



# 2024 Benefits Guide



benefitsgo.com/EndeavorHealth

Access benefits & enrollment information

# Welcome

Endeavor Health is proud to present our systemwide benefits: medical, prescription drug, dental, vision, 401(k) retirement plan, and voluntary benefits plans. No matter where you work at Endeavor Health, you receive the same flexible choices; the same comprehensive, affordable plans; and the same seamless and easy-to-understand tools to manage your benefits. It has never been easier to move forward together.

Our medical plans put Endeavor Health services and providers at the heart of your care. The NS-EEH System Plan is designed to make our best-in-class health services available and affordable to everyone. We also offer enhanced plans with the national Cigna network and HSA-eligible options, as well as a host of voluntary benefits that let you tailor your coverage to your family's needs.

Because these benefits are systemwide, they go with you even if you change jobs within the Endeavor Health system, supporting you as you advance in your career.

Look through this guide to learn how our growing health system can help you and your family thrive and meet your physical, financial and emotional needs.

Thank you for being a part of our team.

**Dianna Sparacino**  
Chief People Officer

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

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### Cover features (from top left):

Arcia Moss, Perioperative Services; Jasmina Stekovic, Pharmacy; Linda Wienke, Animal Assisted Therapy; Franclin Bautista, Patient Care Technician

# About Our Plans

## Eligibility

Employees regularly scheduled to work 20 hours or more per week are eligible to elect medical benefits. See rates on **page 10** for details and individual benefits pages for further eligibility details.

Coverage begins on the first of the month following your hire date.

Eligible dependents are:

- Spouses/civil union partnership under the Illinois Religious Freedom Protection and Civil Union Act (whether same or different sex)
- Dependent children up to age 26 (coverage 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

**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 & WELLBEING

- Medical and Prescription Plans
- Health Savings Account (HSA)
- Dental Insurance
- Vision Insurance
- Wellness Program
- Flexible Spending Accounts (FSA)

### INCOME SECURITY

- Short-Term Disability Benefits
- Long-Term Disability Insurance
- Basic and Supplemental Life/AD&D Insurance

### RETIREMENT & LIFESTYLE

- 401(k) Retirement Savings Plan
- Employee Assistance Program (EAP)
- Tuition Assistance

### VOLUNTARY BENEFITS

- Critical Illness Insurance
- Hospital Indemnity Insurance
- Accident Insurance
- Life with Long Term Care
- Legal Insurance
- Identity Theft Protection
- Pet Insurance

*This document is intended to provide you with a general summary of the employee benefit programs offered by Endeavor Health. This document is only a summary of the terms and conditions of the benefit programs—it does not contain complete details about all plan provisions. Summary plan descriptions (SPDs) contain more information about each of these programs, and the actual plan documents contain the full and complete legal and governing terms of the plan's provision and benefits. To the extent that there is any conflict between this document and/or the SPD or actual plan documents, the terms of the actual plan provisions shall govern.*

*Endeavor Health may modify or terminate any of the programs described herein at any time.*



# 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 starting at the end of October.
- Within 31 days of experiencing a qualifying life event (31-day period includes date of hire), 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 at work or from your personal mobile device, tablet, Mac or PC whenever it is convenient for you.

- To begin enrolling in benefits, select **Enroll in Benefits** from the Workday menu.

Workday is available from computers logged in to the Endeavor Health network without any additional steps.

## Have Questions?

Call the HR Service Center at **1-847-570-5111**.  
Monday-Friday 8:00 am-5:00 pm (CST)



**Karol Sandoval**  
Laundry Associate

## ENROLLING FROM A MOBILE DEVICE

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

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.

You must install the Workday app on your device.

Visit [benefitsgo.com/EndeavorHealth](https://benefitsgo.com/EndeavorHealth) for up-to-date instructions on how to set up your device to log into Workday for the first time.

# Eligibility, Enrollment and Effective Dates for New Hires

## HEALTH & WELLBEING

Benefit	Employee Eligibility	Enrollment Period	Effective Date
Medical (includes prescription benefits)	Regularly scheduled to work a minimum of 20 hours per week	Within 31 days of hire date (31 days includes date of hire)	1st of the month following hire date
Health Savings Account	Regularly scheduled to work a minimum of 20 hours per week	Within 31 days of hire date (31 days includes date of hire)	1st of the month following hire date
Dental	Regularly scheduled to work a minimum of 20 hours per week	Within 31 days of hire date (31 days includes date of hire)	1st of the month following hire date
Vision	Regularly scheduled to work a minimum of 20 hours per week	Within 31 days of hire date (31 days includes date of hire)	1st of the month following hire date
Flexible Spending Accounts	Regularly scheduled to work a minimum of 20 hours per week	Within 31 days of hire date (31 days includes date of hire)	1st of the month following hire date

## INCOME SECURITY

Benefit	Employee Eligibility	Enrollment Period	Effective Date
Basic Short-Term Disability	Regularly scheduled to work a minimum of 30 hours per week	Automatically enrolled, if eligible	1st of the month following 90 days from hire date
Basic Long-Term Disability	Regularly scheduled to work a minimum of 30 hours per week	Automatically enrolled, if eligible	1st of the month following 90 days from hire date
Long-Term Disability Buy-Up	Regularly scheduled to work a minimum of 30 hours per week	Within 31 days of hire date (31 days includes date of hire)	1st of the month following 90 days from hire date
Supplemental Long-Term Disability	Regularly scheduled to work 20-29 hour per week	Within 31 days of hire date (31 days includes date of hire)	1st of the month following 90 days from hire date
Basic Life/AD&D Insurance	Regularly scheduled to work a minimum of 20 hours per week	Automatically enrolled, if eligible	1st of the month following hire date
Supplemental Life/AD&D and Dependent Life Insurance	Regularly scheduled to work a minimum of 20 hours per week	Within 31 days of hire date (31 days includes date of hire)	1st of the month following hire date, unless evidence of insurability (EOI) is required

# New Hire Dates, cont.

## RETIREMENT & LIFESTYLE

Benefit	Employee Eligibility	Enrollment Period	Effective Date
Qualified Transit Account	Regularly scheduled to work a minimum of 20 hours per week	Within 31 days of hire date (31 days includes date of hire)	1st of the month following hire date
401(k) Retirement Plan	All employees	Anytime	Contributions generally reflected within 2 pay periods of making your election

## VOLUNTARY BENEFITS

Benefit	Employee Eligibility	Enrollment Period	Effective Date
Hospital Indemnity Insurance	Regularly scheduled to work a minimum of 20 hours per week	Within 31 days of hire date (31 days includes date of hire)	1st of the month following hire date
Critical Illness Insurance	Regularly scheduled to work a minimum of 20 hours per week	Within 31 days of hire date (31 days includes date of hire)	1st of the month following hire date
Accident Insurance	Regularly scheduled to work a minimum of 20 hours per week	Within 31 days of hire date (31 days includes date of hire)	1st of the month following hire date
Legal Insurance	Regularly scheduled to work a minimum of 20 hours per week	Within 31 days of hire date (31 days includes date of hire)	1st of the month following hire date
Identify Theft Protection	Regularly scheduled to work a minimum of 20 hours per week	Within 31 days of hire date (31 days includes date of hire)	1st of the month following hire date
Pet Insurance	Regularly scheduled to work a minimum of 20 hours per week	Anytime	Deductions generally reflected within 2 pay periods of making your election
Permanent Life with Long-Term Care	Regularly scheduled to work a minimum of 20 hours per week	Annual Open Enrollment (generally occurs late October)	1st of the following calendar year
Supplemental Short-Term Disability	Regularly scheduled to work 20-29 hour per week	Annual Open Enrollment (generally occurs late October)	1st of the following calendar year

The effective dates listed in this chart 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, the Endeavor Health's Enterprise Resource Planning system, during enrollment to see the benefits available to them.

# Our Medical Plans

Endeavor Health offers three medical plans administered by Cigna.

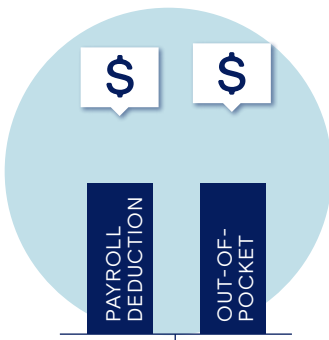
## What's the Right Plan for You?

The NS–EEH System 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 payroll deductions. The other two medical plans offer access to Endeavor Health hospitals and providers as well as the nationwide Cigna network of providers at higher cost.

## What Will You Pay for Your Medical Plan?

Your medical payroll deductions depend on the plan you choose, the coverage level you elect, and your full-time or part-time status. Payroll deductions are standard across the Endeavor Health system; you pay the same regardless of your role or where you work.

### NS–EEH System Plan



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

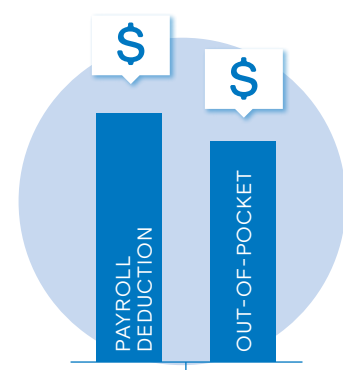
**Except for emergencies, the NS–EEH System Plan only covers care at Endeavor Health and select in-network partners.**

### High Deductible Health Plan (HDHP)



This plan balances mid-range payroll deductions with the highest out-of-pocket costs and access to the NS–EEH System network, as well as the nation-wide Cigna network. Endeavor Health helps offset these costs with a company match when you contribute to a Health Savings Account (HSA). Hospital Indemnity Insurance is automatically included with this plan at no additional cost.

### Exclusive Provider Organization (EPO) Plan



With the highest premiums, this plan provides access to the NS–EEH System network, as well as the nationwide Cigna network with moderate out-of-pocket costs. You pay less when using the NS–EEH System network.

	NS–EEH System Plan	High Deductible Health Plan (HDHP)	Exclusive Provider Organization (EPO) Plan
Your Payroll Deduction	\$	\$\$	\$\$\$
Provider Network	NS–EEH System Network Only*	NS–EEH System as well as nationwide Cigna network of providers	NS–EEH System as well as nationwide Cigna network of providers
Deductible with Endeavor Health Providers	\$250 individual \$500 family	\$1,600 individual \$3,200 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, your contribution is matched by Endeavor Health up to \$600 individual/\$1,200 family	No

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

## Finding a Provider

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

**Call Cigna at:**  
(800) 233-7137

**Provider Search:**  
Log in to  
[hcpdirectory.cigna.com](http://hcpdirectory.cigna.com)

**Click here for NS–EEH System network**  
Use this link to find providers and facilities covered by the NS–EEH System 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 NS–EEH System 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 NS–EEH System Network

Endeavor Health is the third largest healthcare delivery system in Illinois with nine hospitals, nearly 2,400 beds and over 6,000 physicians at more than 300 local offices. 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 NS–EEH System 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. **Except for emergencies, the NS–EEH System Plan only covers care within the System Network.**

### 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. Visit the websites on this page to find the services you need.

## Out-of-Network Care Is Not Included

The medical plans only cover medical care received within the NS–EEH System or Cigna network. You will pay out of pocket for out-of-network care, except for medical emergencies. Because of this, before visiting a new provider or facility, confirm that they participate in the NS–EEH System or Cigna network.



Gina Troccoli, RN  
Immediate Care



# Understanding Your Costs

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

## Copay

**(System 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 NS–EEH System 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 **NS–EEH System 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 NS–EEH System.

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 NS–EEH System Plan, any non-emergency service outside of the NS–EEH System 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.

# 2024 Medical Plans

## Summary of Coverage

Coverage Details	NS-EEH System Plan NS-EEH SYSTEM ONLY	HDHP		EPO Plan	
		NS-EEH SYSTEM	CIGNA NETWORK	NS-EEH SYSTEM	CIGNA NETWORK
Annual Deductible	\$250/person \$500/family	\$1,600 individual \$3,200 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%
Endeavor Health Company Match	No	Yes. Endeavor Health matches your HSA contributions up to \$600 individual/\$1,200 family		No	

Service Costs	NS-EEH System Plan NS-EEH SYSTEM ONLY	HDHP		EPO Plan	
		NS-EEH SYSTEM	CIGNA NETWORK	NS-EEH SYSTEM	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 30%	\$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 NS-EEH System 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 NS-EEH System 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 NS-EEH System Plan, prescription drugs count towards a separate Rx out-of-pocket maximum—see page 9.
- 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 (Domestic) Pharmacies	ESI (Non-Domestic) Pharmacies
Generic	\$15 copay	\$15 copay
Formulary Brand	You pay 20% min: \$50, max: \$80	You pay 20% min: \$50, max: \$80
Non-Formulary Brand	You pay 30% min: \$80, max: \$150	You pay 30% min: \$80, max: \$150
Maintenance, 90-day supply	Endeavor Health Pharmacies, In-Person or Mail	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	Endeavor Health Pharmacies, In-Person or Mail	CVS Retail In-Person Only
Generic	\$50	
Preferred Brand, Biosimilar	\$150	Exceptions Only
Non-Preferred	\$250	

### Rx Out-of-Pocket Maximum

**NS–EEH System 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 2024 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 plans' annual deductible and out-of-pocket maximum.

**EPO Plan:** Your charge for prescription drugs follows the above pricing immediately, and your costs count towards your medical plans' out-of-pocket maximum.

## FILLING PRESCRIPTIONS AT ENDEAVOR HEALTH, CVS, AND BEYOND

### The Endeavor Health Outpatient Pharmacies Are Located at:

- 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 domestic pharmacies, CVS, and other ESI network pharmacies.

**Maintenance (90-day supply):** Prescriptions for chronic conditions, as well as specialty medications, **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 domestic pharmacy or CVS 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.

# Payroll Deductions

**Our Goal Is to Make Our Benefits Accessible and Affordable.**

The NS–EEH System 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 PAYROLL DEDUCTIONS

Payroll deductions for each medical plan are the same wherever you work at Endeavor Health. They do not depend on your salary; instead, your payroll deductions 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, listed below.
  - Employees regularly scheduled to work 30–35 hours/week pay Part Time I (PT1) rates. **On the NS–EEH System Plan, PT1 and FT rates are identical.**
  - Employees regularly scheduled to work 20–29 hours/week pay Part Time II (PT2) rates.

## Medical Plans

### BI-WEEKLY PAYROLL DEDUCTIONS

Full-Time (FT) Employees 36+ hours	NS–EEH System Plan*	HDHP	EPO Plan
Employee Only	\$50	\$69	\$124
Employee + Spouse	\$129	\$170	\$304
Employee + Child	\$95	\$132	\$236
Family	\$174	\$232	\$416

Part-Time 1 (PT1) Employees 30-35 hours	NS–EEH System Plan*	HDHP	EPO Plan
Employee Only	\$50	\$98	\$155
Employee + Spouse	\$129	\$232	\$372
Employee + Child	\$95	\$186	\$294
Family	\$174	\$320	\$512

Part-Time 2 (PT2) Employees 20-29 hours	NS–EEH System Plan	HDHP	EPO Plan
Employee Only	\$130	\$140	\$201
Employee + Spouse	\$306	\$325	\$475
Employee + Child	\$248	\$266	\$383
Family	\$423	\$451	\$656

\* Payroll deductions for FT and PT1 employees on the NS–EEH System Plan are identical.

# 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 <sup>1</sup>	\$75/person \$225/family	\$50/person \$150/family
Annual Maximum <sup>1</sup> Plan Pays	\$1,000	\$2,000
Preventive Services	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		\$2,000

<sup>1</sup> Annual Deductibles and Maximums are based on a calendar year (January through December)

## BI-WEEKLY PAYROLL DEDUCTIONS

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.metlife.com) > support > Find a Dentist and choose the PDP Plus network.

If already enrolled in dental coverage, use [www.mybenefits.metlife.com](https://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 care 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	

To find an in-network MetLife vision provider, visit [metlife.com](https://www.metlife.com) > Support > Find a Vision Provider and choose **Superior Vision**.

If already enrolled in vision coverage, use:  
[www.mybenefits.metlife.com](https://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

## BI-WEEKLY PAYROLL DEDUCTIONS

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

# Flexible Spending Accounts (FSA)

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"> <li><b>If you enroll in the HDHP, your Health Care FSA is limited to eligible dental and vision expenses.</b> In this case, you may use your Health Savings Account (HSA) for eligible medical and prescription drug expenses and your Health Care FSA for eligible dental and vision expenses only.</li> </ul>	<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"> <li>Dependent medical, dental and vision expenses are not eligible for reimbursement.</li> </ul>
Funding the FSA	<p>You can contribute up to \$3,050 per year.</p> <ul style="list-style-type: none"> <li>Your entire annual contribution is available immediately once your election takes effect.</li> </ul>	<p>You can contribute up to \$5,000 per year per household.</p> <ul style="list-style-type: none"> <li>Your funds are available only after they have been deposited each pay period.</li> </ul>
Unused funds	<p>You can roll over \$610 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](http://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.

You can enroll through Workday, then see your balance and check on claims status through the WEX website. More information will be mailed to you after you enroll.

# 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. Endeavor Health helps contribute to your account, which you can spend on eligible medical expenses. HSA accounts are 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.
- **Company match:** Endeavor Health will match your HSA contributions each pay period, up to \$600 per calendar year for individual coverage or \$1,200 for one or more dependents.
- **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 or to receive an Endeavor Health match to the Health Savings Account.

### 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 Full Purpose Health Care FSA

## What You Can Contribute to an HSA on the High Deductible Health Plan

Full-Time and Part-Time	You can contribute up to	Endeavor Health will match up to	With a total up to the 2024 IRS Maximum
Employee Only	\$3,550	\$600	\$4,150
Employee + Additional Family Members	\$7,100	\$1,200	\$8,300

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



## 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.

**Please note: These plans are not replacements for medical insurance!**

# Critical Illness

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.

Visit [benefitsgo.com/EndeavorHealth](https://benefitsgo.com/EndeavorHealth) to see costs.

### 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.

### 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.

## Supplemental Medical Benefits Are Employee-Paid

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

**Please note: These plans are not replacements for medical insurance!**

Visit [benefitsgo.com/EndeavorHealth](https://benefitsgo.com/EndeavorHealth) to see costs.

# 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 dependents will be enrolled 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 HOSPITAL INDEMNITY INSURANCE (HI)

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 in-patient 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
<b>Total Sample Benefit</b>		<b>\$2,400</b>

*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.

**Please note: These plans are not replacements 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.

# 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)
<b>Total Benefit</b>	<b>\$1,600</b>

*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.

Age reduction rules apply: coverage is reduced to 65% at age 65 and to 50% at age 70.

## Additional Life and AD&D Insurance

You can choose to purchase Supplemental Life with AD&D coverage. Your insurance is portable, meaning you can retain your coverage (and continue to pay required premiums) if you leave Endeavor Health.

There are evidence of insurability (EOI) requirements if you increase from current coverage or exceed "guarantee issue" amounts. If either of these occurs based on your election you will receive a communication instructing you on next steps.

Visit [benefitsgo.com/EndeavorHealth](https://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. If you are newly eligible for dependent life insurance, \$50,000 is guaranteed. If you were previously eligible to elect dependent life insurance and either waived coverage or would like to elect an increase greater than \$10,000 from what you currently have, evidence of insurability (EOI) is required.

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 will receive separate information about their eligibility and plan details.**



Pranil Patel  
Clinical Nurse Management

## Supplemental Medical Benefits Are Employee-Paid

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

**Please note: These plans are not replacements for medical insurance!**

Visit [benefitsgo.com/EndeavorHealth](https://benefitsgo.com/EndeavorHealth) to see costs.

# 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. You can only enroll in this life insurance plan during open enrollment.

### 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. This benefits continues for 25 months—or up to 75 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
<b>Total Benefit</b>	<b>\$ 350,000</b>

*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](https://benefitsgo.com/EndeavorHealth) to see costs.

# 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

Digital thieves constantly find new ways to steal your personal information, open credit accounts in your name, sell your data on the dark web, and access your financial accounts.

Identity Theft Protection from Norton LifeLock monitors multiple 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

# 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.

To enroll visit [www.metlife.com/getpetquote](https://www.metlife.com/getpetquote) or call (800) GET-MET8. Enter your employer, search for Endeavor Health (NSEEH).

# 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 Work 30+ Hours:

### 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 may 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 physicians will receive separate information about their eligibility and plan details.**

## Employees Who Work 20-29 Hours:

### 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:** For claims within 12 months of enrollment, conditions diagnosed within 12 months prior to enrollment may not be covered.

### 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 our plan provider for the Endeavor Health 401(k) Plan. All employees are eligible to participate in the Endeavor Health 401(k) Plan.

The plan will offer 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 can 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 vest in the company match after 3 years of employment.
- An updated 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 ten 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 in addition to the 401(k) Plan.

### WHAT DO YOU NEED TO DO?

You can find retirement information on Fidelity's website at [www.NetBenefits.com/endeavorhealth](http://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.

David Aken, RN  
Supply Chain





# Lifestyle 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.

Team members 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 (FT): \$5,000/year
- Part-Time 1 (PT1): \$3,750/year
- Part-Time 2 (PT2): \$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 woman-owned and managed company that offers comprehensive education benefit outsourcing and consulting services. You can apply for tuition reimbursement directly through Edcor.

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.

- 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) team members with student loan debt are encouraged to apply for the PSLF program through Tuition.io.

## Getting started:

- Create an account at [nseehtuition.io](https://nseehtuition.io); elect the "Loan Forgiveness" option.
- Call an expert at Tuition.io at (855) 353-9395, 7 am to 7 pm (CST) M-F

# Lifestyle 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 to 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

## 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 Transit Account

The Qualified Transit Account allows you to set aside pre-tax funds to use for eligible 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 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.

## 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.



Gal Bhudvanbehen-Jung, MSN, RN  
Nursing Professional Development and Research

# Wellbeing: Thriving Together

## Limeade Wellbeing Program

Taking time for your own well-being is important. That's why Endeavor Health is partnering 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.

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](https://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 and search "LA Fitness" to view the discount details and to enroll.



**Klaudia Zahuta**  
Patient Care Tech

# Employee Assistance Program (EAP)

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

## IN-THE-MOMENT SUPPORT

Reach a licensed clinician by phone 24/7/365 for immediate assistance.

## FINANCIAL EXPERTISE

Planning and consultation with a licensed financial counselor.

## 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.

## CONVENIENCE RESOURCES

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

## ON-SITE CRISIS MANAGEMENT SUPPORT

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

## LEGAL CONSULTATION

By phone or in-person with a local attorney.

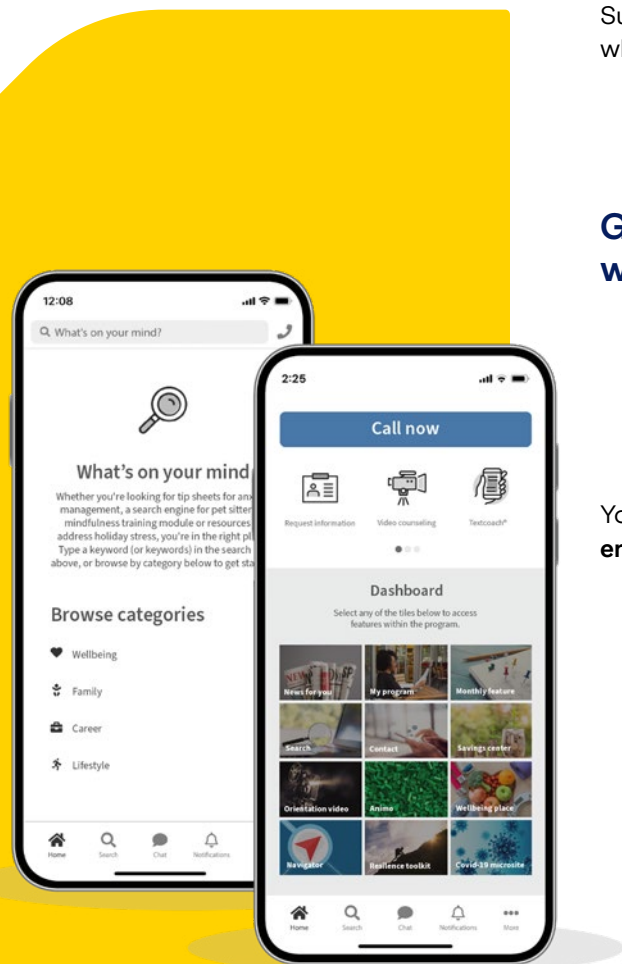
## CONFIDENTIALITY

SupportLine ensures no one will know you have accessed the program without your written permission except as required by law.

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- The one-stop shop for program services, information and more.
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You can set up your account at [supportline.com](https://supportline.com) with employer code **endeavorhealth**.



# Contact Information

Questions Regarding	Contact	Phone Number	Online/Address
<b>Enrollment</b> Eligibility, deductions, plan options, life event changes	Endeavor Health HR Service Center	(847) 570-5111	Visit Workday
<b>COBRA</b>	WEX	(866) 451-3399	cobralogin.wexhealth.com
<b>Medical Benefits</b>	Cigna	(800) 233-7137	www.myCigna.com
<b>Prescription Benefits</b>	Express Scripts (ESI)	(877) 787-8660	www.Express-Scripts.com/NS-EEH
<b>Dental Benefits</b>	MetLife	(800) 438-6388	www.mybenefits.metlife.com, enter code Endeavor Health
<b>Vision Benefits</b>	MetLife	(833) 393-5433	www.mybenefits.metlife.com, enter code Endeavor Health
<b>Flexible Spending Accounts, Health Savings Account, Transit Account</b>	WEX	(866) 451-3399	benefitslogin.wexhealth.com
<b>Accident, Critical Illness, and Hospital Indemnity</b>	Cigna	(800) 754-3207	CignaSupplementalHealthPlans.com
<b>Basic Life and Accidental Death &amp; Dismemberment Insurance</b>	Reliance Matrix	(800) 351-7500	www.reliancematrix.com
<b>FMLA, ADA, Short Term Disability and Long Term Disability</b>	Reliance Matrix General Questions: Claims:	(800) 351-7500 (877) 550-4614	claims: matrixabsence.com
<b>Permanent Life Insurance</b>	Chubb	(855) 241-9891	
<b>Voluntary STD Insurance</b>	Chubb Claims:	(833) 542-2013	
<b>401(k) Retirement Plan</b>	Fidelity	(800) 343-0860	www.NetBenefits.com/endeavorhealth
<b>Legal Services</b>	MetLife	(800) 438-6388	www.mybenefits.metlife.com enter code Endeavor Health
<b>Identity Theft Protection</b> 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
<b>Pet Insurance</b>	MetLife	(800) 438-6388	www.mybenefits.metlife.com enter code Endeavor Health
<b>Employee Assistance Program</b>	CuraLinc	(888) 881-LINC (5462)	supportlinc.com employer code: endeavorhealth

