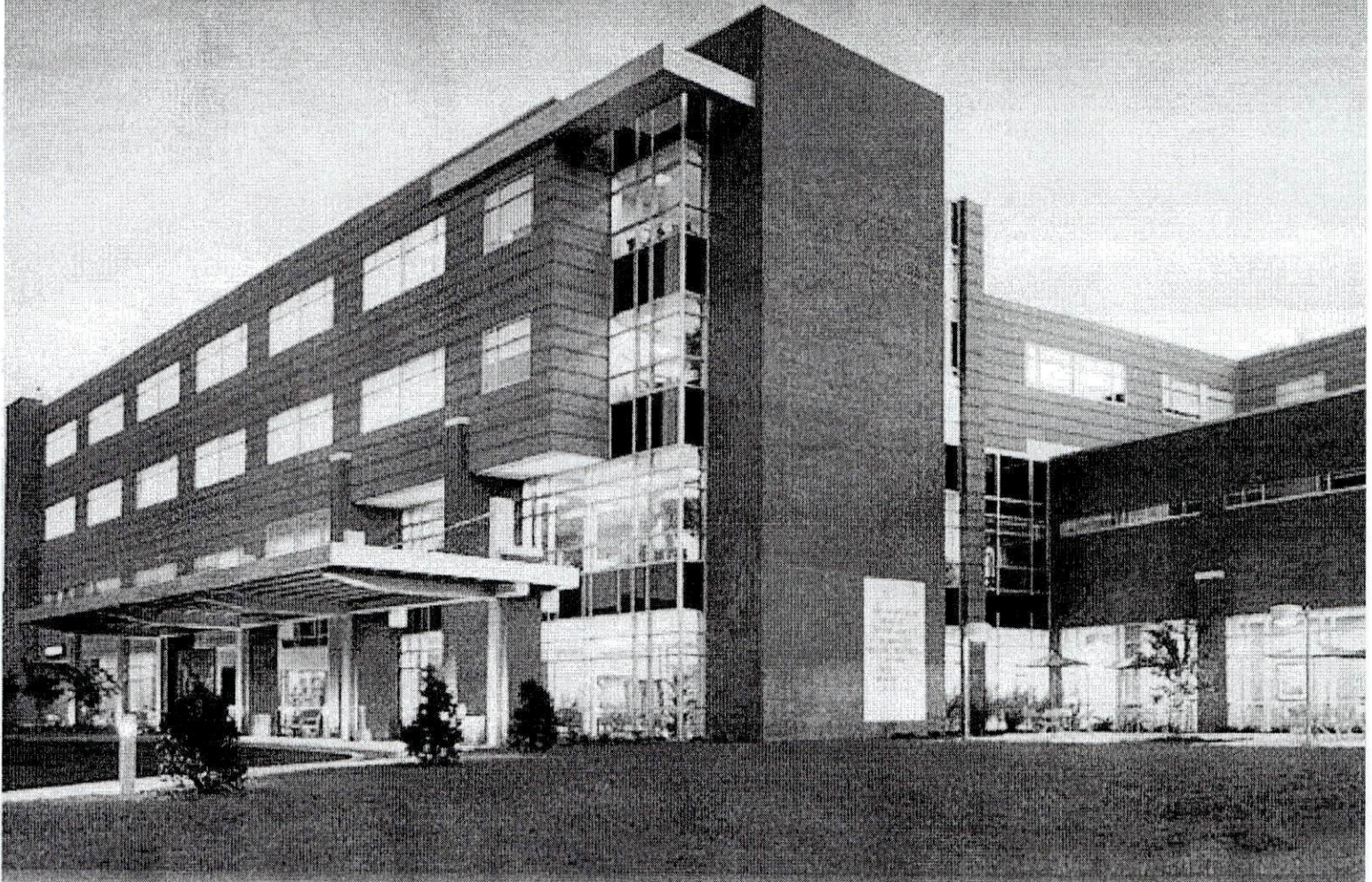


2025 Benefits Guide

for Employees of Wayne Memorial Hospital



◆◆ Wayne Memorial
Hospital

Compensation/Benefits Report – Administrative Positions in the Hospital (HB 321)

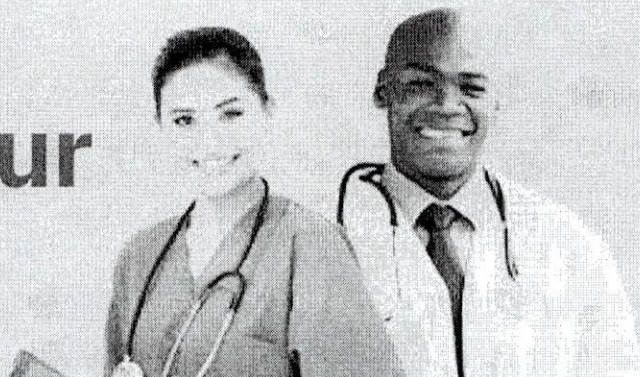
(A) Position Title*	(B) Breakdown of W-2 and/or 1099-MISC Compensation				(C) Retirement and other Deferred Compensation	(D) Nontaxable Benefits
	(i) Base Compensation	(ii) Bonus & Incentive Comp.	(iii) Taxable Deferred Comp. Accrued in Prior Years	(iv) Other Reportable Compensation		
1.CEO	293,556					
2.CFO	206,441					
3. CNO	159,029					
4. Dir Pharm	115,579					
5. Dir. OR	107,106					
6. Onc. Phar	107,015					
7. CHC Dir	105,241					
8. QA	101,132					
9. IC	100,115					
10. Head Nurse	100,041					

Notes:

- a. Reporting Period is Calendar Year _____.
- b. Deferred compensation is reported only for the year when earned or accrued, whether or not funded, vested, qualified, or non-qualified or subject to substantial risk of forfeiture.
- c. (*) Report title, not employee name.



Welcome to Your Benefits!



Our employees are our greatest resource, and at Wayne Memorial, we continue to provide you with a health plan, wellness enhancements, and benefits that make sense for you and your family. Open enrollment is a short period each year when you can make changes to your benefits. This guide will outline all the different benefits offered, so you can identify which plans are best for you and your family. Elections you make during open enrollment will become effective on **01/01/2025**. If you have questions about any of the benefits mentioned in this guide, reach out to Human Resources. Refer to **page 23** for helpful contacts throughout the plan year as you use your benefits.

Find what you're looking for...	Page
Reminders & Tips!	3
Eligibility & Enrollment	4
Medical Plan, Member Portal, & Prescription Drugs	5-7
Health Reimbursement Arrangement (HRA)	8
Wellness Program & Condition Management Program	9-11
Dental & Vision Plans	12-13
Life & Disability Insurance Plans	14-17
Supplemental Plans (Cancer, Medical Bridge, Critical Illness, & Accident)	18-19
401(k) Retirement Plan	20
Employee Assistance Program & Travel Assistance	21
Legal Notices	22
Helpful Contacts	23

What's New?



Your Dental, Vision, Group Life and AD&D, Voluntary Life and AD&D, and Group Long Term Disability policies are now offered through **Unum**. Employee's now have access to an Employee Assistance Program & Travel Assistance through **Unum**.

Reminders & Tips!



Use Your Medical Plan Wisely:

- Stay In-Network to save on costs!
- Your preventive care and screenings are 100% covered. Schedule check-ups, mammograms, colonoscopies, or vaccinations to ensure you're up to date with all of your health maintenance.
- Save both time and money by using urgent care or seeing your provider rather than a trip to the ER.
- Use Wayne Memorial for services and pharmacy to save money!
- Use SISCO Connect Member Portal to manage your plan (see page 6).

STOP

If you currently have benefits but do not re-enroll during Open Enrollment, you will lose your benefits effective 1/1/25 and will not be able to re-enroll in benefits unless you have a Qualifying Life Event (see page 4). OPEN ENROLLMENT MEETINGS ARE MANDATORY FOR ALL EMPLOYEES.

Smart Tips for Your Assets:

Remember to keep your beneficiaries updated to ensure your assets are distributed according to your wishes! Make updates to your life insurance beneficiaries and your 401k Empower account whenever your life changes, such as:

- Marriage or Divorce
- Birth of a child
- Widowhood or Passing of loved ones
- Closing an account and moving your money to a new one

HRA Reminders:

- HRA funds apply towards your medical deductible.
- Earn additional HRA funds when you participate in the wellness program.

Dental Plan Reminder:

Your Preventive Care dental benefits, like cleanings, oral exams, and X-rays are performed at no cost to you!

Eligibility & Enrollment



Who's Eligible?

- All regular full-time, full-time limited regularly working 30 or more hours per week and part-time scheduled to work at least 20-25 hours per week.
- You can enroll dependents for coverage. Eligible dependents include:
 - Your legal spouse, regardless of access to an employer sponsored medical plan. See "Spouse Eligibility" for more information.
 - Your children up to age 26, regardless of student status, including stepchildren, adopted children or children placed for adoption.

Spouse Eligibility

- An employee's legal spouse is eligible for Wayne Memorial Hospital medical plan - even if they are employed, eligible, and/or offered medical coverage under their employer plan.
- A Spousal Surcharge of \$15.00 per pay period will apply.
- If you and your legal spouse both work at Wayne Memorial Hospital, you may elect to both be on one medical plan or individual plans, but you cannot be covered on more than one plan.

When Do Benefits Become Effective?

- **Salaried Employees:** Eligibility begins the first of the month following your date of hire.
- **Hourly Employees:** Eligibility begins the first of the month following 60 days from your date of hire.

When to Enroll?

- Within 30 days of your initial eligibility date.
- During the mandatory annual open enrollment period.
- Outside Open Enrollment period if you experience a Qualified Life Event. (See below for more details)

Can I Change My Coverage During the Year?

You can change your coverage during the year only when you experience a **Qualified Life Event**, including:

- Marriage
- Birth and/or Adoption
- Placement for Adoption
- Divorce
- Loss of Coverage
- Death



You must notify Human Resources of a Qualified Life Event within 31 days of the event, and the election change must be consistent with the event.

Example: If your dependent child no longer meets eligibility requirements, you can drop coverage only for that dependent.



REMINDER

OPEN ENROLLMENT IS MANDATORY FOR ALL EMPLOYEES

Full-Time
Full-Time Limited
Part-Time

Attending an Open Enrollment meeting and making open enrollment elections is **REQUIRED** for payroll processing.

If you **DO NOT** attend Open Enrollment for the 2025 plan year, your insurance coverage will **NOT** continue after 12/31/24. Your insurance elections will be **TERMINATED** if you do not attend Open Enrollment.

New Hires

Meet with HR to elect benefits within 30 days of your initial eligibility date (see "When to Enroll?")

When is the Plan Year?

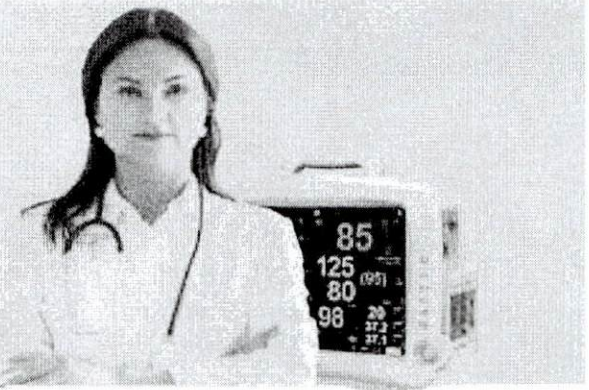
January 1, 2025 - December 31, 2025

When is Open Enrollment?

October 21st - 25th, 2024

Medical Plan

FIRST+AID



Wayne Memorial Hospital offers a medical plan administered by SISCO and uses **The Care Network - Wayne County**. Refer to your Medical ID Card for details, and use the SISCO Connect Portal to manage your medical plan (see page 6).



Find In-Network Information:

- Visit www.sjchs.org
- Click **More**, then select **Resources**, and choose **Managed Care** from the drop down menu
- Scroll to the bottom of the page and click **The Care Network - Wayne County** to view your network details

Benefits	YOU PAY:		
	Wayne Memorial Hospital	In-Network	Out-of-Network
Annual Deductible <ul style="list-style-type: none"> • Individual • Employee + 1 Dependent • Family 	\$1,500		\$3,000
	\$3,000		\$6,000
	\$3,000		\$9,000
Annual Out-of-Pocket Maximum <ul style="list-style-type: none"> • Individual • Family 	\$7,150		Unlimited
	\$14,300		
Preventive Office Visit	No Charge		Not Covered
Primary Care Physician (PCP) Office Visit (non-wellness)	10% after deductible	20% after deductible	50% after deductible
Specialist Office Visit	10% after deductible	20% after deductible	50% after deductible
Emergency Room	\$100 Copay, 10% per visit		
Urgent Care	N/A	20% after deductible	50% after deductible
Diagnostic Test & Imaging <i>CT/PET scans, MRI, MRA require precertification</i>	10% after deductible	20% after deductible	50% after deductible
Speech/Occupational Therapy	N/A	20% after deductible	50% after deductible
Inpatient Hospital (Facility) <i>Inpatient services require precertification</i>	10% after deductible	10% after deductible	50% after deductible
Outpatient Services	10% after deductible	10% after deductible	20% after deductible
Pregnancy Office Visits	N/A	20% after deductible	50% after deductible
Pregnancy Childbirth/Delivery <ul style="list-style-type: none"> • Professional Services • Facility Services 	20% after deductible	20% after deductible	50% after deductible
	10% after deductible	20% after deductible	50% after deductible
Home Health Care	10% after deductible	20% after deductible	50% after deductible
Hospice Services	N/A	20% after deductible	50% after deductible

Above is a snapshot of the plan benefits. For a more comprehensive review, please refer to the Summary of Benefits produced by the insurance carrier. In the event of a conflict, the contract rules.

SISCO Connect Member Portal



- Enroll in Benefits
- View ID Cards
- See Deductibles



SISCO Connect

A customized web-page designed specifically for you, and offers quick 24/7 access to the helpful tools you need to manage your medical plan. Visit www.siscoconnect.com to login into your portal account (logins are provided by your HR department). Download the SISCO Connect app from Apple or Google Play store!



SISCO Connect Also Provides Quick Access to:

- Updating your Benefits when you have a Qualified Life Event
- Your Claims Summary (both in-process and processed claims)
- Requesting Medical ID cards by mail
- Finding Medical Network Info
- Finding In-Network Providers & Facilities
- FSA / HRA / HSA
- Family Accounts, Settings, and Alerts
- Document Library:
 - Benefit Plan Documents and Summary of Benefits
 - Legal Notices
 - Handbook
 - Forms for Additional Information Requests



Need Help?

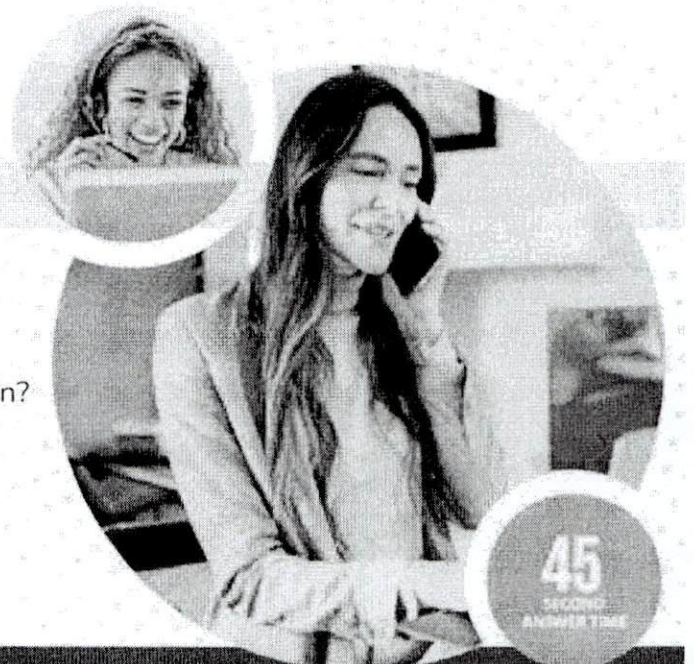
Can't remember User Name? Need help logging in?



800-457-4726



sisco.service@siscobenefits.com



45
SECONDS
ANSWER TIME

Prescription Benefits



Your Prescription Drug program is through Optum Rx, administered by RxBenefits. See your prescription benefits below:



Benefits	YOU PAY:	
	Wayne Memorial Hospital	In-Network
Deductible	Deductible does not apply to prescription drugs.	
Generic Drugs	\$5 copay per prescription	\$10 copay per prescription
Preferred Brand Drugs	25% with a minimum \$40 copay, maximum \$80 copay per prescription	
Non-preferred Brand Drugs	40% with a minimum \$60 copay, maximum \$145 copay per prescription	
Specialty Drugs	20% not to exceed \$200 copay per prescription	

Rx Limitations, Exceptions, and Important Information:

You can get up to a 30-day supply of a prescription at Wayne Memorial Hospital Pharmacy for 1 copay, a 60 day supply for 2 times the listed copay, and a 90 day supply for 3 times the listed copay.

All other pharmacies are limited to a 30 day supply for all drug classes.

Specialty drugs are limited to a 30 day supply. Certain specialty drugs may only be purchased at Wayne Memorial Hospital Pharmacy. If the drug is not available at WMH, you will be directed to obtain the drug through OptumRx Specialty.

If a brand name is purchased when a generic is available, the individual will be responsible for the difference in cost between the brand name and generic drug in addition to the brand name copay.

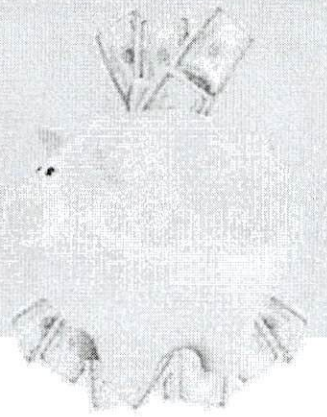
Need medications to treat your illness or condition?



More info about prescription drug coverage available by calling:
1-800-457-4726 ext. 7246



Health Reimbursement Account (HRA)



What is a Health Reimbursement Arrangement (HRA)?

A Health Reimbursement Arrangement (HRA) is an employee benefit that is funded by Wayne Memorial Hospital at **no cost** to you. The purpose of the plan is to cover a portion of your medical deductible, reducing your out-of-pocket costs.

How does the HRA work at Wayne Memorial?

Wayne Memorial Hospital provides you with an HRA to help pay down your deductible. This is funded at the beginning of the year and according to your coverage tier (see chart below for details). All eligible employees actively enrolled in a Wayne Memorial medical plan will automatically receive HRA funds. Employees can **earn additional funds in their HRA, up to \$500 per year**, by participating in Wellness Program activities (see page 10 for more details). Any unused HRA funds from the prior year will be rolled over, up to the maximum out-of-pocket. Your deductible must be met before the money in the roll-over HRA account can be accessed.

Annual Wayne Memorial HRA Contributions	
COVERAGE TIER	CONTRIBUTION AMOUNTS
Employee Only	\$250
Employee + 1 Dependent	\$500
Family	\$750



HRA Rules:

- Only Employers can contribute to an HRA
- Employee HRA contributions are not allowed
- The HRA benefit is not portable

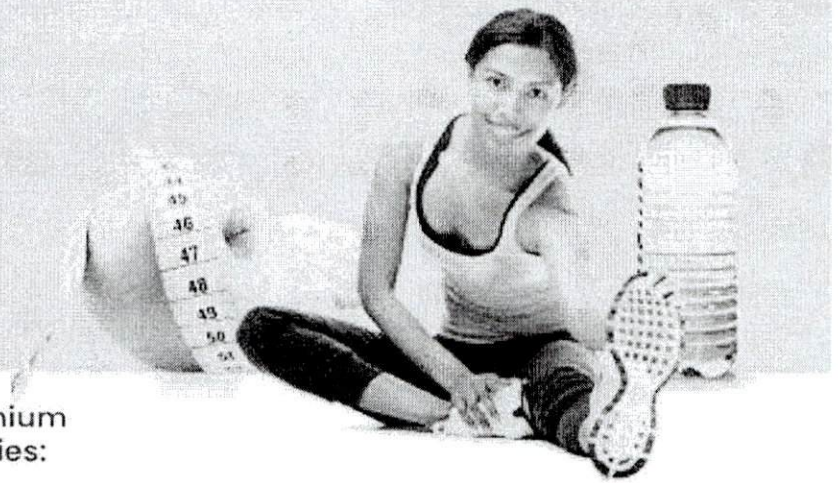


HRA Tax Advantages

- HRA benefits paid to employees are exempt from personal income taxes and employment taxes.



Wellness Program



Wellness Program, Medical Plan Premium Incentives, & Additional HRA Opportunities:

Wayne Memorial wants to help you make healthy choices that support your physical and mental well-being, and with HealthCheck360 and myCare360 you have access to the tools, motivation, and support to be a healthier you and track progress.

Wellness Program Details:

- Complete the **Wellness Program Requirements** (see chart below) to **earn your medical plan premium discount**. **Employees and Spouses are eligible for the myCare360 program**. Employees who do not complete their myCare360 action items will not receive premium discounts beginning 1/1/2026. Spouse compliance will not affect premium rates.
- Use **myHealthCheck360** to engage in the wellness program rewards and use **myCare360** for your condition management and nurse coaching (see pages 10-11).
- Participate in **Wellness Program Activities** throughout the year to **earn up to \$500 in additional HRA funds** to use towards your medical deductible (see chart below).

Wellness Program Requirements & HRA Incentives:

COMPLETE REQUIREMENTS FOR MEDICAL PLAN PREMIUM DISCOUNT

Biometric Screening	Complete screening and score at least 71 points or improve from last year's score by 5+ points.	View results at: myHealthCheck360.com
Health Risk Assessment	Complete the online health risk assessment in the HealthCheck360 portal.	Complete at: myHealthCheck360.com
Coaching Call	Complete a call with a HealthCheck360 Coach to review your screening results.	Complete at: myHealthCheck360.com
Condition Management	Members who are identified as candidates for the hypertension or diabetes program must be compliant in those programs for the reduced premiums.	Measurement Period: 12/01/24 - 11/30/25 Complete at: myCare360.com

COMPLETE ACTIVITIES FOR ADDITIONAL HRA FUNDS

Participants can earn up to 500 points to earn \$500 in their Health Reimbursement Account

Preventive (Dental, Vision, PCP)	50 points per activity, up to 150 maximum points
Nutrition (Log a meal)	1 point per activity, up to 25 maximum points
Receive a flu shot	25 points per activity, up to 25 maximum points
Activity/Exercise (20 minutes/day)	1 point per activity, up to 25 maximum points

Find all of the available activities and rewards when you log into myHealthCheck360.com

If you are unable to meet a health outcome for an incentive under the HealthCheck360 Program, you can work with HealthCheck360 and, if you wish, your primary care physician for an opportunity to earn the same incentive through a reasonable alternative process. To speak with a representative about what options are available to you, contact HealthCheck360 at 1-866-511-0360.

Above is a snapshot of the plan benefits. For a more comprehensive review, please refer to the Summary of Benefits produced by the insurance carrier. In the event of a conflict, the contract rules.

MyHealthCheck360 Website & App

WELLNESS PROGRAM



myHealthCheck360

Access your **Personalized Wellness Portal** by logging into myHealthCheck360, designed to improve health and overall well-being. HealthCheck360 provides you with the tools, motivation, and support to assist you along your journey to a healthier you. You will receive a personalized, confidential report of your health status after you biometric screening. From there, you will have access to wellness challenges, recipes, webinars, and more to make focusing on your health fun and easy. Discover more health tips at www.healthcheck360.com/blog.



With myHealthCheck360, Members Can:

- Connect your tracking device to manage your steps, activities, and more
- Access your screening results
- Earn your Lifestyle Reward Points to earn more HRA funds!
- 24/7 access to the program and online resources

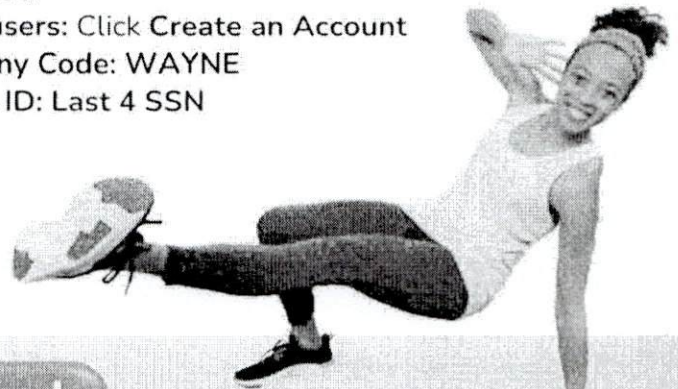
How to Access myHealthCheck360:



www.myHealthCheck360.com

myHealthCheck360 Mobile app available in Apple and Google Play store.

- First time users: Click **Create an Account**
 - Company Code: WAYNE
 - Unique ID: Last 4 SSN

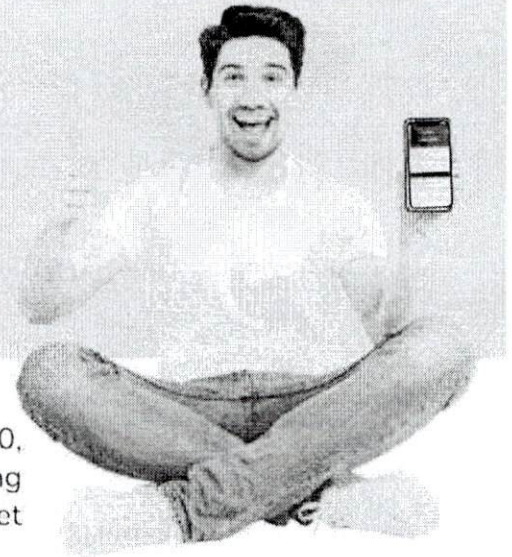


Download



MyCare360 Website & App

CONDITION MANAGEMENT PROGRAM

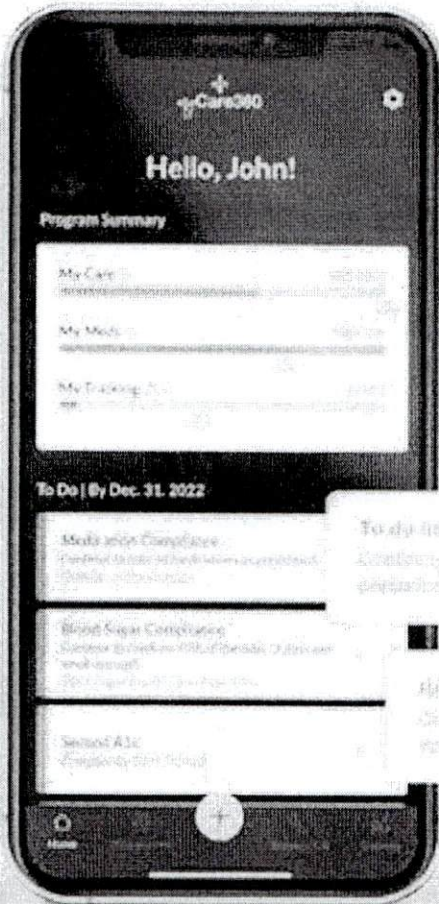


myCare360

Access the **Condition Management Program** through myCare360, designed to help you live a healthy life by supporting you in managing chronic health conditions such as diabetes or high blood pressure. Get instant access, connect devices, and see a clear picture of your needs based on data. Personalized alerts help remind you about upcoming and outstanding doctors' appointments, unfilled prescriptions, and more! **Employees and Spouses are eligible for the myCare360 program. Employees who do not complete their myCare360 action items will not receive health plan Wellness Discounts on 1/1/2026. Spouse compliance will not affect rates.**

Connect Your Device:

Easily capture health data using devices you already have, even if it's not an internet-connected device. Glucose meters, blood pressure cuffs, and heart rate monitors are recorded by the app with just a snap of the phone's camera.



With myCare360, Members Can:

- Receive individualized support from a dedicated nurse
- 24/7 access to the program
- View care progress reports
- View "To-Do" list with steps and completion due dates
- Set up push notifications for reminders to close gaps in care
- Integrate blood pressure/glucose device data with biometric tracking for a full picture of health
- Easily upload documents using your own device's camera
- Request calls or ask questions to Care Management team

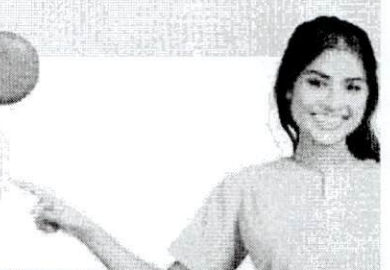
How to Access myCare360:



www.myCare360.com

myCare360 Mobile App available in Apple and Google Play store

Download



Above is a snapshot of the plan benefits. For a more comprehensive review, please refer to the Summary of Benefits produced by the insurance carrier. In the event of a conflict, the contract rules.

Dental Plan

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Wayne Memorial makes dental coverage available to help protect your oral health with services like cleanings, fillings, and complex services like root canals and oral surgery. You have two Dental Plan options available through Unum, see chart for more information. Unum Dental allows you to see any dentist you choose, but you can reduce your out-of-pocket costs when you see an in-network provider.

- OPTION 1: PPO Plan
- OPTION 2: MAC Plan



How to find Unum Dental Providers?

1. Visit www.unumdentalcare.com
2. Select **Find a Provider**
3. Search by location or name and proceed to find a dental provider



Manage your Dental Benefits & Access Emergency Virtual Dental Visits:

Visit www.unumdentalcare.com and log in to manage your benefits, access ID cards, claims history and coverage information. Click **Virtual Dental Visits** to access 24/7 and after-hours tele-dentistry care for dental emergencies when in-person visits aren't an option or call 866-256-2261.

Benefits	PPO Plan	MAC Plan
	In-Network and Out-of-Network	In-Network and Out-of-Network
Calendar Year Deductible (Waived for Preventive Care)	\$50	\$50
Preventive Care: Routine Exam (2 per 12 months), Fluoride, Sealants, Cleanings, Bitewing X-rays, and more	Covered 100%	Covered 100%
Basic Care: Simple Extractions, Fillings, Repair of crown or bridge, Periodontal maintenance, Endodontics, and more	80%	100%
Major Care: Bridges, Crowns, Inlays, Onlays, and more	50%	60%
Orthodontia (Includes all insureds)	50%	50%
Benefit Year Maximum	\$1,000	\$1,000
Separate Lifetime Orthodontia Maximum	\$1,000	\$1,000
Additional Benefits Included:		
Pregnancy Benefit	An extra cleaning for expecting mothers in their 2nd or 3rd trimester.	
Wellness Benefit	Oral cancer screenings for patients 40 and older with high risk factors.	



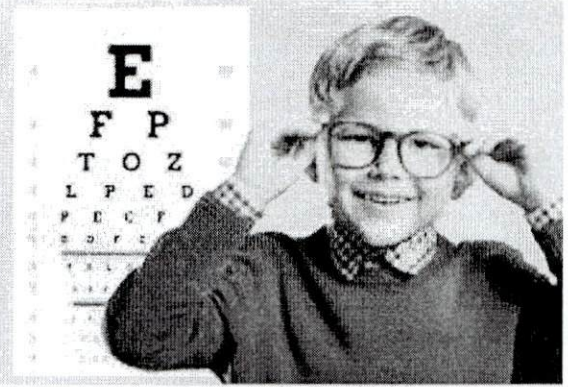
Dental carryover benefit and how it works

Members who take care of their teeth, but use only part of their annual maximum benefit during a benefit period are rewarded with extra benefits in future years!

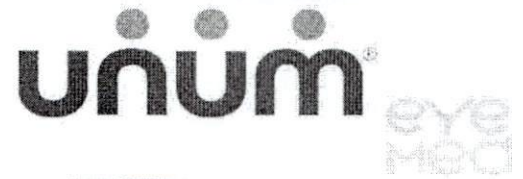
Each benefit year a member must have: One cleaning, one regular exam, and total dental claims for preventive, basic and major covered procedures paid during the year below the threshold limit. If all three criteria are met, a portion of the annual maximum will carry over to next year. Each covered member receives their own carryover benefit. **Refer to dental plan summary in Unum Portal for more information.**

Vision Plan

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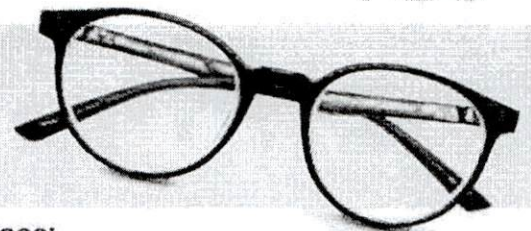


Wayne Memorial makes vision benefits available to you through Unum Vision, powered by EyeMed. Vision insurance helps make exams, prescription glasses, contacts, and other kinds of eye care affordable. To stay in-network, you can choose any provider from EyeMed's Insight Network, and you can also purchase glasses and contacts online at Glasses.com and ContactsDirect.com.



How to find In-Network Vision Providers?

1. Visit eyemedvisioncare.com/unum
2. Select Find an eye doctor from the top of the page
3. Search by location, doctor, or online retailer



Manage your Vision Benefits & Access Additional Resources:

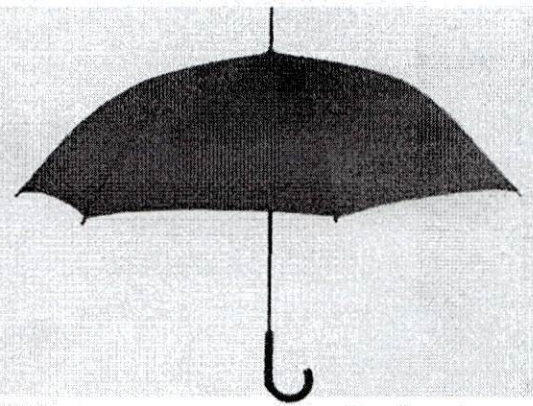
Visit www.eyemedvisioncare.com/unum and log in to manage your benefits, access ID cards, view coverage information, find a list of participating laser vision correction providers, and more.

Benefits	YOU PAY:	
	In-Network	Out-of-Network Reimbursements
Eye Exams - once per 12 months	\$10 Copay	Up to \$40
Contact Lenses - once per 12 months, in lieu of eyeglass lenses <ul style="list-style-type: none"> • Elective • Non-Elective • Standard Contact Lens Fitting Exam 	\$120 allowance Covered Up to \$40	Up to \$120 Up to \$210 Not covered
Standard Plastic Lenses - once per 12 months <ul style="list-style-type: none"> • Single Vision • Bifocal • Trifocal • Lenticular • Standard Progressive 	\$25 Copay \$25 Copay \$25 Copay \$25 Copay \$90 Copay	Up to \$30 Up to \$50 Up to \$70 Up to \$70 Up to \$50
Frames - once per 12 months	\$120 allowance	Up to \$84
Retinal Imaging Benefit	Up to \$39	Not covered
Additional Benefits Included:		
Laser Vision Correction Network	Membership provides access to preferred pricing	No Discount
Discounts on Materials at In-Network providers only:	40% off for a complete 2nd pair of glasses 20% off non-prescription sunglasses 20% off remaining balance beyond plan coverage	No Discount
Hearing Savings Plan included at no additional cost! Unum Vision Powered by EyeMed partners with Amplifon to provide members with: amplifon Members may direct questions to Unum's customer service at: 1-855-652-8686	40% off hearing exams Discounted set pricing on hearing aids Low price guarantee 60-day hearing aid trial period with no restocking fee Free batteries for 2 years with initial purchase 3-year warranty plus loss and damage coverage	N/A

Refer to vision plan summary in SISCO Connect Portal for more information.

Basic Life and AD&D Insurance

100% EMPLOYER-PAID



Basic Life and Accidental Death & Dismemberment Insurance



Basic Life pays a lump sum to a beneficiary when the insured dies. AD&D pays beneficiary if the insured dies or is injured in an accident, and it can cover some non-death accidents, such as losing a limb, eyesight, or hearing.

How does Basic Life and AD&D Insurance work?

- The coverage is completely employer-paid for all eligible full-time and part-time employees.
- **Benefit Amount:** 100% of your annual earnings to \$50,000
- **Age Reduction Rules:** To 65% at age 65 | 50% at age 70 | 35% at age 75 | 10% at age 80
- No EOI required, all full-time employees will be **automatically enrolled** after satisfying the waiting period.

Voluntary Term Life and AD&D Insurance

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Term Life Insurance for you, your spouse, and/or children

Term life insurance is simpler and typically more affordable than permanent life insurance.

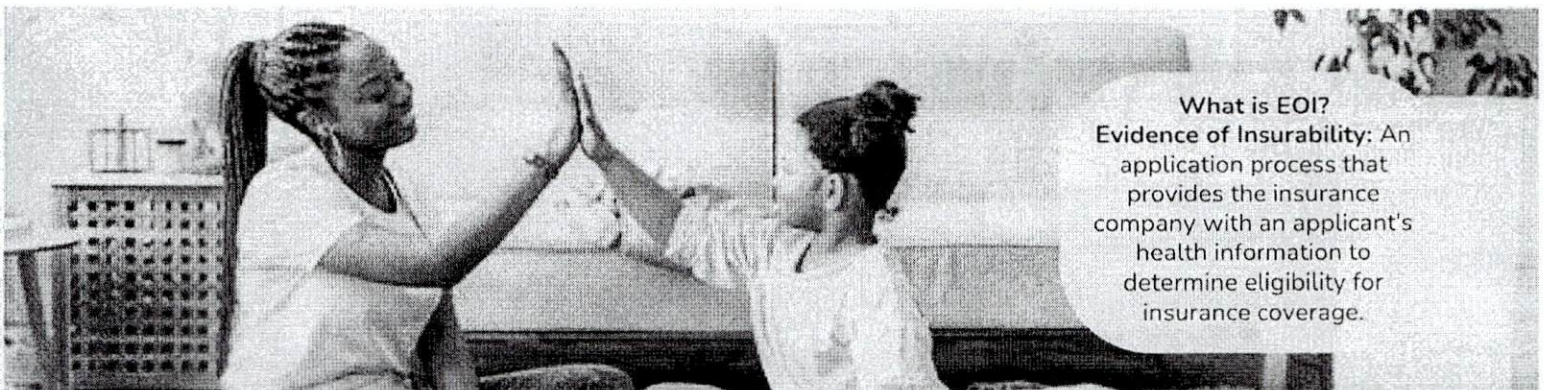
How does Term Life Insurance work?

- **Benefit Amounts:**
 - **Employee:** Increments of \$10,000 to a maximum of \$500,000, up to 5x your earnings
 - **Spouse:** 100% of the Employee's benefit to a maximum of \$500,000
 - **Child:** \$1,000 for child from live birth-14 days | \$2,000 for child from 14 days-6 months | \$10,000 for child 6 months-26th birthday
- **Guaranteed Issue Amounts:** (maximum benefit amount allowed without answering EOI)
 - **Employee:** up to \$150,000
 - **Spouse:** up to \$30,000
 - **Child:** Guaranteed Issue
- **Age Reduction Rules:** To 65% at age 65 | 40% at age 70 | 25% at age 75 | 15% at age 80
- You can take your term life policy with you if you change your job and leave your employer.

AD&D benefit amounts match Voluntary Life Benefit Amounts

See final rates based on age in Voluntary Term Life and AD&D plan summary.

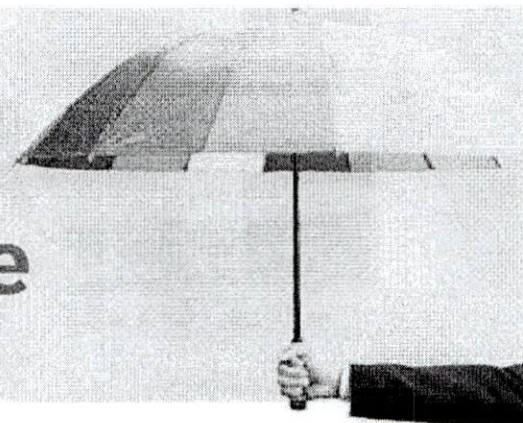
See Exclusions and Limitations in Voluntary Term Life and AD&D plan summary.



What is EOI?
Evidence of Insurability: An application process that provides the insurance company with an applicant's health information to determine eligibility for insurance coverage.

Voluntary Whole Life & Term Life Insurance

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Whole Life Insurance

We can't predict the future, but we can prepare for it. Give your family peace of mind and coverage for final expenses with Whole Life Insurance.

Colonial Life

How does Whole Life Insurance work?

- Permanent coverage that stays the same through the life of the policy, and your premiums will not increase due to changes in health or age.
- Benefit accumulates cash value based on a nonforfeiture interest rate of 3.75%
- Policy loans available, which can be used for emergencies.
- Built-in terminal illness accelerated death benefit available.
- Benefit for beneficiary is typically tax-free.
- \$3,000 paid immediately to beneficiary for funeral costs or other expenses.
- Provides cash surrender value at age 100.
- You can take your whole life policy with you if you change your job and leave your employer.
- Cost varies based on coverage selected. You may purchase coverage for your spouse and child(ren).

Term Life Insurance

Plan for the future with affordable Term Life Insurance, so your family doesn't have to worry about funeral expenses, bills, and other financial burdens.

How does Term Life Insurance work?

- Coverage for specified period of time, which can be during high-need years, and guaranteed premiums that do not increase during the term. If premiums are paid when due, coverage is renewable to age 95.
- Lost cost life insurance option, compared to cash value insurance. The policy can be converted to cash value.
- Policy loans available, which can be used for emergencies.
- Built-in terminal illness accelerated death benefit available.
- Benefit for beneficiary is typically free from income tax.
- An accelerated death benefit is included.
- You can take your term life policy with you if you change your job and leave your employer.
- Cost varies based coverage selected. You may purchase coverage for your spouse and child(ren).



Above is a snapshot of the plan benefits. For a more comprehensive review, please refer to the Summary of Benefits produced by the insurance carrier. In the event of a conflict, the contract rules.

Voluntary TransElite Universal Life Insurance

EMPLOYEE-PAID | PAYROLL DEDUCTED

Universal Life Insurance



Help protect the people who depend on you with a flexible Universal Life Insurance policy that accumulates cash value with a guaranteed interest rate.

How does Universal Life Insurance work?

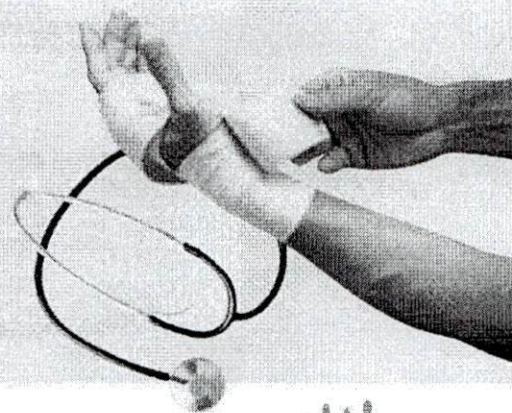
- Universal life insurance offers flexibility but may require a more hands-on approach than other permanent policy options.
- No physicals or blood work required.
- Accumulates cash value over time.
- Guaranteed 3% interest rate.
- Loan and withdrawal options are available. If you need to borrow against the cash value, you can pay it back later, and you can use a portion of the policy's death benefit to make a difficult time easier if needed.
- **Benefit Amounts:**
 - **Self:** (Ages 16-80 years) \$10,000 to \$500,000 benefit, not to exceed 5x your base salary
 - **Spouse:** (Ages 16-65 years) \$10,000 to \$100,000 benefit
 - **Children/Grandchildren:** (Ages 0-25 years) \$25,000 benefit

Visit transamericabenefits.com or call 888-763-7474 for customer services.



Voluntary Short Term Disability Insurance

EMPLOYEE-PAID | PAYROLL DEDUCTED



Colonial Life

Short Term Disability (STD)

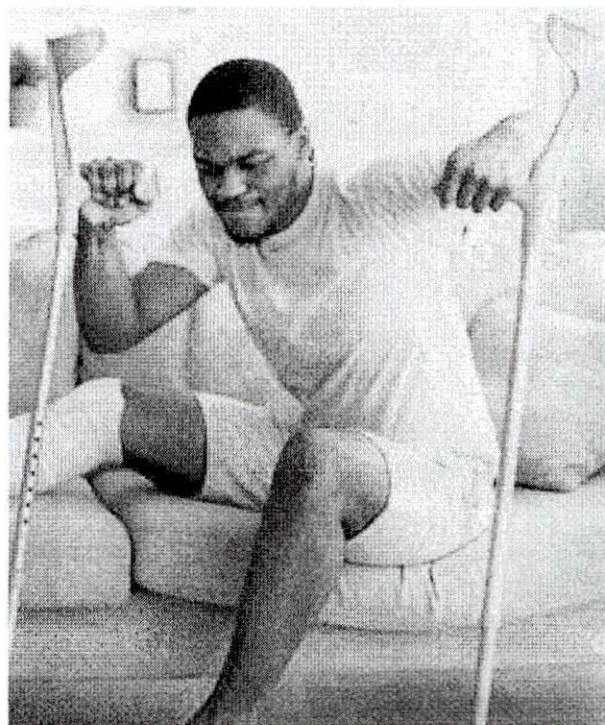
STD income protection replaces a portion of your pre-tax income if you become unable to work because of a covered illness or accident. This income can help you continue paying for things like: **Mortgage or Rent, Utility Bills, Household Expenses, Copays and Coinsurance, and any other life expenses.**

How does STD work?

- Disability insurance safeguards by providing income protection in the event that you are unable to work due to a common condition, such as:
 - Pregnancy and childbirth
 - Heart attacks and strokes
 - Back and joint disorders and fractures
 - Cancer and other conditions
- Benefits are paid directly to you - regardless of any other insurance you have.
- You choose the amount of disability benefits to meet your needs, subject to income.
- **Elimination Period:** 7 or 14 days
- Coverage is guaranteed renewable at age 70.
- You can take your disability policy with you if you change your job and leave your employer.

Features and Exclusions:

- **Total Disability, Partial Disability, Waiver of Premium, and Pre-existing Condition.** You have a **pre-existing condition** if you have a sickness or physical condition for which you were treated, received medical advice or had taken medication within 12 months before the effective date of your policy. If you become disabled because of a pre-existing condition, Colonial Life will not pay for any disability period if it begins during the first 12 months the policy is in force. Any recurrent disability caused by a pre-existing condition will not be covered if it is treated as a continuation of the previous disability.



Long Term Disability (LTD) Insurance

100% EMPLOYER-PAID

Long Term Disability Insurance

unum

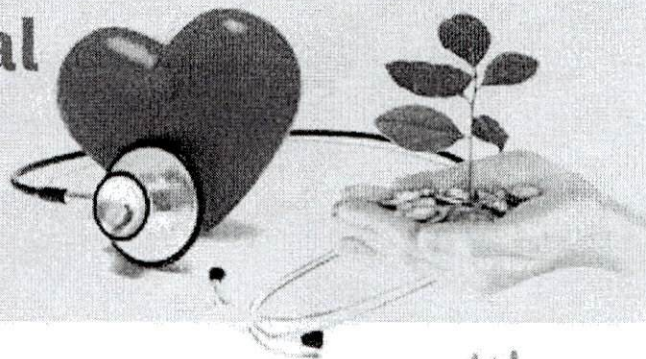
LTD replaces a portion of your income if a disability keeps you out of work for a long period of time and can be used following STD or alone. It provides income protection when a non-work-related injury or illness impacts your ability to work.

How does Long Term Insurance work at Wayne Memorial Hospital?

- LTD coverage is completely employer-paid for all eligible full-time employees.
- This plan does not cover pre-existing conditions, see plan summary for more information.
- The benefit covers **60% of your pre-tax monthly income**, up to a maximum of \$6,000, after **180 day elimination period**, and up to age 65.

Voluntary Supplemental Insurance Plans

EMPLOYEE-PAID | PAYROLL DEDUCTED



Cancer Insurance

Cancer Insurance helps provide financial protection and covers expenses from cancer diagnosis through treatment and more. Think of it as a financial safety net that assists with out-of-pocket cancer-related expenses that your medical insurance may not cover, so you can focus on what matters most, your recovery.



How does Cancer Insurance work?

- If diagnosed with cancer, file a claim, and begin receiving benefits.
- Coverage options are available for you, your spouse, and eligible dependents.
- Benefits are paid directly to you - regardless of any other insurance you have.
- Receive a benefit amount when you experience the following:
 - Air ambulance or ambulance transportation to or from hospital or medical facility
 - Anesthesia administered during surgery for cancer treatment
 - Lodging expenses when being treated more than 50 miles from home
 - Second medical opinion on cancer surgery/treatment and more (additional info in plan documents)

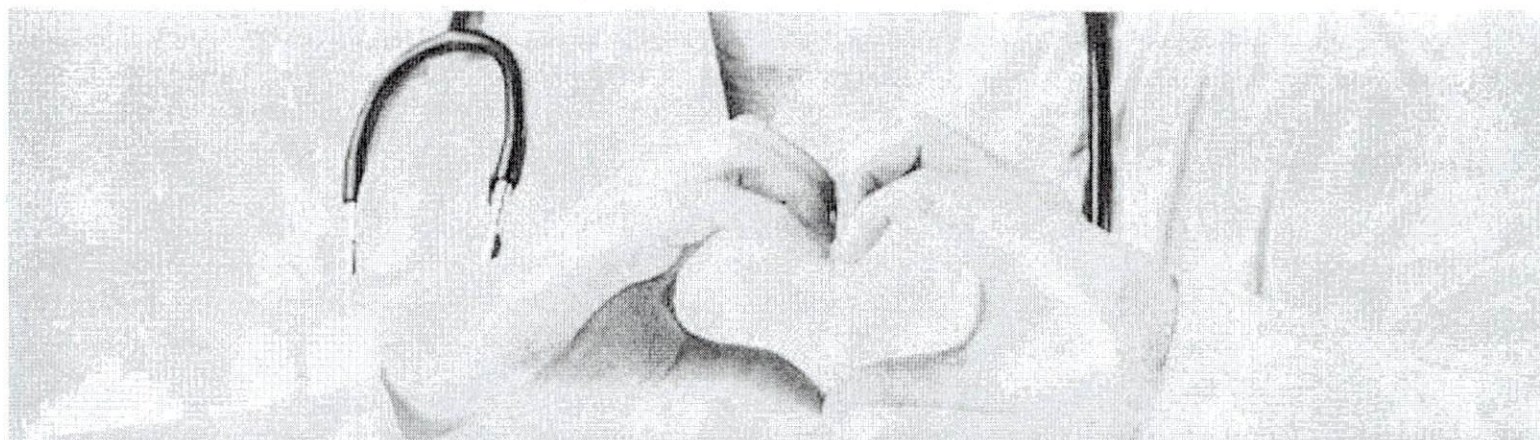
Medical Bridge Insurance

A Medical Bridge policy delivers a financial solution to help offset the expense gaps of your medical plan, such as costs related to:

- Hospital confinement and Rehabilitation confinement
- Outpatient surgery and Inpatient services
- Diagnostic procedures
- Emergency room trips

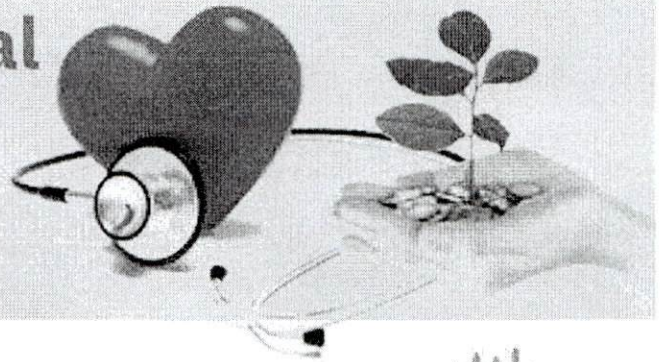
How does a Medical Bridge Policy work?

- Benefits are available when you file a claim. The fastest way to receive benefits is to file a claim online and set up direct deposit.
- Coverage reduces financial strain and pays direct benefits to you. Use the benefits however you'd like - regardless of any other insurance you have.
- Coverage options are available for you, your spouse, and eligible dependents.



Voluntary Supplemental Insurance Plans

EMPLOYEE-PAID | PAYROLL DEDUCTED



Colonial Life

Critical Illness Insurance

Critical Illness Insurance strengthens your medical benefits and helps you financially if you are diagnosed with a covered illness, so you can concentrate on treatment, care, and recovery. If you are diagnosed with a covered illness, you may need to take time off, while your expenses continue to grow.

How does Critical Illness Insurance work?

- This coverage pays a direct benefit to you to use on direct and indirect critical-illness-related costs, such as:
 - Deductibles and co-pays
 - Out-of-network expenses for treatments and medical procedures, such as pacemaker implantation
 - Travel, lodging, meals, and child care during treatment and other costs
- The coverage covers the diagnosis of: Heart Attack, Stroke, Blindness, End-stage Renal Failure, Major Organ Transplant, and other covered critical illness conditions

Accident Insurance

Accident Insurance helps with medical or other costs associated with a covered accident or injury that health insurance may not cover. No medical questions or exams are needed to get coverage.

How does Accident Insurance work?

- A set benefit amount is paid directly to you based on the injury you suffer and the treatment you receive.
- Coverage options are available for you, your spouse and eligible dependent children.
- Accident insurance covers injuries that happen **on or off the job**, unlike workers' compensation.
- Receive a benefit amount when you experience the following:
 - Accident emergency treatment / Injury due to automobile accidents
 - Air ambulance or ambulance transportation
 - Fracture, burn, coma, concussion, dislocation, laceration, and other incidents
 - X-ray, therapy, medical equipment, and more (*additional info in plan documents*)



Above is a snapshot of the plan benefits. For a more comprehensive review, please refer to the Summary of Benefits produced by the insurance carrier. In the event of a conflict, the contract rules.

Retirement Plan 401(k)



401k

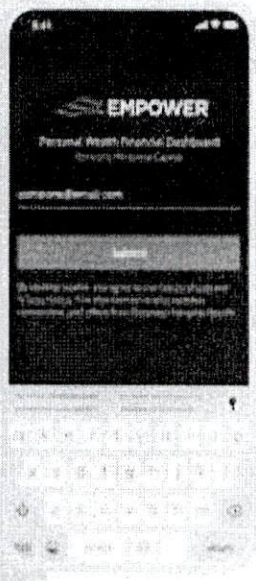
A 401(k) is a retirement savings plan that allows employees to save for the future with tax benefits. The plan is set up and managed by Wayne Memorial through Empower. Wayne Memorial contributes a portion of your wages to an individual account. Employees can also choose to contribute a percentage of their income to the account on a pre-tax or after-tax basis. The money in a 401(k) can then be invested and potentially grow tax-free over time.

\$ Company Contributions

Wayne Memorial is currently matching 100% of an employee's salary deferral contribution, **up to a maximum of 3%** of annual compensation. Any deferral in excess of 3% will not be matched but will accumulate on a tax-deferred basis.

Your vested percentage in your account attributable to profit sharing contributions is determined under the following schedule.

Years of Service	Vesting Percentage
Less than 2	0%
2	20%
3	40%
4	60%
5	80%
6	100%



➔ Access your Account Online

Get started with your new retirement experience online. Register your account so you can start using all the planning features and tools available to you.

Here's how to register your account:

- Visit empowermyretirement.com and choose **Register**
- Select the **I do not have a PIN** tab
- Enter your personal information and create a username and password
- Select **Sign in** going forward, as you use the online account

☎ Contact Customer Care Center for help:
800-338-4015

Employee Assistance Program (EAP) & Travel Assistance



Work-life Balance Employee Assistance Program (EAP)

Get confidential access to professional help for a range of personal and work-related issues, including counselor referrals, financial planning and legal support at no cost to you. Call a Work/Life Specialist to answer your questions and help you find resources in your community.

Access EAP for help with:

- Stress, anxiety, loss, and personal issues
- Legal questions, identity theft
- Child/Elder care
- Financial services, debt management
- Medical/dental bill reduction help
- and more



Help is easy to access:

Visit unum.com/lifebalance for online resources.



Get up to three in-person visits, plus referrals to resources for help beyond those visits.



1-800-854-1446



Worldwide Emergency Travel Assistance

One phone call gets you and your family immediate help anywhere in the world, as long as you're traveling 100 or more miles from home. However, a spouse traveling on business for his or her employer is not covered.

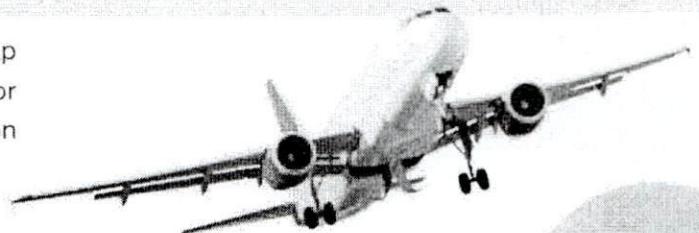


Access Travel Assistance

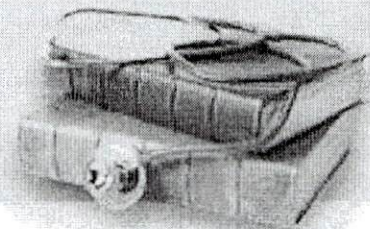
Call for Assistance:

Within the U.S. 1-800-872-1414

Outside the U.S. +1 609-986-1234



Legal Notices



This Guide

This brochure summarizes the health care and income protection benefits that are available to **Wayne Memorial** employees and their eligible dependents. Official plan documents, policies, and certificates of insurance contain the details, conditions, maximum benefit levels and restrictions on benefits. These documents govern your benefits program. If there is any conflict, the official documents prevail. These documents are available upon request through your Human Resources department. The information provided in this brochure is not a guarantee of benefits.

Special Enrollment Notices

If you decline enrollment in your employer's health plan for you or your dependents (including your spouse) because of other health insurance or group health plan coverage, you or your dependents may be able to enroll in your employer's plan without waiting for the next open enrollment period if you:

- Lose other health insurance or group health plan coverage. You must request enrollment within 30 days after the loss of other coverage.
- Gain a new dependent as a result of marriage, birth, adoption or placement for adoption. You must request (medical plan OR health plan) enrollment within 30 days after the marriage, birth, adoption or placement for adoption.
- Lose Medicaid, or Children's Health Insurance Program (CHIP) coverage because you are no longer eligible. You must request medical plan enrollment within 60 days after the loss of such coverage.

Health Insurance Portability and Accountability Act (HIPAA)

Wayne Memorial is in accordance with HIPAA, protects your Protected Health Information (PHI). We will only discuss your PHI with medical providers and third-party administrators when necessary to administer the plan that provides you your medical, dental and vision benefits or as mandated by law. A copy of the Notice of Privacy is available upon request through your Human Resources department.

Women's Health Act

If you have had or are going to have a mastectomy, you may be entitled to certain benefits under the Women's Health and Cancer Rights Act of 1998 (WHCRA). For individuals receiving mastectomy-related benefits, coverage will be provided in a manner determined in consultation with the attending physician and the patient for:

- All stages of reconstruction of the breast on which the mastectomy was performed.
- Surgery and reconstruction of the other breast to produce a symmetrical appearance.
- Prostheses; and
- Treatment of physical complications of the mastectomy, including lymphedema. These benefits will be provided subject to the same Deductibles and coinsurance applicable to other medical and surgical benefits provided under this plan. If you have any questions about your coverage, please contact your Human Resources department.

Continuation Required by Federal Law for You & Your Dependents (COBRA)

The continuation required by Federal Law does not apply to any benefits for loss of life, dismemberment, or loss of income. Federal law enables you or your dependent to continue health insurance if coverage would cease due to a reduction of your work hours or your termination of employment (other than gross misconduct). Federal law also enables your dependents to continue health insurance if their coverage ceases due to your health, divorce, or legal separation, or with respect to a dependent child, failure to continue to qualify as a dependent. Continuation must be elected in accordance with the rules of your Employer's group health plan(s) and is subject to federal law, regulations and interpretations.

Medicaid and the Children's Health Insurance Program (CHIP)

If you are eligible for health coverage from your employer, but are unable to afford the premiums, some states have premium assistance programs that can help pay for coverage. These states use funds from their Medicaid or CHIP programs to help people who are eligible for employer-sponsored health coverage but need assistance in paying their health premiums. If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and think you or any of your dependents might be eligible for either of these programs, you can contact your State Medicaid or CHIP office or dial 1-877-KIDS NOW or visit www.insurekidsnow.gov to find out how to apply. If you qualify, you can ask the state if it has a program that might help you pay the premiums for an employer-sponsored plan. Once it is determined that you or your dependents are eligible for premium assistance under Medicaid or CHIP, your employer's health plan is required to permit you and your dependents to enroll in the health plan - as long as you and your dependents are eligible, but not already enrolled in the employer's plan. This is called a "special enrollment" opportunity and you must request coverage within 60 days of being determined eligible for premium assistance. The full CHIP Notice is available upon request from your Human Resources department.

Newborns' & Mothers' Health Protection Act

Federal law prohibits the plan from limiting a mother's or newborn's length of hospital stay to less than 48 hours for a normal delivery or 96 hours for a Cesarean delivery or from requiring the provider to obtain pre-authorization for a stay of 48 or 96 hours, as appropriate. However, federal law generally does not prohibit the attending provider, after consultation with the mother, from discharging the mother or her newborn earlier than 48 hours for normal delivery or 96 hours for Cesarean delivery.

When you have Questions:



Benefits	Carrier Contact	Contact Information	
Medical Plan	SISCO	800-457-4726	www.siscoconnect.com
Wellness Program	SISCO myHealthCheck360	1-866-511-0360	www.myHealthCheck360.com or download the app
Condition Management Program	SISCO myCare360	1-866-511-0360	www.myCare360.com or download the app
Prescription Drugs	Optum Rx through RxBenefits	800-334-8134	RxHelp@rxbenefits.com
Dental Plan	Unum	888-400-9304	unumdentalcare.com
Vision Plan		855-652-8686	eyemedvisioncare.com/unum
Basic Life and AD&D Insurance Voluntary Term Life Insurance Employer Paid Long Term Disability		866-679-3054	Create an account at login.unum.com to manage Life & LTD benefits
Voluntary: • Whole Life Insurance • Term Life Insurance • Short Term Disability (STD)	Colonial Life	800-325-4368	www.coloniallife.com
Supplemental Plans: • Cancer • Medical Bridge • Critical Illness • Accident			
TransElite Universal Life Insurance	Transamerica Life Insurance Co.	888-763-7474	transamericabenefits.com
401(k) Retirement Plan	Financial Advisor: Rick Peel 912-427-7326 Empower Customer Care: 800-338-4015		Register your account: empowermyretirement.com
Employee Assistance Program	Unum	1-800-854-1446	unum.com/lifebalance
Travel Assistance		Within the U.S. 1-800-872-1414 Outside the U.S. +1 609-986-1234	
Wayne Memorial HR Contacts: Human Resources Director Human Resources Generalist Human Resources Benefit Specialist			912-530-3137 912-530-3139 912-530-3138

NOTES:



Wayne Memorial
Hospital