



2023 Total Rewards and Benefits Guide

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During open enrollment and throughout the year, we are here if you have questions about benefits, family medical leave, tuition support, PTO, bereavement, and more.

Grady Human Resources

Email hr_benefits@gmh.edu

WELCOME

This guide explains the benefits Grady offers. So you can make good choices and live well.

Grady Provides These Benefits at No Cost to You:

- Adoption Assistance of \$5,000 per event / \$10,000 lifetime maximum
- Basic Accidental Death & Dismemberment Insurance
- Basic Life Insurance
- Employee Assistance Program
- Flexible Spending Account for Dependent Care (and Grady matches 50% of your contribution up to \$1,000 per year)
- Tuition support and loan assistance

Grady Shares the Cost of These Benefits with You:

- Medical
- Short-term Disability Insurance

YOU HAVE CHOICES TO MAKE

Open Enrollment is the one time each year you can select from the health and life benefits Grady offers. **Open Enrollment for your 2023 benefits runs from October 24, 2022, to November 11, 2022.**

If you contribute to a Flexible Spending Account, medical or dependent care. You **must enroll** each year, even if you do not want to enroll or change any other benefits. Flexible Spending accounts do not roll over from year to year.

You don't have to enroll each year if you don't contribute to a Flexible Spending Account. But it's always a good idea to review all the offerings and costs so you can make smart benefit choices.

Grady pays a sizeable part of the cost of your benefits. So, take advantage of the services you and your family may need during the year.

ARE YOU ELIGIBLE FOR BENEFITS?

If you fall into one of the following categories, you are eligible for benefits at Grady.

- Regular full-time employees
- Part-time employees who are scheduled for at least 24 hours per week but are subject to a medical coverage surcharge
- Certain non-benefit eligible employees may be offered medical, dental, and vision under the Affordable Care Act. Eligible employees are notified.

Documentation is required to add dependents to your coverage. You may need a marriage certificate, birth certificate, income tax return, and/or joint utility to cover a spouse/domestic partner or dependent.

HOW TO ENROLL

When you're ready, here's what you need to do.

1. Click on the PeopleSoft Benefits/Payroll link under Quick Links on GradyNET or visit **<https://hr.gmh.edu/>**
2. **Login** with your Network or Epic User ID and Password
3. From the Home Page, click on Employee Self Service → Benefit Details → Benefits Enrollment
4. Click on your enrollment event and make your benefit selections
5. Click 'Submit' to complete your enrollment

You will receive a confirmation email. We only send confirmations to your Grady email account (@gmh.edu). Check the message carefully to make sure your benefit selections are correct.

- **If it's before the deadline**, you can make changes.
- **If you didn't get a confirmation email**, try again, and make sure you click "Submit" to complete your enrollment.

THINGS TO KNOW ABOUT OPEN ENROLLMENT

- You may not enroll, make changes, or add/remove dependents after Open Enrollment ends unless you have a qualified event/status change. See **Qualified Events/Status Changes** for more information.
- Enrollment selections made during Open Enrollment will be effective on January 1, 2023. See **How to Enroll** for more information.
- You must have documentation if you are enrolling a spouse, partner, or dependent. Copies of marriage, birth, or adoption certificates are due within 31 days of enrollment or change.
- Get healthy and save money on your medical insurance premium. Complete your **Biometric Screening**. We measure your weight and blood pressure. We also draw blood to measure your cholesterol, glucose, and A1C. The program is voluntary. Completing the screening and setting health goals qualifies you for a lower bi-weekly medical premium. Look for details on Grady's Annual Health Check.

CHANGING YOUR BENEFITS

After Open Enrollment, you can only change your benefit selections if you go through a Qualifying Life Event.

- Birth, adoption, or legal custody change of a child
- Change in your employment that affects benefits eligibility (working at least 24 hours per week)
- Death of spouse/domestic partner or dependent
- Involuntary loss of other group health coverage for spouse/domestic partner or child(ren)
- Loss of eligibility for a dependent
- Marriage or divorce
- Relocation of dependent(s)
- Termination of a domestic partnership

Once the benefits team has proof of the change, you can make your benefit changes in PeopleSoft. You must make your changes within 31 days of the event. Contact your team's Human Resources Consultant (HRC) for assistance.

Medical coverage changes for newborns or newly adopted children begin on the date of birth or adoption. All other changes are effective on the first day of the month following the qualified event/status change.

IF YOU LEAVE GRADY

If you leave Grady, your benefits end according to the rules of the individual plans.

- Most benefits end on the last day of the month your employment ends
- Your Short-term and Long-term Disability coverage ends on your last day
- Your participation in the Flexible Spending Accounts (FSAs) ends on your last day
- Your Health Savings Account (HSA) contributions end with your last paycheck. These funds are yours.
- 401k contributions end with your last paycheck. You can rollover your account or take a taxable distribution from the plan. Contact Transamerica at (800) 755-5801 or visit [trsretire.com](https://www.trsuretire.com) for information.

You may have certain rights to continue your medical, dental, and vision coverage through the federal Consolidated Omnibus Budget Reconciliation Act (COBRA). You will receive an enrollment kit approximately two weeks after your termination date. Contact Anthem at **(855) 567-4701** for information.

BENEFITS AT A GLANCE

| Benefit Plan | Who Is Eligible | Description of Coverage |
|--|---|---|
| Medical | Regular full and part-time employees working at least 24 hours per pay week employees who qualify under Affordable Care Act (ACA) regulations | Medical coverage for a variety of services and supplies |
| Health Savings Account (HSA) | Consumer Driven Health Plan (CDHP Level 1 or CDHP Level 2) | An employee-owned, pre-tax account where the funds may be used to pay for out-of-pocket medical expenses |
| Dental | Regular full and part-time employees working at least 24 hours per week and employees who qualify under ACA regulations | Dental and orthodontia expenses |
| Vision | Regular full and part-time employees working at least 24 hours per week and employees who qualify under ACA regulations | Eye exam expenses including glasses and contacts |
| Flexible Spending Account (FSA) Health Care and Dependent Care | Regular full and part-time employees working at least 24 hours per week | Save taxes on healthcare and dependent care expenses. Provides 50% employer match up to \$1,000 for Dependent Care FSA. |
| Short-Term Disability (STD) | Regular full and part-time employees working at least 24 hours per week | Provides short-term income protection if you become disabled due to illness or injury |
| Long-Term Disability (LTD) | Regular full and part-time employees working at least 24 hours per week | Provides long-term income protection if you become disabled due to illness or injury |
| Basic Life / AD&D | Regular full and part-time employees working at least 24 hours per week | Provides a benefit if you die or are injured in an accident |
| Supplemental Life / AD&D | Regular full and part-time employees working at least 24 hours per week | Provides an additional benefit to your basic life if you die or are injured in an accident |
| Dependent Life / AD&D | Regular full and part-time employees working at least 24 hours per week | Provides a benefit should your spouse/domestic partner or child die or are injured in an accident |
| Employee Pharmacy | Employees using Grady physicians and covered under Anthem medical plans | Discounted copays for prescriptions filled, which are written by a Grady physician |
| Employee Assistance Program (EAP) | All employees | Confidential counseling for financial, mental health, chemical dependency, and family issues |
| Paid Time Off (PTO) | Regular full and part-time employees working at least 24 hours per week | Paid time off to cover holidays, vacation, sick, and personal business |
| Extended Illness Bank (EIB) | Regular full and part-time employees working at least 24 hours per week | Paid time off to cover illness / leave following three days (24 hours) continuous absence due |
| Adoption Assistance | Regular full and part-time employees working at least 24 hours per week | Up to \$5,000 per event / \$10,000 lifetime |
| Tuition Reimbursement | Regular full and part-time employees working at least 24 hours per week | May be eligible up to \$5,250 per calendar year |
| Bereavement Leave | Regular full and part-time employees working least 24 hours per week who have 90 days of continuous employment | 24 hours of paid bereavement per occurrence for eligible family members. Prorated based on scheduled hours. |
| Fiducius Tuition Support and Loan Assistance | All employees | Tuition support and student loan relief |
| Brian Jordan/Steve Atwater Wellness Center | All employees | Free of charge gym |

MEDICAL PLANS

Our medical plans cover a variety of healthcare services including preventative care, care for minor injuries and illnesses, treatment for serious conditions and emergencies, and prescription benefits.

You can choose from one of the following medical plans:

- Anthem Consumer Driven Health Plan (CDHP) Level 1
- Anthem Consumer Driven Health Plan (CDHP) Level 2
- Anthem Health Maintenance Organization (HMO) Plan
- Anthem Health Maintenance Organization (POS) Plan (only available to existing participants)

Additional features available to employees and their dependents who participate in one of our medical plans are as follows:

- **Dedicated Service Line** to better serve you and your dependents. Available 7 a.m.- 7 p.m. Monday through Friday. Call (855) 567-4701.
- **Nurse Line** – Get answers to your health questions anytime. A 24/7 Nurse Line number appears on the back of your benefit ID card.
- **Live Health Online** – Telehealth is available 24/7, year-round. See U.S. Board Certified doctors who are able to e-prescribe to local pharmacies. Go to **livehealthonline.com** or download the app and sign up for free. There is a charge to see a doctor.
- If you use Grady, Children’s Healthcare of Atlanta - Hughes Spalding, or Grady’s neighborhood centers for your care, Grady lab and imaging services are covered at 100% for the HMO plan and 100% for in-office visits for the POS plan. Copays and deductibles for these providers for the HMO plan and for in-office visits for POS plan are \$0.
- Payroll deduction for medical co-pays and co-insurance available when using medical services at Grady.

MEDICAL BENEFITS SUMMARY

| Anthem CDHP Level 1 | | |
|---|---------------------------------|---|
| Full-Time Employees | Bi-Weekly Medical Rate | Wellness Incentives Bi-Weekly Rate |
| Employee | \$72.54 | \$37.54 |
| Employee + Spouse/Domestic Partner | \$190.83 | \$115.83 |
| Employee + Child(ren) | \$174.53 | \$99.53 |
| Employee + Family | \$276.44 | \$201.44 |
| Part-Time Employees | Bi-Weekly Medical Rate | Wellness Incentives Bi-Weekly Rate |
| Employee | \$81.91 | \$46.91 |
| Employee + Spouse/Domestic Partner | \$219.79 | \$144.79 |
| Employee + Child(ren) | \$199.41 | \$124.41 |
| Employee + Family | \$326.80 | \$251.80 |
| | In-Network | Out-of-Network |
| Plan Description | POS, Open Access, HSA Eligible* | |
| Eligibility | All Benefit Eligible Employees | |
| Meets ACA Individual Mandate | Yes | |
| Benefit Level | High Deductible Plan | |
| Deductible | | |
| Employee | \$3,000 | |
| Employee + Spouse/Domestic Partner or + Child (ren) or + Family | \$6,000 | |
| Coinsurance (Plan Pays) | 80% | 60% |
| Out-of-Pocket Maximum | | |
| Employee | \$4,750 | |
| Employee + Spouse/Domestic Partner or + Child (ren) or + Family | \$9,500 | |
| Lifetime Maximum Benefit | Unlimited | |
| Services & Coverage | | |
| Pharmacy | Deductible & Coinsurance | |
| Physician Office Visit | Deductible & Coinsurance | |
| PCP | Deductible & Coinsurance | |
| Specialist | Deductible & Coinsurance | |
| Urgent Care Clinic | Deductible & Coinsurance | |
| Hospital Services | Deductible & Coinsurance | |
| Diagnostic Services, Doctor's Office, or Freestanding Facility | Deductible & Coinsurance | |
| Outpatient Surgery | Deductible & Coinsurance | |
| Emergency Room | Deductible & Coinsurance | |
| Chiropractic | Deductible & Coinsurance | |
| Preventive Care | Covered at 100% | |

Benefit Notes:

*Participants in the CDHP Plans may establish and contribute to a Health Savings Account, either individually or through Anthem. For 2023, the annual limitation on HSA contributions is \$3,850 for single and \$7,750 for a family. Participation in an HSA will require anyone who also participates in Flexible Spending Account to switch to a limited purpose FSA, which can only be used for qualified non-medical reimbursement. Because Grady allows for a three-month grace period for FSA claim filing, any FSA participant who also establishes an HSA will not have access to funds until April 1 of each year. Access to HSA funds as of January 1 of any year requires that the participant did NOT participate in the FSA during the year prior.

| Anthem CDHP Level 2 | | |
|---|---------------------------------|---|
| Full-Time Employees | Bi-Weekly Medical Rate | Wellness Incentives Bi-Weekly Rate |
| Employee | \$68.11 | \$33.11 |
| Employee + Spouse/Domestic Partner | \$162.81 | \$87.81 |
| Employee + Child(ren) | \$150.53 | \$75.53 |
| Employee + Family | \$252.73 | \$177.73 |
| Part-Time Employees | Bi-Weekly Medical Rate | Wellness Incentives Bi-Weekly Rate |
| Employee | \$76.39 | \$41.39 |
| Employee + Spouse/Domestic Partner | \$184.77 | \$109.77 |
| Employee + Child(ren) | \$169.41 | \$94.41 |
| Employee + Family | \$297.18 | \$222.18 |
| | In-Network | Out-of-Network |
| Plan Description | POS, Open Access, HSA Eligible* | |
| Eligibility | All Benefit Eligible Employees | |
| Meets ACA Individual Mandate | Yes | |
| Benefit Level | High Deductible Plan | |
| Deductible | | |
| Employee | \$5,000 | |
| Employee + Spouse/Domestic Partner or + Child (ren) or + Family | \$10,000 | |
| Coinsurance (Plan Pays) | 80% | 60% |
| Out-of-Pocket Maximum | | |
| Employee | \$6,650 | |
| Employee + Spouse/Domestic Partner or + Child (ren) or + Family | \$13,300 | |
| Lifetime Maximum Benefit | Unlimited | |
| Services & Coverage | | |
| Pharmacy | Deductible & Coinsurance | |
| Physician Office Visit | Deductible & Coinsurance | |
| PCP | Deductible & Coinsurance | |
| Specialist | Deductible & Coinsurance | |
| Urgent Care Clinic | Deductible & Coinsurance | |
| Hospital Services | Deductible & Coinsurance | |
| Diagnostic Services, Doctor's Office, or Freestanding Facility | Deductible & Coinsurance | |
| Outpatient Surgery | Deductible & Coinsurance | |
| Emergency Room | Deductible & Coinsurance | |
| Chiropractic | Deductible & Coinsurance | |
| Preventive Care | Covered at 100% | |

Benefit Notes:

*Participants in the CDHP Plans may establish and contribute to a Health Savings Account, either individually or through Anthem. For 2023, the annual limitation on HSA contributions is \$3,850 for single and \$7,750 for a family. Participation in an HSA will require anyone who also participates in Flexible Spending Account to switch to a limited purpose FSA, which can only be used for qualified non-medical reimbursement. Because Grady allows for a three-month grace period for FSA claim filing, any FSA participant who also establishes an HSA will not have access to funds until April 1 of each year. Access to HSA funds as of January 1 of any year requires that the participant did NOT participate in the FSA during the year prior.

| Anthem HMO | | |
|---|--|---|
| Full-Time Employees | Bi-Weekly Medical Rate | Wellness Incentives Bi-Weekly Rate |
| Employee | \$117.84 | \$82.84 |
| Employee + Spouse/Domestic Partner | \$290.52 | \$215.52 |
| Employee + Child(ren) | \$260.89 | \$185.89 |
| Employee + Family | \$504.55 | \$429.55 |
| Part-Time Employees | Bi-Weekly Medical Rate | Wellness Incentives Bi-Weekly Rate |
| Employee | \$138.54 | \$103.54 |
| Employee + Spouse/Domestic Partner | \$344.39 | \$269.39 |
| Employee + Child(ren) | \$307.36 | \$232.36 |
| Employee + Family | \$611.92 | \$536.92 |
| | In-Network | Out-of-Network |
| Plan Description | HMO, Open Access, Must Use HMO Network | |
| Eligibility | All Benefit Eligible Employees | |
| Meets ACA Individual Mandate | Yes | |
| Benefit Level | Traditional Medical Coverage | |
| Consumer Decision Support | N/A | |
| Deductible | | |
| Employee | \$750 | |
| Employee + Spouse/Domestic Partner or + Child (ren) or + Family | \$1,250 | |
| Coinsurance (Plan Pays) | 80% | |
| Out-of-Pocket Maximum | | |
| Employee | \$3,500 | |
| Employee + Spouse/Domestic Partner or + Child (ren) or + Family | \$7,000 | |
| Lifetime Maximum Benefit | Unlimited | |
| Services & Coverage | | |
| Pharmacy | 15% Coinsurance with \$40 Min / \$75 Max | |
| Physician Office Visit | | |
| PCP | \$35 Copay | |
| Specialist | \$45 Copay | |
| Urgent Care Clinic | \$75 Copay | |
| Hospital Services | \$240 per Admission, then Coinsurance | |
| Diagnostic Services, Doctor's Office, or Freestanding Facility | Coinsurance | |
| Outpatient Surgery | \$100 Copay, then Coinsurance | |
| Emergency Room | \$250 Copay & Coinsurance | |
| Chiropractic | \$25 Copay | |
| Preventive Care | Covered at 100% | |

| Anthem POS (Only Available to Existing Participants) | | |
|---|--|---|
| Full-Time Employees | Bi-Weekly Medical Rate | Wellness Incentives Bi-Weekly Rate |
| Employee | \$145.28 | \$110.28 |
| Employee + Spouse/Domestic Partner | \$348.33 | \$273.33 |
| Employee + Child(ren) | \$318.48 | \$243.48 |
| Employee + Family | \$636.63 | \$561.63 |
| Part-Time Employees | Bi-Weekly Medical Rate | Wellness Incentives Bi-Weekly Rate |
| Employee | \$172.84 | \$137.84 |
| Employee + Spouse/Domestic Partner | \$416.66 | \$341.66 |
| Employee + Child(ren) | \$379.37 | \$304.37 |
| Employee + Family | \$777.03 | \$702.03 |
| | In-Network | Out-of-Network |
| Plan Description | POS, Open Access | |
| Eligibility | All Benefit Eligible Associates | |
| Meets ACA Individual Mandate | Yes | |
| Benefit Level | Traditional Medical Coverage | |
| Consumer Decision Support | N/A | |
| Deductible* | | |
| Employee | \$1,100 | |
| Employee + Spouse/Domestic Partner or + Child (ren) or + Family | \$2,000 | |
| Coinsurance (Plan Pays) | 80% | 70% |
| Out-of-Pocket Maximum | | |
| Employee | \$3,500 | |
| Employee + Spouse/Domestic Partner or + Child (ren) or + Family | \$7,000 | |
| Lifetime Maximum Benefit | Unlimited | |
| Services & Coverage | | |
| Pharmacy | 15% coinsurance with \$40 min / \$75 max | |
| Physician Office Visit | | |
| PCP | \$45 Copay | Deductible & Coinsurance |
| Specialist | \$65 Copay | Deductible & Coinsurance |
| Urgent Care Clinic | Deductible & Coinsurance | |
| Hospital Services | \$100 per admission | Deductible & Coinsurance |
| Diagnostic Services, Doctor's Office, or Freestanding Facility | 100% in-network | Deductible & Coinsurance |
| Outpatient Surgery | Deductible & Coinsurance | |
| Emergency Room | \$300 Copay | 80% Coinsurance |
| Chiropractic | \$50 Copay | Deductible & Coinsurance |
| Preventive Care | Covered at 100% | |

CONSUMER DRIVEN HEALTH PLANS (CDHP)

The CDHP medical plans cost less per paycheck than the POS or HMO plans but has a higher deductible. If you don't need much medical care, these plans could be affordable options for you.

Preventative care is covered at 100% even before you meet your deductible.

After you meet your deductible, doctor's visits, diagnostic tests, hospitalization, and behavioral health are covered at 80% if you use network providers and 60% if you go out-of-network.

The maximum out-of-pocket you will pay is:

| Out-of-Pocket Maximum | CDHP Level 1 | CDHP Level 2 |
|---|--------------|--------------|
| Employee | \$4,750 | \$6,650 |
| Employee + Spouse or Child(ren) or Family | \$9,500 | \$13,300 |

Special Note for Consumer Driven Health Plans (CDHP Level 1 and CDHP Level 2)

With a CDHP, you use information about the cost and quality of various healthcare options to guide your decisions. You may choose what doctors and hospitals to use. You also work with your doctors to decide what medications and courses of treatment are right for you. Then, you pay for your healthcare using a combination of your medical insurance and your personal Health Savings Account (HSA).

HEALTH SAVINGS ACCOUNT (HSA)

A Health Savings Account (HSA) is a savings account that allows you to pay for eligible health care expenses with tax-free dollars. You own your HSA, and the money is yours to keep even if you change jobs or retire. Grady contributes to your HSA when you enroll in the Consumer Driven Health Plan (CDHP) and establish an HSA.

CDHP Level 1 and Level 2 with a Health Savings Account (HSA) feature providing triple tax benefits.

Triple Tax Benefits

- 1. Tax-Free Deposits**
Deposits/contributions made are not taxed, up to the IRS limit.
- 2. Tax-Free Earnings**
Assets in your HSA account grow tax-free.
- 3. Tax-Free Withdrawals**
Withdrawals to pay for qualified medical expenses, including dental and vision, are never taxed.

When you enroll in either the CDHP Level 1 or CDHP Level 2 plan, you can set up your own Health Savings Account from which you may draw funds to pay for those charges that apply toward your deductible, as well other eligible expenses that are not covered by your medical plan.

- During Open Enrollment, you will be given the opportunity to open your Health Savings Account and decide how much you want to save from each paycheck on a pre-tax basis

- You have the flexibility to change the amount deducted during the course of the year to your needs
- For 2023, the maximum annualized amount you may contribute is \$3,850 if you enroll in employee only coverage and \$7,750 if you enroll in coverage other than employee only. Once your balance reaches \$1,000, you are allowed to invest balances.
- You can make catch-up contributions (\$1,000 for 2023), if you are 55 years of age or older. Catch-up contributions can be made any time during the year you turn 55.
- In addition, Grady will contribute to your HSA. If your coverage starts in January, you will receive the full Grady contribution into your HSA of:
 - \$500 if you elect employee coverage
 - \$750 if you elect employee + spouse or employee child(ren) coverage
 - \$1,000 if you elect employee + family coverage
- If your coverage starts in February 2023 or later, you will receive a prorated HSA contribution. This is equal to the annual HSA amount divided by 12 and multiplied by the number of months remaining in the year from your eligibility date.
- A debit card and account checkbook will be issued which you may use to pay your healthcare provider or pharmacy directly for eligible medical expenses or to access cash from your account. You decide whether to pay for qualified medical expenses yourself or use the money in your HSA

Health Savings Account Advantages:

- **Tax-Deductible** – HSA contributions are 100% deductible (up to the legal limit) just like an IRA
- **Tax-Free** – Withdrawals to pay qualified medical expenses are never taxed
- **Tax-Deferred** – Interest earnings accumulate tax-deferred. Dollars used to pay for qualified medical expenses are tax-free.
- **Money is Yours to Keep** – Unused money in your HSA isn't forfeited at the end of the year. Unlike an FSA, there's no "use it or lose it" rule. Your balance continues to grow tax-deferred.

How do the CDHP and HSA work together?

1. First, meet your deductible. Your contributions + Grady's contributions to your HSA can help you pay for that. Preventative care is always covered 100% in-network, so you don't need to use your HSA dollars for those services.
2. Then, you and the plan share costs. The plan pays 80% of your medical expenses and you pay 20% for in-network services and 60%/40% cost split for out-of-network services until you reach your out-of-pocket maximum.
3. Finally, the plan covers the rest at 100% with no life-time maximum! If you have an HSA balance remaining at the end of the year, the unused money will roll over and be available the following year, as long as you remain in a CDHP. You can keep rolling your balance over. The funds in your account remain yours and will be available to you should you retire or terminate employment.

USE GRADY FOR YOUR CARE AND SAVE

Copays and Coinsurance When Using Grady and Grady Clinics

Anthem POS and HMO plan members can save money by using Grady as your healthcare provider. Diagnostic laboratory and imaging services at Grady are covered at 100% under the HMO plan. POS plan members are covered at 100% for in-office visits through Grady Health System, Children's Healthcare of Atlanta - Hughes Spalding, or Grady's neighborhood centers (Core Plan Providers).

Copays and deductibles for the Core Plan Providers for the HMO plan and for in-office visits for POS plan will be \$0. Additionally, if you come to Grady for outpatient surgery, the copay is waived.

These benefits are not available for the CDHP plans.

Employees who are grandfathered in the POS plan will owe the coinsurance at the time of service for the facility costs when a procedure is performed either in an office or surgical setting. You will also owe the professional provider the applicable percent coinsurance for their services.

PHARMACY BENEFITS

- If you are enrolled in a medical plan, you also receive prescription benefits at no additional cost. Prescription benefits are covered under the medical plan option you elect.
- If you are enrolled in the Anthem HMO, POS, or CDHP 1or 2 plans, Anthem administers the prescription benefits
- You must meet your entire deductible under the CDHP plans before benefits are payable. You may use your HSA money to pay part or all of the deductible. Anthem also administers benefit. The administration of the prescription benefit for the CDHP plans is managed by Anthem.
- The POS is subject to a pharmacy deductible, \$200 individual/\$400 for family, before the copay applies

Enjoy Cost Savings by Using the Grady Employee Pharmacy

Employees can save money by using the Employee Pharmacy. If you have prescriptions written by a Grady physician, you can use the Employee Pharmacy. The pharmacy is open Monday – Friday, 7:30 a.m. - 4 p.m. and is closed on holidays, weekends, and daily for lunch.

| Prescription Cost Comparison | | |
|------------------------------|---------------------|-------------------------------|
| 30-Day Supply | Grady Prescription | Network Pharmacy* |
| Tier I | \$4 Copay | \$15 Copay |
| Tier II | \$10 Copay | 15% Coinsurance, \$40 minimum |
| Tier III | \$10-50 (Dependent) | 15% Coinsurance, \$40 minimum |

*Applies to Anthem HMO and POS Plans

SUPPLEMENTAL BENEFITS

The Standard offers supplemental benefits to full or part-time employees to assist with medical expenses. Coverage is guaranteed regardless of your health status, age, or income.

To sign up for Group Accident, Hospital Indemnity, and Critical Illness, you must be actively working when signing up for these benefits. If covering your spouse/domestic partner for Hospital Indemnity, your spouse/domestic partner must be either employed or capable of performing the material duties of an occupation.

Group Accident Plan

Nobody plans to have an accident – and most people don't budget for one, either. Accident insurance helps you pay for out-of-pocket expenses medical insurance won't cover. Suppose an employee's covered child gets injured while participating in an organized sport. In that case, this plan will pay an additional 25% of the total benefit owed.

Group Accident Plan Provides:

- On and off-the-job coverage
- Covers hospital admission - \$1,000
- Covers hospital ICU - \$750
- Hospital stay per day - \$200 (Up to 365 Days)
- Hospital ICU stay per day - \$200 (Up to 15 Days)
- Emergency room - \$200
- Non-Emergency room care - \$100 physician visit/urgent care
- Ambulance Ground/Air - \$300/\$800
- Physical therapy - \$50 (Up to 3 visits)
- Single fractures/dislocations - Up to \$8,000/Up to \$5,000
- Lacerations - Up to \$500
- Plan benefits are enhanced to include:
 - \$75 preventive screening benefit
 - Youth organized sports benefit that provides additional payout for covered dependent children
 - Benefits help to cover expenses associated with an accident or injury
 - Covers ages: Employee and spouse/domestic partner 18 - 79; child(ren) birth to age 26

Group Accident Rates:

| Rates | Bi-Weekly Premium |
|------------------------------------|-------------------|
| Employee Only | \$4.90 |
| Employee + Spouse/Domestic Partner | \$8.00 |
| Employee + Child(ren) | \$9.53 |
| Family | \$14.96 |

Hospital Indemnity Plan

A trip to the hospital can be costly. Most people are surprised to learn they are responsible for a good portion of the bill. Hospital indemnity insurance plans provide benefits that can help pay for hospital expenses not covered by your health insurance.

- Initial Hospital Admission - \$1,000
- Hospital stay per day - \$200 (Up to 15 Days)
- Additional 20% benefit when hospitalized at Grady
- Covers ages: Employee and spouse/domestic partner 18 - 79; child(ren) birth to age 26

Hospital Indemnity Rates:

| Rates | Bi-Weekly Premium |
|------------------------------------|-------------------|
| Employee Only | \$9.01 |
| Employee + Spouse/Domestic Partner | \$19.14 |
| Employee + Child(ren) | \$17.52 |
| Family | \$29.61 |

Critical Illness Plan

Medical insurance alone can't stop a significant illness from draining your finances. Copays, deductibles, alternative treatments – these unexpected expenses add up. Critical Illness insurance gives you an affordable option for easing the financial burden of a serious illness. Under this plan, children are covered automatically at no extra cost.

- Guaranteed issue up to \$30,000 benefit (in increments of \$10,000); spouse/domestic partner – 50% of employee coverage; Child(ren) – up to 25% of employee coverage
- Cost of child coverage included in employee premium
- Covered critical illness at 100% (cancer, heart attack, stroke, major organ failure, end-stage renal failure, major organ failure, stroke, coma, paralysis, deafness, blindness, loss of speech, advanced Alzheimer's disease, advanced Multiple Sclerosis, advanced Parkinson's disease, Amyotrophic Lateral Sclerosis, benign brain tumor, bone marrow transplant); 21 additional conditions for children
- Other covered critical illness at 25% (severe coronary artery disease with recommended bypass surgery, carcinoma in situ)
- Same illness diagnosis (recurrence) – 1 x recurrence (6-month separation period; 6-month treatment free)
- Different Illness diagnosis – 1 x each illness (30-day separation period)
- Maximum benefits – 1 x each illness, 1 x recurrence of each illness
- Covers ages: Employee and spouse/domestic partner 18 - 79; child(ren) birth to age 26

Critical illness rates:

| Coverage | Bi-Weekly Premium | | | | | |
|----------|-------------------|---------|---------|---------|---------|----------|
| Age | <30 | 30 - 39 | 40 - 49 | 50 - 59 | 60 - 70 | 71 - 79 |
| \$10,000 | \$1.85 | \$2.63 | \$5.31 | \$10.71 | \$20.45 | \$40.98 |
| \$20,000 | \$3.69 | \$5.26 | \$10.62 | \$21.42 | \$40.89 | \$81.97 |
| \$30,000 | \$5.54 | \$7.89 | \$15.92 | \$32.12 | \$61.34 | \$122.95 |

| Spouse Coverage | Bi-Weekly Premium | | | | | |
|-----------------|-------------------|---------|---------|---------|---------|---------|
| Age | <30 | 30 - 39 | 40 - 49 | 50 - 59 | 60 - 70 | 71 - 79 |
| \$5,000 | \$.92 | \$1.32 | \$2.65 | \$5.35 | \$10.22 | \$20.49 |
| \$10,000 | \$1.85 | \$2.63 | \$5.31 | \$10.71 | \$20.45 | \$40.98 |
| \$15,000 | \$2.77 | \$3.95 | \$7.96 | \$16.06 | \$30.67 | \$61.48 |

DENTAL PLAN OPTIONS

Eligible employees may choose to enroll in one of the following Aetna dental plans:

- **Dental HMO (DMO):** The DMO provides the richest benefits at the lowest out-of-pocket costs, but coverage is restricted to a network of participating providers. Specialty care requires a referral from your selected primary dentist. Orthodontic care is available in the DMO in-network only for children and adults.
- **Traditional Dental Plan (PPO):** The PPO side of the plan allows the flexibility to see any provider; however, out-of-pocket costs are higher than the DMO. This plan also has a passive Preferred Dental Organization provision built in. This means that while enrolled in the traditional side of the plan, you can minimize your out-of-pocket costs by using a PPO provider.

When you enroll, you must select which plan (DMO or PPO) you and your covered dependents wish to participate in. You may change plan types throughout the year; however, limitations may apply to treatments in progress.

To find an in-plan dental provider, visit aetna.com.

| Bi-Weekly Premiums | | |
|---------------------|----------------|---------|
| Employee Only | Employee + One | Family |
| \$13.24 | \$24.10 | \$32.48 |
| Deductible | DMO | PPO |
| Individual | None | \$100 |
| Family | None | \$300 |
| Preventive Services | 100% | 90% |
| Basic Services | 80% | 80% |
| Major Services | 80% | 50% |
| Annual Maximum | None | \$1,500 |
| Office Visit Copay | \$5.00 | None |
| Orthodontic Care | 50% | None |

VISION PLAN OPTIONS

Grady offers two vision plans through VSP Vision Care:

- 1. The High Option Plan** - Allows you to receive an exam, a discount on frames and contact lenses, and discounts on a second pair, during the same 12-month period.
- 2. The Low Option Plan** - Pay a bit less for your bi-weekly premium and enroll in the Low Option plan. This plan gives you an eye exam and discount on lenses or contacts yearly, but frames are purchasable every two years.

Eye exam services are provided by optometrists and ophthalmologists in private practices, not in retail chains. To find an in-plan provider, visit vsp.com/choice.

| Bi-Weekly Premiums | | |
|------------------------------------|------------------|-----------------|
| | High Option Plan | Low Option Plan |
| Employee Only | \$3.78 | \$2.93 |
| Employee + Spouse/Domestic Partner | \$7.56 | \$5.85 |
| Employee + Child(ren) | \$8.18 | \$6.23 |
| Family | \$12.92 | \$10.00 |

FLEXIBLE SPENDING ACCOUNTS (FSA)

You can save money by participating in two Flexible Spending Accounts:

- Health Care Flexible Spending Account
- Dependent Care (Child/Elder Care) Flexible Spending Account

If you enroll in an FSA, you contribute money to an account on a pre-tax basis and receive reimbursement for eligible out-of-pocket expenses. Your spending account deductions are pre-tax so you can save 25% to 50% of your out-of-pocket health care or dependent care expenses.

What You Need to Know About FSAs

- You decide how much money you want to set aside for eligible health care and/or dependent care expenses incurred during the calendar year. Then, regular amounts are deducted each pay period from your gross wages and deposited to your spending account(s).
- Reimbursements are issued to you from your FSA
- You can only claim reimbursements for expenses that you and your eligible dependents (domestic partners are ineligible) incur while you are a participant in the FSA. If you are hired during the year or begin participating due to a qualified event/status change, only those services incurred after the date you start contributing to the FSA are eligible for reimbursement.
- Our FSA administrator is Anthem. Call **(855) 567-4701** to obtain additional information about filing claims and how to check your account balance.

Flexible Spending Account – Health Care

While the benefit plans cover many of your health care needs, you will have some out-of-pocket medical, dental, and vision expenses during the year. You can use a Health Care Flexible Spending Account to pay for these expenses with pre-tax dollars. By anticipating your expenses and arranging for deductions to be made from your paycheck each pay period, you lower your tax bill.

You must enroll each year. Only \$570 may be carried forward from one year to the next. You can set aside \$130 to \$2,850 each calendar year on a pre-tax basis to cover health care expenses for you and your covered dependents not reimbursed by any other health plan.

In most cases, you will be able to use the debit card at the point of service. When you can't, you will be required to submit a Flexible Spending Account claim form along with your receipts for reimbursement. You will be reimbursed with pre-tax dollars from your account. The minimum claim amount is \$10 or your account balance, whichever is less. Direct deposit is available for even faster reimbursement.

Limited Purpose Flexible Spending Account: If you are eligible to participate and enroll in a Health Savings Account (HSA), the monies set aside in a Health Care Flexible Spending Account may ONLY be used for dental and vision expenses.

Eligible expenses are medically necessary expenses not covered by your medical, dental, or vision plans, including:

- Deductibles and copayments for medical, drug, dental, orthodontia, vision care
- Your share of covered expenses

Eligible expenses do not include cosmetic procedures, treatments not supervised by a qualified health care professional, premiums for employer-provided health care plans, or other expenses that are not medically necessary.

This account is a tax-effective way to pay for childcare or other dependent care services if:

- You and your spouse work outside the home (or if your spouse is actively looking for work outside the home)
- You work outside the home and your spouse is a full-time student at least five months of the year
- You work outside the home and your spouse is incapable of self-care

Grady matches Dependent Care Flexible Spending Accounts at 50% up to \$1,000 per calendar year. To earn the maximum employer match of \$1,000 per year, to not exceed the IRS contribution limitation, your pre-tax contribution limit is \$4,000. You must enroll each plan year, as contribution amounts are not carried forward from one plan year to the next. You can set aside from \$500 to \$4,000 each year on a pre-tax basis to cover dependent care expenses. (If you are single (non-head of household) or if you and your spouse file taxes separately you can set aside \$250 to \$2,500 annually.)

The amount you contribute to this account cannot be greater than your income or your spouse's income, whichever is less. If your spouse contributes to a Dependent Care (Child/Elder Care) Spending Account through his or her employer, your combined contributions may not exceed \$4,000. If you are married and file separate tax returns, you can contribute up to \$2,600 per year.

To receive reimbursements to your Dependent Care (Child/Elder Care) Spending Account, you will need to file a claim form as the debit card will not work for Dependent Care (Child/Elder Care) Spending Account. You are required to complete the provider's name and address on the claim form. You will be reimbursed for the amounts of your claim provided the balance of your account is equal to or more than the amount of your claim and the services have already been provided. If you don't have enough in your account to cover the expense, you'll receive the additional reimbursement when enough money has been deducted from your paycheck. Direct deposit is available for faster reimbursement.

Eligible Expenses

Eligible expenses include care in your home by an eligible provider or at a licensed facility. To be eligible, care must be provided while you (and your spouse, if you are married) work, look for work, or attend school full-time. You will not be reimbursed for residential or "sleep-away" care, nursing home care, or for babysitting when you are not at work.

The Dependent Care Spending Account will not cover services provided by your spouse, your child under age 19, or any dependent you claim as an exemption on your federal income tax.

It's important to plan carefully and keep the following in mind:

- Money set aside for health care expenses cannot be used for dependent care expenses, and vice-versa
- Any health care or dependent care expenses that are paid from the Flexible Spending Accounts may not be claimed as a deduction or credit when filing your tax return
- You cannot stop or change contributions during the year unless you have a qualifying status change
- Once you terminate employment, only expenses incurred before you terminate are eligible for reimbursement from your FSA, unless you elect to continue your health care spending account through COBRA
- USE IT OR LOSE IT! IRS rules require that any money left in your Health Care Flexible Spending Account at the end of the year in excess of \$570 must be forfeited; any money left in your Dependent Care (Child/Elder Care) Spending Account at the end of the year must be forfeited.

Married Filing Jointly

| Employee Annual Contribution | | Grady Match 50% - \$1K Max | Total Contribution |
|------------------------------|---------|----------------------------|--------------------|
| Maximum | \$4,000 | + \$1,000 | = \$5,000 |
| | \$3,500 | + \$1,000 | = \$4,500 |
| | \$3,000 | + \$1,000 | = \$4,000 |
| | \$2,500 | + \$1,000 | = \$3,500 |
| | \$2,000 | + \$1,000 | = \$3,000 |
| | \$1,500 | + \$750 | = \$2,250 |
| | \$1,000 | + \$500 | = \$1,500 |
| Minimum | \$500 | + \$250 | = \$750 |

Single (Non-Head of Household) or Not Filing Jointly

| Employee Annual Contribution | | Grady Match 50% - \$1K Max | | Total Contribution |
|------------------------------|------------|----------------------------|----------|--------------------|
| Maximum | \$1,666.66 | + | \$833.33 | = \$2,500 |
| | \$1,500 | + | \$750 | = \$2,250 |
| | \$1,000 | + | \$500 | = \$1,500 |
| | \$500 | + | \$250 | = \$750 |
| Minimum | \$250 | + | \$125 | = \$375 |

SHORT-TERM DISABILITY (STD)

Short-Term Disability insurance (STD) offers income replacement. STD coverage provides you with a portion of your salary if a temporary illness or injury causes you to be unable to work. If you become disabled and your claim for disability is approved, the plan pays 60% of your weekly earnings, up to \$1,000 following a 14-day elimination period and continues for up to 90 days. If Long-Term Disability benefit is elected, it would pick up after 90 days if you are still unable to return to work.

- No STD benefits will be paid for any period while receiving paid EIB and PTO.
- Grady pays 50% of the cost of this benefit.

The 2023 premium rate for STD is: \$0.31 per \$100 of your covered salary.

LONG-TERM DISABILITY (LTD)

Long-Term Disability insurance (LTD) provides a source of income should you experience a long-term illness or injury that prevents you from working. LTD provides a monthly benefit after you have been disabled for 90 days. Benefits pay 60% of your basic monthly earnings up to a maximum of \$10,000. By paying for this benefit with after-tax dollars, the benefit is tax-free. You must file a claim within 30 days following the 90-day elimination period. If you elected the group STD coverage, the transition will be seamless.

The 2023 premium rate for LTD is: \$0.471 per \$100 of your covered salary.

LIFE AND ACCIDENT INSURANCE

Life and accident insurance provides financial protection for you and your family. Grady provides Basic Life Insurance and Basic Accidental Death & Dismemberment (AD&D) insurance at no cost to you in the event you become seriously injured or die. Grady offers a variety of coverage options to meet your needs.

- You are automatically covered under the company provided life and accident insurance plans. Grady pays the full cost of these benefits.
- Employee term life insurance pays an amount to your beneficiary if you die while employed by Grady
- Employee AD&D insurance pays an amount to your beneficiary if you die or suffer a serious accidental injury. AD&D benefits, if applicable, are paid in addition to basic life insurance benefits.
- You may purchase additional coverage under the supplemental Life and AD&D insurance plans

| Basic Life and AD&D Insurance Benefit | Available Coverage |
|---------------------------------------|---|
| Basic Life Insurance | 1 x your annual salary with a max benefit of \$50,000 |
| Basic AD&D Insurance | 1 x your annual salary with a max benefit of \$50,000 |

Supplemental Life and AD&D – If you need more life insurance, you have the option to buy supplemental life and AD&D insurance in \$10,000 increments. The cost of Employee Supplemental Life and/or AD&D Insurance is paid entirely by you with tax-free dollars.

As a new hire you may elect up to a maximum of \$350,000 for Supplemental Life and \$500,000 for AD&D. If you did not elect Supplemental Life and AD&D coverage as a new hire, you may start off with \$50,000 and elect an additional \$10,000 each year up to the maximum. Insurance amounts reduce by 35% of purchased amount at age 65; amounts reduce by 50% at age 70.

Supplemental Life rates are based on age as shown below:

| Age | Rates per \$1,000 | Age | Rates per \$1,000 |
|----------|-------------------|-------|-------------------|
| Under 25 | \$0.05 | 55-59 | \$0.60 |
| 25-29 | \$0.06 | 60-64 | \$0.97 |
| 30-34 | \$0.08 | 65-69 | \$1.47 |
| 40-44 | \$0.09 | 70-74 | \$2.23 |
| 45-49 | \$0.12 | 75-79 | \$3.34 |
| 50-54 | \$0.19 | 80+ | \$5.41 |

Supplemental AD&D rate per \$1,000 - \$0.016 (employee)

LIFE AND ACCIDENT INSURANCE BENEFITS

Dependent Life and AD&D

Dependent Life and AD&D insurance offers you financial protection in the event of your spouse/domestic partner or child's death (up to age 19; coverage may be extended up to age 26 if child is a full-time student at a state accredited educational institution). The plan works the same as employee life and AD&D, except that you are the beneficiary. If your spouse/domestic partner or child should die, a lump sum would be paid to you, the beneficiary, through the life benefit. AD&D pays a benefit to you in case of your spouse/domestic partner or child's accidental death. It also pays a reduced benefit in the event of a serious accident involving the loss of a limb or eyesight. AD&D benefits are paid in addition to any dependent life insurance amount.

Dependent Life Coverage

Spouse/Domestic Partner - \$25,000

Dependent Child - \$10,000 (over 6 months and up to 19 years of age; coverage may be extended up to age 26 if child is a full-time student at a state accredited educational institution). Dependent child coverage age 0-14 days is \$0 benefit; age 14 days to six months \$500 benefit; over six months \$10,000
Rate - \$2.27 per pay period (regardless of the number of covered dependents).

Spouse/Domestic Partner/Child AD&D Coverage

Spouse/Domestic Partner – Maximum of \$250,000 in \$10,000 increments, not to exceed the amount of your supplemental AD&D coverage.

Rate - \$0.017 per \$1,000

Dependent Child – Maximum of \$10,000

Rate - \$0.043 per \$1,000

If you and your spouse/domestic partner are both employed by Grady, you cannot elect Dependent Life or AD&D spouse/domestic partner coverage.

RETIREMENT SAVINGS 401(k)

A 401(k) is a retirement savings plan sponsored by Grady that allows you to save and invest a portion of your paycheck before taxes are taken out. Taxes aren't paid until the money is withdrawn. You can enroll and make changes to the 401(k) at any time.

- After one year of employment, **Grady matches 100% of the first 4% you contribute.** That's free money!
- You are also 100% vested in the amount you contribute to your 401(k).
- 2023's 401k contribution limit is **\$20,500**. 401k contribution limits are subject to IRS changes. If you are age 50 or over, the catch-up contribution limit is **\$6,500**.

Benefit eligible new hires and rehires are automatically enrolled in the 401k following 30 days of employment at a 3% deferral rate. Contributions are invested in the appropriate target date fund. Auto-enrolled participants automatically escalate to a 4% deferral rate on their one-year anniversary so they can benefit from Grady's employer match contribution. Your 401(k) continues to auto-escalate annually by 1% until you reach 10%.

You can choose to opt out within 30 days of employment. If you do not opt out, you are automatically enrolled.

Your Grady 401(k) plan offers a variety of mutual funds composed of stocks, bonds, and money market investments. The most popular option tends to be target-date funds, a combination of stocks and bonds that gradually become more conservative as you reach retirement.

To create or access your account, contact a Transamerica Enrollment Specialist at (800) 755-5801 or visit Transamerica online at **trsretire.com**.

TUITION SUPPORT AND LOAN RELIEF

Grady provides Tuition Support and Loan Relief services through our partnership with Fiducius.

The Loan Relief benefit will help you understand the student loan restructuring options which are best for your unique situation. Fiducius provides one-on-one support by phone and email, giving much-needed financial direction so you can put your best foot forward. You'll also receive a personalized, easy-to-understand Student Loan Financial Wellness Plan at no-cost. Note, all employees and their family members are eligible to participate in this benefit.

The new Tuition Support benefit replaces our current tuition reimbursement program and includes several enhancements. For example, it now incorporates Public Service Loan Forgiveness (PSLF), providing significantly greater financial relief for some participants by using "forgivable debt" to finance your education. To qualify for this benefit, you must have been employed continuously for at least six (6) months prior to beginning of any course; be a full or part-time benefit eligible employee as defined by Grady; and be employed at the time of reimbursement.

Whether needing help with existing student loans or pursuing your education, the starting point for both benefits is the Student Loan Financial Planning service delivered by Fiducius. You'll learn your options in a matter of minutes and get connected with an expert financial Advisor who will help you with your specific situation.

Visit **<https://gradyhealth.myfiducius.com/register>** for information.

GRADY WELLNESS PROGRAMS

Since the demands of our jobs are so high, it is important we take care of ourselves and each other. Improving our health physically, emotionally, and financially.

GradyWell focuses on Body, Mind, and Money. By achieving a well-balanced lifestyle in each of these areas, we can all succeed and develop a happy and healthy state of being.

- Get healthy and save money on your medical insurance premium. Complete a **GradyWell Annual Health Check**. We measure your weight and blood pressure. We also draw blood to measure your cholesterol, glucose, and A1C. The program is voluntary. Completing the screening and setting health goals qualifies you for a lower bi-weekly medical premium. Look for details on Grady's Annual Health Check.

Here are some things that Grady is doing to improve the employee wellness:

- A voluntary program with access to discounted premiums on your health insurance by completing an Annual Health Check including bloodwork and setting some health goals based
- A Mobile Health Consumer app that will help you set and track health goals, integrate with your fitness tracker, and provide you with friendly tips based on your goals
- Finance management tips from industry leading professionals to help ensure fiscal sustainability
- Access to healthy food through Jesse Hill Market

Brian Jordan/Steve Atwater Wellness Center at Grady

The Brian Jordan/Steve Atwater Wellness Center is a fitness center located on Grady's 16th floor. You can use the facility for free, as long as you complete a release form. You can find the release on GradyNET by searching Employee Wellness Center.

EMPLOYEE ASSISTANCE PROGRAM (EAP)

The Standard provides you and your dependents with comprehensive EAP services at no cost. The Standard offers assessment, short-term counseling, and referral services for a wide range of personal problems and all contact with the EAP is strictly confidential.

Your EAP can help with the following issues and concerns:

- Family Conflicts
- Marital Problems
- Financial and Legal Stress
- Substance Abuse
- Mental Health
- Business Relationships
- Workplace Conflicts

Visit healthadvocate.com/standard3 or call (888) 293-6948 anytime.

PAID TIME OFF (PTO)

PTO is provided to regular full or part-time employees who are scheduled to work at least 24 hours per week. The program allows you to accrue paid time off up to 320 hours. Hours may be used for vacation, holidays, sick leave, or personal business. Full-time employees accrue earned time based on hours paid and length of service.

| Length of Service | PTO Accrual Rates | |
|-------------------|-----------------------------|----------------|
| 0-5 years | 7.69 hours per paid period | 25 days a year |
| 5-10 years | 9.23 hours per paid period | 30 days a year |
| After 10 years | 9.54 hours per paid period | 31 days a year |
| After 11 years | 9.85 hours per paid period | 32 days a year |
| After 12 years | 10.15 hours per paid period | 33 days a year |
| After 13 years | 10.46 hours per paid period | 34 days a year |
| 14 – 20 years | 10.77 hours per paid period | 35 days a year |
| After 20 years | 11.08 hours per paid period | 36 days a year |

Part-time employees accrue time on a pro-rated basis based on hours paid. Time will begin to accrue from the date of employment, or date of benefit eligible status, but may not be used during the first 30 days of employment, except in cases where a holiday may occur.

EXTENDED ILLNESS BANK (EIB)

As a regular full or part-time employee scheduled to work at least 24 hours per week, you will also accumulate time off for an extended illness. Employees accrue up to 1.85 hours of EIB time per pay period, based on hours paid. Your EIB may be used following 3 consecutive days absence (24 hours) due to illness, or in the event of approved FMLA. EIB may be used from day one (does not apply to intermittent FMLA).

PURCHASING POWER

As a Grady employee, you can participate in the nation's premier purchase program – Purchasing Power, an affordable way to buy brand name computers, electronics, appliances, furniture, and more through the ease of payroll deduction. With Purchasing Power, you can shop the brands you love, receive your order upfront, and pay over time – right from your paycheck.

For more information, visit purchasingpower.com

LEGALSHIELD

Unexpected legal questions arise every day, and with LegalShield on your side, you'll have access to a top-quality law firm 24/7 for covered situations. From real estate to divorce advice, speeding tickets to will preparation, and more, LegalShield is there to help you with any legal matter - no matter how traumatic or how trivial it may seem. Because their dedicated law firms are prepaid, their sole focus is on serving you, rather than billing you.

- **Legal Plan** - \$7.27 per pay period
- **Identity Theft Protection** - \$5.98 per pay period
- **Legal Plan and Identity Theft Protection** - \$11.86 per pay period

To enroll, visit legalshield.com/info/ghs

1ST CHOICE CREDIT UNION

1st Choice Credit Union provides all the benefits of a member-owned financial institution. The credit union is located on the 2nd Floor near the cafeteria.

Stop by or visit 1stchoicecu.org.

WHO TO CALL

| Resources | Phone | Online |
|--|----------------------------------|--|
| Aflac / Ivery Baker | (706) 662-5178 (800) 992-3522 | aflac.com |
| Anthem | (855) 567-4701 | anthem.com |
| Cobra – Anthem | (866) 800-2272 | |
| Dental – Aetna Dental | (877) 238-6200 | aetna.com |
| Disability (STD, LTD) – The Standard | (800) 378-2395 | workhealthlife.com/Standard3 |
| Employee Assistance Program (EAP) – The Standard | (888) 293-6948 | workhealthlife.com/Standard3 |
| Flexible Spending Account (FSA) – Anthem | (855) 567-4701 | benefitadminsolutions.com |
| Health Savings Account (HSA) – Anthem | (855) 567-4701 | anthem.com |
| LegalShield / Tammy Davis | (404) 312-9075 | legalshieldassociate.com/group/tammyldavis |
| Life Insurance – The Standard | (800) 378-2395 | |
| Live Health Online – Anthem | (888) 548-3432 | livehealthonline.com (Code – Grady) |
| Prescription Drug – Anthem | (855) 567-4701 | anthem.com |
| Purchasing Power | (888) 923-6236 | purchasingpower.com |
| Tuition/Loan Assistance – Fiducius | (513) 645-5400 | getfiducius.com |
| Vision - VSP | (800) 877-7195 | vsp.com/choice |
| 401(k) - Transamerica | (800) 755-5801 | trsretire.com |

Legal notices are available upon request. You can also find them online at gradymemorial.sharepoint.com/benefits-legal-notice