Benefits at-a-glance · 2023

OPEN ENROLLMENT: OCTOBER 26-NOVEMBER 14, 2022

We understand the important role that benefits play in the lives of you and your family. Adventist Health offers comprehensive benefits that emphasize whole-person health, our long-held philosophy that encompasses mind, body and spirit. This document provides you with a snapshot of your 2023 benefits. Please go to **www.ElectBenefits.com/Adventist** for a detailed description of your benefits.

Physical			
Benefit	Description	Who Pays	Enrollment
Medical and Prescription Drug Plan	The medical plan options provide comprehensive medical and prescription drug coverage.	Adventist Health and You	As a new hire; opportunity to make changes during Open Enrollment or if you have a
Dental Plan	Delta Dental pays 100% of the cost for routine checkups and provides coverage for most dental procedures.	Adventist Health and You	Qualifying Life Event during the year.
Vision Plan	VSP helps you pay for the cost of routine eye exams, glasses, contacts and other eye care services.	Adventist Health and You	
Employee Health Plan Bonus	Upon proof of income level (see Benefits Guide), a bonus is offered to eligible employees enrolled in any medical plan offered by Adventist Health to assist members with the cost of coverage.	Adventist Health	Apply at anytime within the plan year.
Air Ambulance Membership	Helps cover employees and their household members' out-of-pocket costs if flown by an AirMedCare network provider. There are two levels of coverage available. 1) Emergent: Emergency transportation for accident or hospital to hospital. 2) Fly-U-Home: Transport to hospital in home area when admitted to a hospital 150 nautical miles from home. (Fly-U-Home portion not available in Alaska and Hawaii.)	You (or as otherwise provided in a collective bargaining agreement)	Only during Open Enrollment.
Voluntary Accident Insurance	Provides benefits to help cover the costs associated with unexpected bills due to covered accidents, regardless of any other insurance you have.	You	As a new hire; opportunity to make changes during Open Enrollment or if you have a
Voluntary Critical Illness Insurance	Provides cash to help pay for medical expenses not covered by your medical plan and day-to-day expenses, if you are diagnosed with a covered illness, such as heart attack or cancer.	You	Qualifying Life Event during the year.

	Career			
	Benefit	Description	Who Pays	Enrollment
	Perks-At-Work	A one-stop-shop for exclusive discounts at many of your favorite national and local merchants. Plus, access to courses to help you improve or learn new skills.	Adventist Health	Automatically enrolled; no action required.
	Tuition Reimbursement	Adventist Health offers a tuition reimbursement program through which you may be reimbursed for eligible courses and related expenses.	Adventist Health	Call the Contact Center at 844-574-5686 for details.

Take a closer look

If you enroll in the Critical Illness Insurance plans, you, your spouse and dependent children can each earn \$50 by completing an annual health screening and \$200 for a mammogram. You're likely already getting one of these screenings annually — now you can receive a benefit for doing so! Go to **MetLife.com/MyBenefits** for complete details, including covered screenings and tests, and to see your insurance certificate.



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Social

Benefit	Description	Who Pays	Enrollment	
SyncTALK	SyncTALK is a flexible and convenient way to get support for all aspects of your emotional health. The service includes face-to-face video sessions, access to masters-level therapists, support between sessions through an app called Karla and crisis support. Participation is 100% voluntary and confidential. To learn more go to ah.synctalk.us or call 888-915-2752.	Adventist Health	Automatically enrolled; no action required.	
Employee Assistance Program (EAP)	You and your family have access to Resources for Living for 24/7 unlimited confidential assistance with nearly any personal matter you may be experiencing. Call 888-802-8846 or visit ResourcesForLiving.com (Username: Adventist Health; Password: eap).	Adventist Health		

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Benefit	Description	Who Pays	Enrollment
Flexible Spending Accounts	Health Care and Dependent Care Flexible Spending Accounts (FSAs) allow you to contribute funds on a pretax basis each year to pay for medical, dental, vision and/or dependent care expenses.	You	As a new hire, during certain Qualifying Life Events and requires RE-ENROLLMENT every year during Open Enrollment.
Short-Term Disability Insurance	Replaces some of your income if you become disabled for a non-work-related illness or injury before you are eligible for Long-Term Disability insurance. (For employees living in states that do not provide state disability.)	You	As a new hire; opportunity to make changes during Open Enrollment or if you have a Qualifying Life Event during the year.
Long-Term Disability Insurance	Provided at no cost to benefits-eligible employees. You may be eligible to purchase additional coverage.	Adventist Health + option to purchase additional coverage	Automatically enrolled in coverage; elect supplemental coverage as a new hire or during Open Enrollment.*
Basic Life and Accidental Death & Dismemberment (AD&D) Insurance	Provided at no cost to full-time, benefits-eligible employees with a minimum of \$50,000 and a maximum of \$200,000 coverage, unless otherwise described in a collective bargaining agreement.	Adventist Health	Automatically enrolled; no action required; designate beneficiary.
Supplemental Life Insurance	You may purchase supplemental life and AD&D insurance for yourself and your spouse/domestic partner.	You	As a new hire and during Open Enrollment.
Group Legal and Identity Protection Plan	MetLife Legal Plans provide affordable legal representation from a network of more than 14,000 plan attorneys for a variety of personal legal needs. Optional active credit monitoring now available.	You	As a new hire and during Open Enrollment.
Auto and Home Insurance Discounts	Designed to help you protect your home and automobile for affordable group rates.	You	Enroll and make changes at any time.
Pet Insurance	Purchase pet health insurance for your dog, cat, bird or other exotic animals. Coverage will help offset costs for routine care and unexpected illness or injury.	You	Enroll and make changes at any time.
AHRP/401(k) Retirement Plan	An opportunity to save for your future via both traditional tax-deferred contributions or taxable Roth contributions that grow tax-free. You may also be eligible to receive employer matching contributions each pay period, and basic contributions annually. Enroll and find more information at AHRP.com or 800-730-AHRP.	You and Adventist Health	Enroll, make changes and designate a beneficiary at any time. Automatically receive Adventist Health contributions. New hires are automatically enrolled after 30 days unless an alternative election is made.

^{*}Statement of Health may be required for supplemental coverage amounts above the guaranteed issue.