

# 2026 myRewards

For Benefits-Eligible Associates

## Medical

Shared cost

	Enhanced PPO		Core PPO		HDHP + HSA		PPO Assist + HRA <i>For lower income households</i>	
	Full-Time	Part-Time	Full-Time	Part-Time	Full-Time	Part-Time	Full-Time	Part-Time

### PREMIUMS — biweekly\*

Associate only	\$75	\$90	\$45	\$55	\$50	\$65	\$30	\$45
Associate + spouse	\$240	\$278	\$165	\$190	\$178	\$215	\$121	\$157
Associate + children	\$174	\$203	\$117	\$136	\$127	\$155	\$89	\$117
Family	\$339	\$390	\$237	\$271	\$254	\$305	\$147	\$189

### In-network only

	Tier 1	Tier 2	Tier 1	Tier 2	Tier 1	Tier 2	Tier 1	Tier 2
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### ANNUAL DEDUCTIBLE — The amount you pay BEFORE the plan pays.

Associate only	\$450	\$1,500	\$950	\$2,000	\$1,700	\$3,000	\$950	\$2,000
Associate + 1	\$675	\$2,250	\$1,425	\$2,500	\$3,400	\$4,500	\$1,425	\$2,500
Associate + 2 or more	\$900	\$3,000	\$1,900	\$4,000	\$4,000	\$6,000	\$1,900	\$4,000

### EMPLOYER CONTRIBUTIONS — The amount OhioHealth contributes to help offset the plan deductible and other out-of-pocket costs. HRA contribution amounts are prorated based on your start date.

Associate only	None	None	Match up to \$500	Up to \$700
Associate + 1			Match up to \$750	Up to \$1,050
Associate + 2 or more			Match up to \$1,000	Up to \$1,400

### COINSURANCE — What you pay for most services AFTER you meet the deductible.

	10%	30%	20%	30%	10%	30%	20%	30%
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### ANNUAL OUT-OF-POCKET MAXIMUM — The most you'll pay out-of-pocket in a plan year.

Associate only	\$2,500	\$5,000	\$3,000	\$5,000	\$3,500	\$6,500	\$3,000	\$5,000
Associate + 1	\$3,750	\$7,500	\$4,500	\$7,500	\$6,750	\$9,750	\$4,500	\$7,500
Associate + 2 or more	\$5,000	\$10,000	\$6,000	\$10,000	\$9,000	\$13,000	\$6,000	\$10,000

You and your dependents are eligible to enroll in our benefits plans if you are regularly scheduled to work at least 48 hours per pay period, and not subject to Bargaining Unit restrictions. Associates working 32 or more hours per week are considered Full-Time. Associates working 24-31.99 hours per week are considered Part-Time.

\* Based on 26 pay periods and rounded to the nearest dollar. Premiums listed reflect a \$35 per-pay-period medical plan premium credit for completing the 2026 Wellness Credit activities. Amounts do not reflect the additional \$50 per pay surcharge for a working spouse who has access to medical coverage through their employer. Rates are for full-time associates. Part-time rates can be found at [OhioHealthRewards.com](https://OhioHealthRewards.com).

# Medical

Continued

Enhanced PPO		Core PPO		HDHP + HSA		PPO Assist + HRA <i>For lower income households</i>	
Tier 1	Tier 2	Tier 1	Tier 2	Tier 1	Tier 2	Tier 1	Tier 2

**COVERED SERVICES** — What you pay for in-network services. When you use Tier 1 providers, you will have the lowest costs and get the highest level of benefits when you receive care. You'll pay more for covered care from Tier 2 or 3 providers.<sup>1</sup>

<b>Preventive Care<sup>1</sup></b> Annual physicals, screenings, vaccines, well-baby/child visits	\$0		\$0		\$0		\$0	
<b>Primary Care Visits</b>	\$10 <sup>2</sup>	\$35 <sup>2</sup>	\$20 <sup>2</sup>	\$35 <sup>3</sup>	10% <sup>3</sup>	30% <sup>3</sup>	\$20 <sup>2</sup>	\$35 <sup>3</sup>
<b>Specialty Care Visits</b>	\$25 <sup>2</sup>	\$50 <sup>2</sup>	\$35 <sup>2</sup>	\$75 <sup>3</sup>	10% <sup>3</sup>	30% <sup>3</sup>	\$35 <sup>2</sup>	\$75 <sup>3</sup>
<b>Urgent Care</b>	\$35 <sup>2</sup>	\$55 <sup>2</sup>	\$35 <sup>2</sup>	\$75 <sup>2</sup>	10% <sup>3</sup>	30% <sup>3</sup>	\$35 <sup>2</sup>	\$75 <sup>2</sup>
<b>Emergency Medical Care</b>	10% + \$300 <sup>3</sup>		10% + \$300 <sup>3</sup>		10% <sup>3</sup>		10% + \$300 <sup>3</sup>	
<b>Behavioral Health &amp; Substance Use Disorder</b>	\$10 <sup>2</sup>		\$10 <sup>2</sup>		10% <sup>3</sup>		\$10 <sup>2</sup>	
<b>Prescription Drug</b>	Included in your medical plan premiums. The amount you pay for prescription medications depends on the medical plan you choose.							

(1) Tier 1 Network (in-network preferred) includes OhioHealth Physician Group (OPG), Clinically Integrated Network (CIN), Columbus Ohio Primary Care (COPC), Nationwide Children's Hospital, Cleveland Clinic, and emergency services at any location. (2) No deductible; (3) After deductible

## Curai Health

**Save time, money and hassle with telehealth.**

Medical plan participants can access \$0 urgent telehealth visits through Rightway via Curai.

## alex<sup>®</sup>

**Let ALEX help you choose**

Get help with ALEX, an interactive online tool that will walk you through your benefit options and provide personal assistance in pointing out what choices make the most sense for you.



## Dental

Shared cost



	OH Pays	You Pay
<b>PREMIUMS — biweekly</b>		
Associate only	\$4.86	\$12.89
Associate + 1	\$11.49	\$20.60
Associate + 2 or more	\$26.19	\$29.62

- Provides diagnostic and preventive dental care at no cost to you.
- The plan covers a wide variety of Basic and Major dental services — including orthodontia care up to age 19.
- Your out-of-pocket costs depend on which dental network you use.
- While you can select any provider you want, you pay less by using a Delta Dental PPO Dentist.

## Vision

Fully paid by you



	You Pay
<b>PREMIUMS — biweekly</b>	
Associate only	\$5.98
Associate + 1	\$8.62
Associate + 2 or more	\$15.43

- Provides coverage for eyeglass frames and various lenses, as well as contact lenses and fittings.
- By choosing a vision provider in the Premier Network, you will receive an annual eye exam and screenings at no cost to you.
- If you go outside the network for these services, you'll pay a flat dollar copay.

## Other Health Benefits

Fully paid by you

- Genomic Life
- Accident Insurance
- Critical Illness Insurance
- Hospital Indemnity Insurance

Find details on [OhioHealthRewards.com](https://www.ohiohealthrewards.com).



## Health Savings Account (HSA)

Shared cost



### For HDHP+HSA participants

- Helps you pay for eligible healthcare expenses using pre-tax dollars.
- OhioHealth will match your contribution up to the following annual amounts:

#### OH Contributes

#### ANNUAL MATCHING CONTRIBUTION

Associate only	\$500
Associate + 1	\$750
Associate + 2 or more	\$1,000

- Amounts in your HSA are yours to keep even if you leave or retire. Unused funds roll over from year to year.

## Flexible Spending Account (FSAs)

Fully paid by you



### Healthcare FSA

#### Suggested for PPO participants

- Helps you pay for eligible healthcare expenses using pre-tax dollars.
- You may contribute up to a maximum of \$3,300 per year, which is fully available at the first of the year.
- You may roll over up to \$660 of your unused balance at year end.

### Limited Purpose FSA

#### For HSA participants

- Helps you pay for eligible dental, orthodontia and vision expenses using pre-tax dollars.
- You may contribute up to a maximum of \$3,300 per year, which is fully available at the first of the year.
- You may roll over up to \$660 of your unused balance at year end.

### Dependent Care FSA

#### For all associates

- Helps you pay for eligible childcare or eldercare expenses using pre-tax dollars.
- You may contribute up to a maximum of \$5,000 per year, which is available as you contribute.
- No rollover is allowed.
- Highly compensated associates may have a lower maximum contribution amount.



## Retirement Savings Plan

Shared cost



### 403(b) & 401(k)

- **Your Contributions:** You can make before-tax contributions or Roth contributions (after-tax).
- **OhioHealth Matching Contributions:** Equal to \$0.50 for every \$1, up to 2% of your pay.  
**NOTE:** After 20 years of service, it increases to 3%.
- **Ownership:** You always have full ownership of your personal contributions to the plan. You become vested in the match after completing three calendar years of service for which you are paid for 1,000 or more hours.
- You can contribute to the Plan on your hire date and are eligible for matching contributions from OhioHealth once you start making your own contributions.
- Visit [netbenefits.com/OhioHealth](https://netbenefits.com/OhioHealth) after your hire date to register and set your contribution amount.

## Annual Retirement Contribution (ARC)

Fully paid by OhioHealth



- **OhioHealth Contributions:** OhioHealth will make an annual contribution equal to a percentage of your pay based on your age and years of service — ranging from 2% to 5%.
- **Ownership:** You become vested in your ARC contributions after completing three calendar years of service for which you are paid for 1,000 or more hours.
- Associates hired after Jan. 1, 2012 (who are at least age 20-1/2) automatically become eligible on Jan. 1 upon completing at least six months of service.

## Other Financial Benefits

### Student Loan Relief

Receive support with restructuring student loan debt such as: public service loan forgiveness, loan refinancing and loan consolidation

### Perks Place

Gain access to exclusive offers and discounts on products, services and experiences.

### Purchasing Power

If paying cash or credit for an important purchase is challenging, you can have the flexibility to pay for it over six to 12 months through payroll deductions.

### Commuter Benefits

OhioHealth subsidizes bus passes. Pay with pre-tax dollars through payroll deduction.

## Time Off Programs

Fully paid by OhioHealth

### Time Away Pay (TAP)

A single bank of hours that you can use for personal and family needs such as vacations, personal time and short-term illnesses.

- **Associates with less than 5 years of service** can accrue up to 160 hours or 20 days of TAP per year. You can have up to 360 hours of TAP balance. The accrual rate accelerates with years of service — with a maximum of 33 days each year (264 hours).
- **Leaders in bonus-eligible roles (EO, M, and P4+)** receive TAP that is front-loaded at the start of each calendar year. Up to 40 hours may be carried over, with any remaining balance zeroed out at year-end.

### TAP Cash-In

If eligible, you can make an election for TAP Cash-In during annual enrollment each year, which allows you to receive a payout for unused TAP days in July or November of the following year. Full-Time associates can cash-in up to 50 hours at each payout (100 per year). Part-Time associates can cash in up to 20 hours per payout (40 per year).

### Paid Holidays

- New Year's Day
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day
- Christmas Day

### Parental Leave

In addition to the three weeks of 100% paid Bonding Leave all parents receive, birth mothers are eligible for additional 6-8 weeks of paid time off to recover from birth.

### Other Leave

OhioHealth also offers Medical, Bereavement, and Military Leaves to support our associates.

## Other Lifestyle Benefits

Fully paid by you

- Identity Theft Protection
- Associate Emergency Assistance Fund
- Group Legal
- Auto and Home Insurance
- Adoption Assistance
- Pet Insurance
- Permanent Life Insurance with Long Term Care



## Well-Being & Mental Health

Fully paid by OhioHealth

### The OhioHealth Well-Being Center

The Well-Being Center offers access to the Employee Assistance Program (EAP), Mindfulness Center and Provider Well-Being services. It provides a range of confidential, no-cost mental health services to our associates and providers, as well as their dependent family members.

With in-person, virtual and on-site support options, the Center helps individuals receive the personalized assistance they need (up to 12 visits per person per year) to overcome challenges, build resilience and thrive in life — both personally and professionally.

### Lyra Health

Medical plan participants can access 12 therapy visits through the EAP or Lyra and use online tools through Lyra.

## Wellness Benefits

- Premium versions of well-being apps that promote fitness, nutrition, mindfulness, sleep and financial planning through Wellhub.
- Onsite fitness centers (at select care sites) and YMCA membership discounts
- WeightWatchers® discounts
- WE Care Program (critical incident response, peer support and group support)
- Tobacco Cessation
- Pregnancy/Maternity Support
- Diabetes and Asthma Management and Chronic Condition Management (for OhioHealthy members)
- Onsite Associate Health Clinics/Services
- Well-Being/Resilience Resources
- Family building and menopause support from Maven



### Family building and menopause support

Access FREE personalized 24/7 virtual support and guidance. Maven offers personalized programs from starting or growing your family to managing menopause.



## Employee Basic Life Insurance

Fully paid by OhioHealth



- **For You:** OhioHealth provides coverage with a benefit equal to 1 times your annual pay, up to a maximum of \$50,000.

## Accidental Death & Dismemberment (AD&D) Insurance

Fully paid by you



- **For You:** You may purchase coverage in increments of \$25,000, up to a maximum of \$500,000.
- **For your spouse only:** Purchase coverage equal to 50% of your own coverage.
- **For your spouse & child(ren):** Purchase coverage for your spouse equal to 40% of your own coverage and for each child equal to 10% of your own coverage.
- **For your child(ren):** Purchase coverage for each child equal to 15% of your own coverage.

## Voluntary Life Insurance

Fully paid by you



- **For You:** You may purchase additional coverage equal to 1 – 4 times your annual pay up to a maximum of \$600,000.
- **For your spouse:** Purchase coverage in increments of \$5,000, up to a maximum of \$110,000. You may choose up to \$60,000 of coverage when first eligible without completing a health questionnaire.
- **For your child(ren):** Purchase coverage in increments of \$5,000, up to a maximum of \$15,000. *Total dependent coverage cannot exceed 100% of your Basic and Voluntary Life Insurance combined.*

## Long-Term Disability (LTD) Insurance

Fully paid by you



This coverage picks up where TDP leaves off. If you are unable to work due to an illness or injury for more than 120 days, you receive a benefit that replaces 60% of your pre-disability pay, up to a maximum monthly benefit of \$6,000.

## Temporary Disability Pay (TDP)

Fully paid by OhioHealth

If you miss work for seven calendar days and you meet the eligibility criteria, you receive 70% of your base pay for the number of regularly scheduled hours of work you miss, up to a maximum of 120 days in a rolling 12-month period.

## Educational Support

Fully paid by OhioHealth

### Education Benefit

Eligible Education Benefits expenses will be covered by OhioHealth up to the annual benefit amount for the calendar year in which the course starts. Payment amounts are based on your full-time or part-time status upon application approval.

- **Full-time:** \$5,250
- **Part-Time:** \$3,000

### Direct Pay Program

OhioHealth will pay for eligible tuition directly to education providers in OhioHealth's preferred network.

### Education Reimbursement Program

For approved education providers not in OhioHealth's network, OhioHealth will reimburse you for eligible education expenses.

### Workforce Critical Role Program

Part-Time associates may receive up to \$5,250 for roles in the Workforce Critical Role program.

### Dependent Tuition Benefits

Eligible associates can receive tuition discounts for their dependents for local institutions that partner with OhioHealth.

## Other Career Support

### Associate Recognition Rewards

OhioHealth's recognition program provides an opportunity to recognize and be recognized for doing great work. Receive rewards and redeem them for travel, online shopping and gift cards.

### Business Resource Groups (BRGs)

OhioHealth BRGs are groups of associates who voluntarily come together to network, exchange ideas, and enhance their professional development. These groups are open to all associates, and support diversity, bring insight to the organization's strategies and plans, and serve as a resource to the organization and its associates.



For more details about our Total Rewards, visit [OhioHealthRewards.com](https://OhioHealthRewards.com).

*This Highlights document represents a sample of typical coverage for non-bargaining unit team members in the OhioHealth benefits program. Your eligibility for benefits and the premiums you would pay depends upon the entity at which you work, the plan coverage you elect, your employment status and other factors. If any information in the Highlights document varies from the plan documents, the plan documents will govern.*