelity's experienced phone representatives.
- A dedicated Fidelity Workplace Financial Consultant who can help you plan for your financial goals and at no cost to use.
- There are 10 Fidelity Investor Centers located around the Chicago area where you can meet with trained professionals for investment help. Other Fidelity products and services are offered at these Investor Centers outside of the 401(k) Plan.

Fidelity Goal Booster

Goal Booster can help you save for short-term goals (e.g., a vacation, a car, emergencies, or college). With Goal Booster:

- Set saving goals
- Compare saving and investing products that work for each goal
- Open or link eligible Fidelity accounts
- Automate funding, track progress and easily move money to goals
- Take advantage of alerts and goal defenders to help stay on track

Get started at: fidelity.com/goalbooster.

Other financial offers from Fidelity

- **TurboTax Discounts** - A discount on tax preparation so you can keep more of your hard-earned money.
- **HomeAdvisor access** - Access to pre-screened home improvement professionals to help with home improvement needs.

WHAT DO YOU NEED TO DO?

You can find retirement information on Fidelity's website at:

www.NetBenefits.com/endeavorhealth.

Investing involves risk, including risk of loss. Fidelity retail products and services are offered beyond those of your employer-sponsored retirement plan.

Life-work harmony and career development benefits

The benefits on these pages reflect Endeavor Health's dedication to supporting your whole life.

Paid Leave

We know it's important to have time to take care of yourself, your responsibilities and those who rely on you. In addition to your PTO, FMLA and our disability leave programs, team members who have been employed for at least 90 days are eligible for the following paid leaves:

- Two weeks parental leave (maternal or paternal) following birth or adoption
- One week caregiver leave
- Three days bereavement
- Two weeks military leave

Details about these benefits and your individual eligibility can be found by contacting the HR Service Center at **(847) 570-5111**.

Paid Time Off

Everyone needs some time away from work, and Endeavor Health is committed to providing you with a solid life-work harmony. Our paid time off (PTO) policy provides you with a combined account of paid days off that you can use throughout the year, once you have accrued them. You have the flexibility to determine how to use these days from year to year.

Visit ServiceNow and search "PTO" to find how much time you are provided as PTO per pay period.

Tuition Reimbursement

Endeavor Health recognizes the importance of continuing your education to support your career goals. The Education Assistance Program supports Endeavor Health employees on their educational journey.

Employees in a benefits eligible position who are regularly scheduled to work a minimum of 20 hours per week are eligible to participate after 90 days of employment. Reimbursement levels and maximums vary depending upon your grade and employment status:

- Full-Time (36-40 hrs/week): \$5,000/year
- Part-Time 1 (30-35 hrs/week): \$3,750/year
- Part-Time 2 (20-29 hrs/week): \$2,000/year

Grade Requirements

- A+ - B- or pass will be paid at 100%, up to calendar year maximum
- C+ - C- will be paid at 80%, up to calendar year maximum
- D+ or below or fail will not be reimbursed

How to Request Tuition Reimbursement

For our tuition reimbursement processing, we partner with Edcor, a comprehensive education benefit outsourcing and consulting service. You can apply for tuition reimbursement directly through Edcor at **endeavorhealth.tap.edcor.com**.

Important: Manager approval is required prior to enrollment in class to be eligible for tuition reimbursement.

Tuition.io and Public Service Loan Forgiveness

Endeavor Health has partnered with **Tuition.io**, a comprehensive education assistance benefits platform. **Tuition.io** can support you with the resources needed to successfully navigate the federal Public Service Loan Forgiveness (PSLF) program. Features include:

- The ability to file electronically directly through the Tuition.io website for PSLF.
- Dashboards to manage all of your student loans in one place and understand next steps to assure you've done all you need to do to get approval once you apply.
- Other financial wellbeing tools to assist you and/or your family members in relation to managing future or existing student loan debt.

Who is eligible to apply for the PSLF program?

Full-time (30+ hours/week) employees with student loan debt are encouraged to apply for the PSLF program through Tuition.io.

Getting started:

- Create an account at **endeavorhealth.tuition.io**; elect the "Loan Forgiveness" option.
- Call an expert at Tuition.io at **(855) 353-9395**, 7:00 am to 7:00 pm (CST) M-F

Life-work harmony and career development benefits cont.

Save for your child's education with a 529 Savings Plans

529 Plans are flexible, tax-advantaged accounts designed specifically for college education savings. Funds can be used for qualified education expenses at schools nationwide.

Endeavor Health partners with two different vendors to offer 529 Plans: Fidelity and Bright Start. Both offer the following features:

- You can make automatic contributions through payroll deductions
- Your earnings grow tax deferred
- Withdrawals are tax-free for qualified education expenses
- A 529 Plan has little effect on your financial aid eligibility
- You have many investment options available

Refer to ServiceNow for more details.



Business travel accident insurance

Business travel accident (BTA) insurance is a type of accidental death and dismemberment insurance that covers you while you are traveling on business on behalf of Endeavor Health. Your spouse and your dependent children also are covered if they are traveling on business with you at Endeavor Health's request and expense.

Qualified Mass Transit Account

The Qualified Mass Transit Account allows you to set aside pre-tax funds to use for eligible mass transit expenses related to your commute to work. Benefits are limited to employees only; dependents are not eligible to use this account. If you contribute, Endeavor Health also contributes to your account:

- You must make a minimum annual contribution of \$240, maximum \$3,540
- Endeavor Health will also make an annual contribution of \$240
- Maximum employee and employer annual contribution \$3,780

You may use the Qualified Mass Transit Account for eligible expenses for any pass, fare card, or similar item that entitles you to transportation on a mass transit system or vanpool to and from work. You can see your balance, request reimbursement and verify eligible expenses through WEX, our administrator. You can enroll in this benefit through Workday.

Adoption benefit

Employees who have one year of service with Endeavor Health, are scheduled to work a minimum of 20 hours per week, and who are participating in one of Endeavor's medical plan options are eligible for Adoption Assistance.

Adoption Assistance will reimburse many expenses related to a finalized adoption, up to a maximum of \$5,000 per child and a family lifetime maximum of \$10,000.

Wellbeing

Limeade wellbeing program

Taking time for your own wellbeing is important. That's why Endeavor Health partners with Limeade to offer an online program that takes a holistic approach to wellness with physical, emotional, financial and life-work harmony resources and tools. You can complete activities and challenges either through your desktop, laptop or Limeade's mobile app to enhance all areas of your life. The program also lets you earn points towards cash and a chance to win a gift card:

- **Level 1** = \$100
- **Level 2** = \$70
- **Level 3** = Raffle entry for \$250 Amazon gift card

All employees (excludes temporary and seasonal workers) are eligible to participate, as are spouses/civil union partners enrolled in an Endeavor Health medical plan.

Download the Limeade ONE mobile app and search for Endeavor Health or visit endeavorhealth.limeade.com, then click "Sign Up" and follow the prompts.

Discover your fitness centers

Endeavor Health employees have the choice between three medically-based fitness centers, where the focus is to help you integrate fitness—a key component of health and wellness—into your lifestyle.

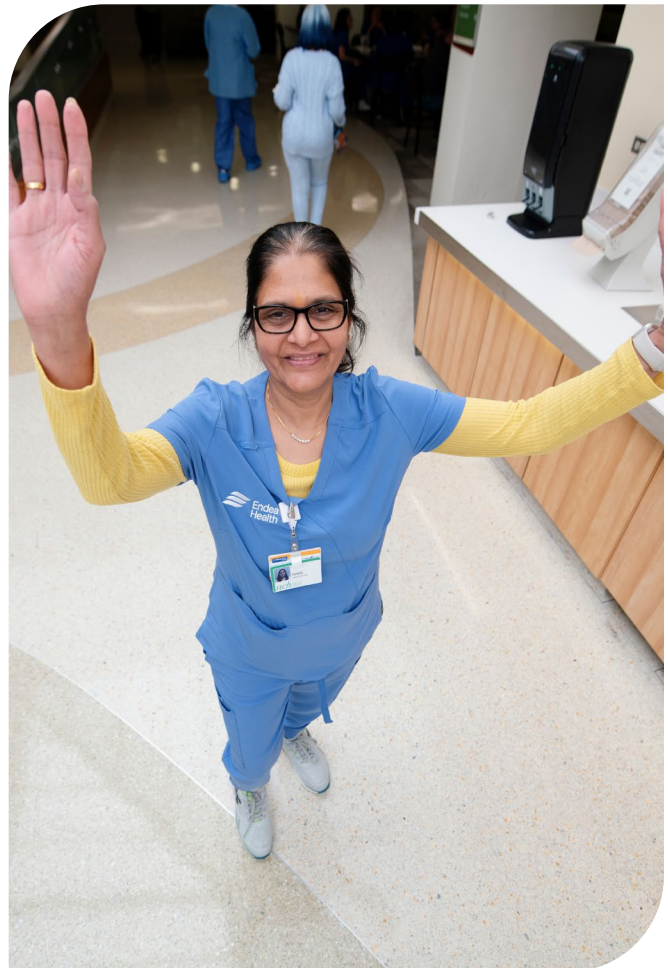
Fitness is a way of life, and we believe in an integrated approach. Our fitness centers are committed to helping develop custom goals and programs to move your health forward. Our group exercise instructors, personal trainers and massage therapists hold nationally accredited licenses and certifications to provide exceptional service at the highest industry standard.

- Your discounted membership of \$32 per month provides access to over 100 weekly group exercise, aquatic, cycling, yoga classes and more.
- The fitness centers offer lap pools, warm water therapy, indoor walking/running tracks, and hundreds of state-of-the-art cardio and strength training machines.
- As medically based facilities, we offer special programs including classes for Parkinson's, arthritis, weight management, and nutrition.

Edward-Elmhurst Health & Fitness, Galter LifeCenter at Swedish, or NCH Wellness Center can be an integral part of your health and wellness journey. Contact us today to start your fitness center membership.

- Edward-Elmhurst Health & Fitness: **(630) 646-7917**
- NCH Wellness Center: **(847) 618-3500**
- Galter LifeCenter: **(773) 878-9936**

We also offer a membership discount at **LA Fitness**; visit ServiceNow accessible from the myEndeavor intranet homepage and search "LA Fitness" to view the discount details and to enroll.



Employee assistance program (EAP)

SupportLinc is our EAP partner for counseling, crisis support, and everyday work and life issues.

IN-THE-MOMENT SUPPORT

Reach a licensed clinician by phone at **(888) 881-LINC (5462)** 24/7/365 for immediate assistance.

SHORT-TERM COUNSELING

Access up to six in-person or video counseling sessions to resolve concerns such as stress, anxiety, depression, relationship issues, work-related pressures, or substance use.

ON-SITE CRISIS MANAGEMENT SUPPORT

Support at work, when and where you need it most.

FINANCIAL EXPERTISE

Planning and consultation with a licensed financial counselor.

CONVENIENCE RESOURCES

Referrals for child and elder care, home repair, housing needs, education, pet care and more.

LEGAL CONSULTATION

By phone or in-person with a local attorney.

CONFIDENTIALITY

SupportLinc ensures no one will know you have accessed the program without your written permission unless required by law.

The EAP is available to both you and your family members.

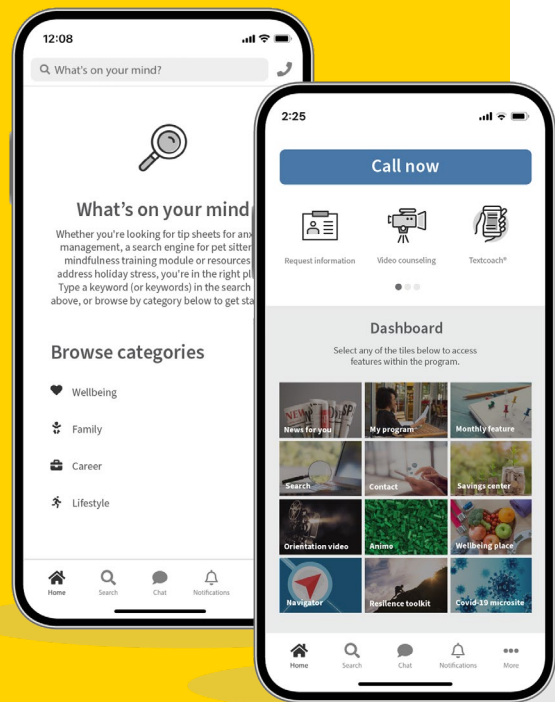
Get convenient, on-the-go support with the web portal and mobile app

- The one-stop shop for program services, information and more.
- Discover on-demand training to boost wellbeing and life balance.
- Find search engines, financial calculators and career resources.
- Explore thousands of articles, tip sheets, self-assessments and videos.

You can set up your account at supportlinc.com with employer code:

Team Members: **endeavorhealth**

Physicians: **endeavorhealthmd**



Contact information

Questions Regarding	Contact	Phone Number	Online/Address
Enrollment Eligibility, deductions, plan options, life event changes	Endeavor Health HR Service Center	(847) 570-5111	Visit Workday
Understanding benefits	ALEX		start.myalex.com/endeavorhealth/
COBRA	WEX	(866) 451-3399	cobralogin.wexhealth.com
Medical Benefits	Cigna	(800) 233-7137	www.myCigna.com
Prescription Benefits	Express Scripts (ESI)	(877) 787-8660	www.Express-Scripts.com/endeavorhealth
Dental Benefits	MetLife	(800) 438-6388	www.mybenefits.metlife.com enter code Endeavor Health
Vision Benefits	MetLife	(833) 393-5433	www.mybenefits.metlife.com enter code Endeavor Health
Flexible Spending Accounts, Health Savings Account, Mass Transit Account	WEX	(866) 451-3399	benefitslogin.wexhealth.com
Accident, Critical Illness, and Hospital Indemnity	Cigna	(800) 754-3207	CignaSupplementalHealthPlans.com
Basic Life and Accidental Death & Dismemberment Insurance	Reliance Matrix	(800) 351-7500	www.reliancematrix.com
FMLA, ADA, Short-Term Disability and Long-Term Disability	Reliance Matrix General Questions: Claims:	(800) 351-7500 (877) 550-4614	claims: matrixabsence.com
Life with Long-Term Care	Chubb	(855) 241-9891	chubb.benselect.com/EndeavorHealth log in with your Username and PIN username: Employee ID or SSN PIN: varies based on info provided
Voluntary STD Insurance	Chubb Claims	(833) 542-2013	chubb.benselect.com/EndeavorHealth log in with your Username and PIN username: Employee ID or SSN PIN: varies based on info provided
401(k) Retirement Plan Mon-Fri, 7:30 am - 11pm CST	Fidelity	(800) 343-0860	www.NetBenefits.com/endeavorhealth
Legal Services	MetLife	(800) 438-6388	www.mybenefits.metlife.com enter code Endeavor Health
Identity Theft Protection Member Services Mon-Fri, 9 am-7 pm ET Urgent After-Hours Support	Norton LifeLock	(800) 607-9174 (800) 543-3562	Account Registration: Norton.com/ebsetup Login Site: my.norton.com
Pet Insurance	MetLife	(800) 438-6388	www.mybenefits.metlife.com enter code Endeavor Health
Employee Assistance Program	CuraLinc	(888) 881-LINC (5462)	supportlinc.com Team Members: employer code <i>endeavorhealth</i> Physicians: employer code <i>endeavorhealthmd</i>
Limeade Wellbeing Program	Limeade		endeavorhealth.limeade.com
Tuition Reimbursement	Edcor		endeavorhealth.tap.edcor.com
Public Student Loan Forgiveness	Tuition.io	(855) 353-9395	endeavorhealth.tuition.io

