



UPSON
Regional Medical Center

Employee Benefits Guide 2025

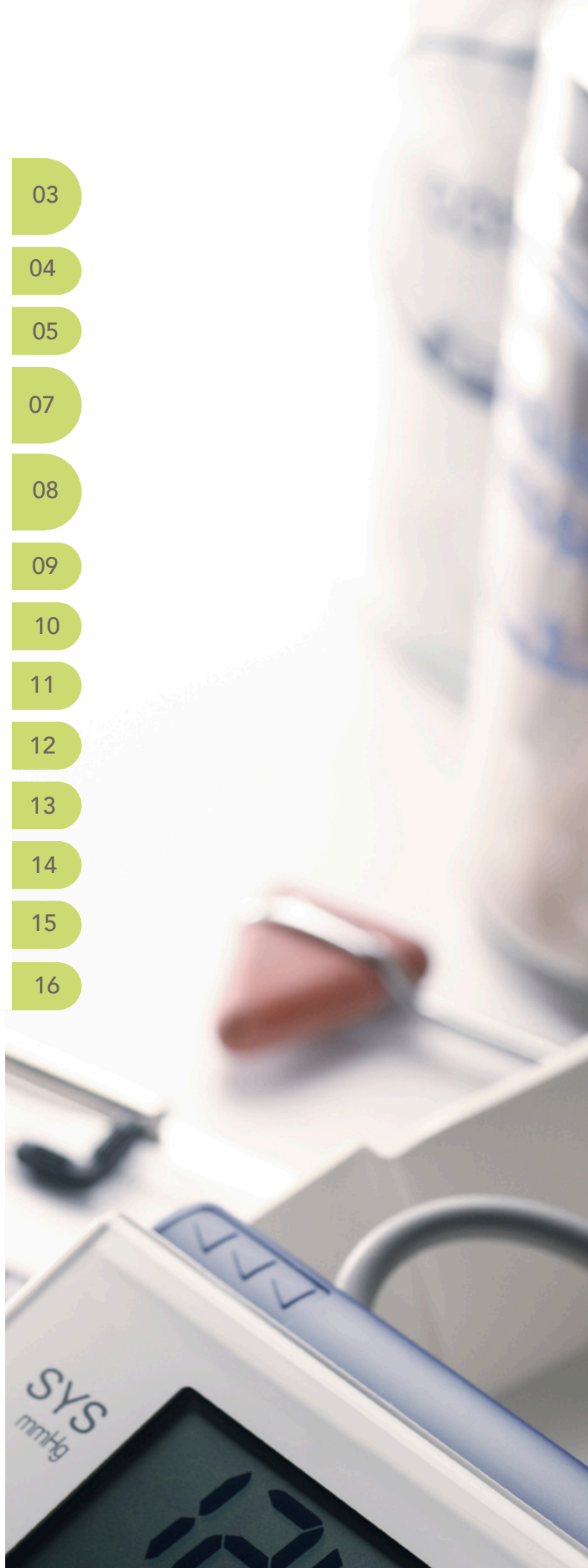
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Introduction

At Upson Regional Medical Center, we care about your wellbeing and strive to give you a high-quality benefits package at an affordable price. We believe in the Culture of Wellbeing extending beyond your Physical Health to your Mental, Emotional, Financial and even your Pets' Health. For the 2025 Plan Year, we are pleased to announce minimal increases to your Employee Health Premiums, which is quite an accomplishment in this economy!

We are pleased that you've made Upson Regional Medical Center your employer of choice. We are committed to offering a competitive and compassionate benefits package that considers all aspects of your life. It's more than physical health, it's personal.



Open Enrollment

Open enrollment is your chance to make changes to your benefits coverage, including selecting a new medical plan or adding a dependent. We encourage you to review your benefit elections each year to ensure they meet your healthcare needs and budget. Consider exploring your options, verifying your healthcare providers are covered, examining your past benefits usage, attending company meetings, and making your selections before the last date of open enrollment. If you have questions, your HR team and OneDigital Client Advocate are here to help!

This year, your open enrollment **will be active**. This means all employees must re-elect benefits for the upcoming year. If you choose not to, your coverage for 2025 will be forfeited.

Mid-Year Changes

Once open enrollment ends, the only time you are allowed to make changes to your benefits elections during your plan year is if you experience a qualified mid-year change. Examples may include getting married or divorced, having a baby or adopting, or gaining or losing coverage.

To be eligible to change your elections, you must notify human resources within 30 days of the mid-year event and provide supporting documentation.

Eligibility

All URMIC employees working at least **16 hours per week** are eligible for benefits. As a new hire, you are eligible to enroll for benefits on the **first of the month following 30 days of hire**. Employees may also enroll their eligible dependents in the plan with supporting verification of dependent status. Lawfully married spouses, child(ren) under age 26, including adopted, stepchild(ren), and foster child(ren). Please verify with HR for your unique situation.

Your benefits will be active
starting January 1, 2025



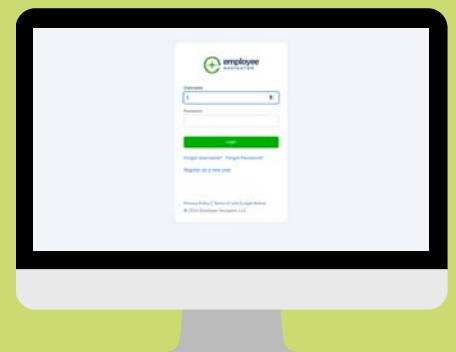
Scan the QR code or click the button to
to enroll on Employee Navigator



Benefits Portal | Employee Navigator

Please review the instructions below as you prepare to select your benefits for the 2024 - 2025 plan year.

1. Go to: <https://www.employee navigator.com>
2. Enter the Username and Password you set up.
3. Company ID: URMIC
4. Confirm profile information is accurate, then click "Save & Continue" to validate address information and add/edit dependents.
5. Proceed to enroll in eligible benefits.
6. You may decline any non-employer-paid benefits by clicking "Don't want this benefit" and providing a waiver reason.
7. You will see a benefit summary of your selections at the end of your enrollment. Print a copy of the confirmation statement for your records.



Know Where To Go



Scan the QR code or click the play button to learn how to pick a medical plan



Virtual Visits

Access telehealth services to treat minor medical conditions. Connect with a board-certified doctor via video or phone, wherever or whenever is convenient to you! Reference [page 8](#) for FlexCare details.



Convenience Care

Treats minor medical concerns. Staffed by nurse practitioners and physician assistants. Located in retail stores and pharmacies. Often open nights and weekends.



Doctor's Office

The best place to go for routine or preventive care, to keep track of medications, or for a referral to see a specialist.



Urgent Care

For conditions that aren't life threatening. Staffed by nurses and doctors and usually have extended hours.



Emergency Room

For immediate treatment of critical injuries or illness. Open 24/7. If a situation seems life-threatening, call 911 or go to the nearest emergency room.

Terms To Know

Insurance can be complex, but don't worry—this mini glossary is here to help you make sense of your benefits offerings. If you still have questions about your benefits, please contact your OneDigital Client Advocate! They can help solve any insurance-related questions you might have. For more information on your Client Advocate, turn to [page 16](#).



Coinsurance

The amount or percentage that you pay for certain covered health care services under your health plan.



Copay

A flat fee that you pay toward the cost of covered medical services.



Deductible

The amount you owe for health care services each plan year before your insurance company begins to pay.



Out-of-Pocket Maximum

The most you should pay for your health care during the plan year, excluding the monthly premium.



Premium

The amount you pay for a health plan in exchange for coverage.



In-Network

Healthcare physicians or facilities that are in your insurance plan's network. When you receive in-network care, your savings and coverage will be greater than using out-of-network services!

Medical HealthEz/Maxor

For the 2025 plan year, eligible employees and their dependents are offered two medical options through **HealthEz**. The two plans are a Preferred Provider Organization (PPO) plan and a High-Deductible Health Plan (HDHP) plan with a Health Savings Account (HSA). Each plan contains varying deductible and premium levels to help you determine what best suits you and your family’s needs. With HealthEz Medical Plans, you can feel confident knowing you have access to the care you need! For more information, please refer to your plan documents.

The Preferred Provider Organization (PPO) Copay Medical plan

The Preferred Provider Organization (PPO) Medical plan gives members access to a vast provider and facility network and medical services. Enrollees can take advantage of cost savings by seeking in-network care.

Medical HealthEz	The Preferred Provider Organization (PPO Plan)			
	Tier 1 URMC In-House Network	Tier 2 Aetna Network		Tier 3 Out-of-Network
Calendar Year Deductible - Individual - Family	\$1,000 \$3,000	\$2,000 \$6,000		\$4,000 \$12,000
Out-of-Pocket Maximum (Deductible included) - Individual - Family	\$4,300 \$9,100	\$5,900 \$11,800		\$10,000 \$30,000
Office Visit - Preventive - Primary - Specialist - Telemedicine (Flexcare)	100% Covered \$30 Copay \$60 Copay \$0 Copay	100% Covered 25% after Deductible 25% after Deductible \$0 Copay		Not Covered 50% after Deductible 50% after Deductible \$0 Copay
Inpatient Services	10% after Deductible	25% after Deductible		50% after Deductible
Outpatient Services	\$30 Copay then, 10% after Deductible	\$30 Copay then, 25% after Deductible		\$500 Copay + 50% after Deductible
Emergency Room Services (Waived if admitted)	\$75 Copay	\$75 Copay		\$75 Copay
Urgent Care	\$35 Copay + 10%	\$35 Copay + 10%		50% after Deductible
Prescription Coverage MaxorPlus (34-Day Supply)	Tier 1 URMC In-House Network	Tier 2 Aetna Network		Tier 3 Out-of-Network
URMC Generic/Preferred/Non-Preferred		\$5/\$25/\$60 Copay		
Retail Pharmacy Generic/Preferred/Non-Preferred		\$10/\$30/\$60 Copay		
Wellness Program Generic/Preferred/Non-Preferred		\$0/\$10/\$60 Copay		
Specialty (MaxorPlus) (30-Day Supply Only) Specialty Pharmacy Only		*Note: 102-day supply: 2x cost of 34-day supply		
		20% Up to \$200		
Medical Rates	PPO Plan			
(Bi-Weekly)	Base Premium	With Wellvisor Program Credit	With Wellness Center Credit	With Wellvisor + Wellness Center Credits
Employee	\$140.36	\$100.36	\$110.36	\$70.36
Employee + Spouse	\$309.02	\$239.02	\$279.02	\$209.02
Employee + Child(ren)	\$286.13	\$246.13	\$256.13	\$216.13
Employee + Family	\$448.19	\$378.19	\$418.19	\$348.19

Rates reflected above apply to Exempt, Non-Exempt and Part-Time.

*Note: The Plan Summary above is solely for the purpose of benefits illustration and in no way governs the payment of benefits. Please refer to the Summary Plan Description for a full listing of covered services, limitation, and exclusion provisions.

Medical HealthEz/Maxor

The High-Deductible Health Plan (HDHP) Medical plan

The High-Deductible Health Plan (HDHP) is a medical plan that gives members access to many in-network doctors and medical services. The monthly premiums will be lower than other plans, but members must pay a significant portion of their healthcare expenses out-of-pocket. An attractive feature of HDHP plans is the ability to enroll in a Health Savings Account (HSA).

Medical HealthEz	The High-Deductible Health Plan (HDHP Plan)			
	Tier 1 URMC In-House Network	Tier 2 Aetna Network	Tier 3 Out-of-Network	
URMC HSA Contributions	\$500	\$500	\$500	
Employee	\$750	\$750	\$750	
Employee + 1 Family	\$900	\$900	\$900	
Calendar Year Deductible				
- Individual	\$1,650	\$2,650	\$4,650	
- Family	\$3,300	\$5,300	\$9,300	
Out-of-Pocket Maximum (Deductible included)				
- Individual	\$4,300 (\$8,150 Family)	\$5,900 (\$8,150 Family)	\$13,000	
- Family	\$9,100	\$11,800	\$39,000	
Office Visit				
- Preventive	100% Covered	100% Covered	Not Covered	
- Primary	10% after Deductible	25% after Deductible	50% after Deductible	
- Specialist	10% after Deductible	25% after Deductible	50% after Deductible	
Inpatient Services	10% after Deductible	25% after Deductible	50% after Deductible	
Outpatient Services	10% after Deductible	25% after Deductible	50% after Deductible	
Emergency Room Services (Waived if admitted)	10% after Deductible	10% after Deductible	10% after Deductible	
Ambulance	10% after Deductible	10% after Deductible	10% after Deductible	
Prescription Coverage MaxorPlus (34-Day or 102-Day Supply)	Tier 1 URMC In-House Network	Tier 2 Aetna Network	Tier 3 Out-of-Network	
URMC	10% Coinsurance after Tier 1 Deductible			
Generic/Preferred/Non-Preferred				
Retail Pharmacy	10% Coinsurance after Tier 1 Deductible			
Generic/Preferred/Non-Preferred				
Wellness Program	\$0/\$10/\$60 Copay after Tier 1 Deductible			
Generic/Preferred/Non-Preferred	*Note: 102-day supply: 2x cost of 34-day supply			
(34-Day Supply only)				
Specialty (MaxorPlus)	20% Up to \$200 after Tier 1 Deductible			
(30-Day Supply only)				
Specialty Pharmacy Only				
Employee Contributions	The High-Deductible Health Plan (HDHP Plan)			
(Bi-Weekly)	Base Premium	With Wellvisor Program Credit	With Wellness Center Credit	With Wellvisor + Wellness Center Credits
Employee	\$76.99	\$36.99	\$46.99	\$6.99
Employee + Spouse	\$175.14	\$105.14	\$145.14	\$75.14
Employee + Child(ren)	\$152.24	\$112.24	\$122.24	\$82.24
Employee + Family	\$240.58	\$170.58	\$210.58	\$140.58

Rates reflected above apply to Exempt, Non-Exempt and Part-Time.

*Note: The Plan Summary above is solely for benefits illustration and in no way governs the payment of benefits. Please refer to the Summary Plan Description for a full listing of covered services, limitations, and exclusion provisions.

Medical Plan Example

Meet Sally (Employee Only)

Sally is a 35-year-old female employee who rarely visits the doctor other than for regular checkups. She suffers from eczema and visits the dermatologist once a year, but otherwise has no other health problems. In the following scenario, Sally could use the URMCHSA contribution with \$5 that she is responsible for and see \$1,600 in premium savings. Sally could take the premium savings and contribute them to her Health Savings Account, and then she would start to build a balance that would allow her to plan for future healthcare expenses.

Medical HealthEz	PPO Copay Plan	HDHP Plan
	In-Network	In-Network
Health Savings Account Employer Contribution	Not eligible	\$500
Preventive Care	\$0	\$0
Primary Care Visit Sinus Issues	\$30 Copay	\$80*
Specialist Visit Dermatology	\$60 Copay	\$215*
Prescription Drugs Tier 2	\$25 Copay	\$210*
Total Out-of-Pocket Cost	\$115	\$505*
Annual Total Premium	<u>\$3,649.44</u>	<u>\$2,001.72</u>
Annual Total Expenses (Out-of-Pocket Cost + Premiums)	\$3,764.44	\$2,506.72
HSA Employer Contribution	Not Eligible	\$500
Employee Annual Exposure	\$3,764.44	\$2,006.72



*These are estimates assuming Tier 1 coverage with no wellness participation.

Health Savings Account (HSA) Bank of America

Save tax dollars and tap into future savings through an HSA! A Health Savings Account (HSA) is a tax-advantaged account that belongs to you and is paired with a High Deductible Medical Plan. This account can help pay for eligible medical, vision, and dental expenses. These expenses include deductibles, copays, coinsurance, and prescriptions.



How much can I contribute to an HSA?

- Employee only coverage: \$4,300 in 2025.
- Employee plus dependent coverage: \$8,550 in 2025.
- If you are 55 or older, you can make an additional annual catch-up contribution of \$1,000.
- Any unused HSA dollars will roll over to the next plan year.

URMC will contribute the following for the 2025 Plan Year:

- Employee Only \$500
- Employee + 1 \$750
- Family \$900

Please Note: URMCHSA contributions are deposited twice annually in January and July. You will receive a Debit Card and packet directly from BOA.

If you elect the HDHP medical plan and are eligible for a Health Savings Account, please finalize the verification process to ensure URMCHSA contributions can be funded.

Did you know your HSA provides triple tax benefits?

All HSA contributions are made pre-tax, qualified healthcare expenses are not taxable, and any interest you may accumulate on the account is tax-free!

Flexible Spending Accounts (FSAs) WageWorks

Flexible Spending Accounts (FSAs) provide opportunities to pay for eligible out-of-pocket health care and dependent care expenses with pre-tax payroll deductions. **Please note that if expenses incurred in 2024 are not submitted by March 31, 2025, unused funds will be forfeited per IRS regulations.**



Health Care FSA

Are you interested in saving taxes on medical expenses? The Health Care FSA is a great benefit for you! The Health Care FSA allows you to receive tax exemptions on out-of-pocket medical expenses like deductibles, copays, certain medical equipment like crutches, menstrual products, and more.

For 2025, the limit for the Health Care FSA is \$3,300.

Those enrolled in a PPO medical plan or no medical election are eligible for the HFSA

Dependent Care FSA

The Dependent Care FSA is here to give you tax exemptions on dependent care expenses like daycare, preschool, summer camp, and adult daycare. **For 2025, the limit for the Dependent Care FSA is \$5,000.**

Telemedicine FlexCare

Connect with a U.S. board-certified doctor in all 50 states over the phone or via secure video to receive immediate medical care at **NO COST 24/7/365**. Consults can be scheduled or on-demand and the average response time is less than 15 minutes. Doctors can diagnose, treat, and prescribe medications, when medically necessary, for many non-emergency conditions. FlexCare covers you, your spouse, and dependent children up to age 26. **\$0 Copay Consults.**

Behavioral Health Counseling

FlexCare offers confidential counseling, providing all employees, spouses, and dependent children up to age 26 with virtual access to Counselors, Psychologists, and Psychiatrists.

FlexCare provides behavioral health consults with Licensed Counselors at **NO COST** for short term problem resolution. The number of sessions will be determined as clinically appropriate based on each issue at that time. You can continue to see the same counselor for ongoing therapy sessions. Therapy sessions are scheduled via telephone or through secure video consults.

FlexCare also provides **3 FREE** therapy sessions, if needed, with a Psychologist per family per year. Each session will be held virtually for up to 45 minutes. Should you want additional consultations with a Psychologist, you are provided those sessions at a discounted fee schedule. You can also purchase virtual therapy sessions with a Psychiatrist at a discounted cost.



Download the FlexCare
Digital Health Mobile App.



Dental Ameritas

Your dental coverage is offered through Ameritas for the 2025 plan year. You may select any provider or take advantage of discounts Ameritas has negotiated on your behalf with the thousands of providers in their nationwide network. The Dental network is a Passive PPO network, meaning you can use in-network or out-of-network (OON) providers and still receive the same level of benefit; however, please note that OON providers can balance bill you for amounts they charge above 90% of the Usual and Customary rate.

Dental Ameritas	A New Choice® Plus
Deductible	
- Individual	\$50
- Family	\$150
Coinsurance (Member Pays)	
- Preventive Services	100%
- Basic Services	80%
- Major Services	50%
Orthodontic Services (Up to Age 19)	50%
Orthodontic Lifetime Maximum	\$1,000
Annual Plan Maximum	\$1,200
Employee Contributions	
(Bi-Weekly)	
Employee	\$6.34
Employee + Spouse	\$12.68
Employee + Child(ren)	\$17.31
Employee + Family	\$25.68

Please review your plan summaries or policy for out-of-network coverage information and full plan details. To find a dentist provider, please go to www.ameritas.com.

Vision Ameritas

URMC offers a Voluntary Vision benefit through Ameritas, utilizing the EyeMed Access Network. The Plan provides access to a nationwide network of optometrists, ophthalmologists, and retail chain providers.

Download the Ameritas Benefits member app to search for providers and view your benefits and processed claims. The mobile app allows you to access all the information you need to manage your coverage, such as printing your member ID card, checking claim status, and more.

Vision Ameritas	EyeMed Access Network
Exams	\$10 Copay
Lenses	
- Single	\$20 Copay
- Bifocals	\$20 Copay
- Trifocals	\$20 Copay
Frames	\$150 Allowance
Contact Lenses	
- Elective	\$150 Allowance
- Medically Necessary	Covered 100%
Frequency of Services	12/12/24 Months
Exams/Lenses/Frames/Contact Lenses	
Employee Contributions	
(Bi-Weekly)	
Employee	\$1.41
Employee + Spouse	\$2.82
Employee + Child(ren)	\$3.11
Employee + Family	\$5.34

Please review your plan summaries or policy for out-of-network coverage information and full plan details. To find a vision provider, please go to www.eyemed.com.

Life Benefits Symetra

Basic Life and AD&D

You can't put a price tag on your life, but you can protect your loved ones with life insurance in the event of a loss. URMC provides eligible employees with Basic Life and Accidental Death and Dismemberment insurance at **no cost!**

Exempt: Lesser of 2 times your annual earnings or \$150,000

Non-Exempt: Lesser of 1 time your annual earnings or \$100,000

Part-Time: \$2,000

Please note, because URMC pays for the benefit, you may be taxed on some amount representing the value of coverage being provided to you per IRS rules.

Please be advised that at age 65, your coverage will be reduced by 35%. At age 70, your coverage will be reduced by 50%.

100% Employer-paid



Voluntary Life and AD&D*

Purchasing Voluntary Life and AD&D Insurance for yourself and your eligible dependents can provide additional financial support in the untimely passing of a covered member. Employees can purchase this benefit for themselves, their spouse, and their eligible children. The cost is based on the amount you purchase and your age at the time of purchase.

Employee Benefit Amount: Increments of \$10,000 (\$10,000 minimum) to a maximum of the lesser of \$500,000 or 5 times your annual earnings.

Guaranteed Issue: \$200,000

Spouse Benefit Amount: Increments of \$5,000 (\$5,000 minimum) to a maximum of \$500,000, not to exceed 100% of the employee's life amount

Guaranteed Issue: \$50,000

Child Benefit Amount: Increments of \$2,000 up to \$10,000. This includes dependent children from birth to age 26.

Guaranteed Issue: \$10,000

Please be advised that at age 65, your coverage will be reduced by 35%. At age 70, your coverage will be reduced by 50%.

100% Employee-paid

*If your spouse is also a benefits-eligible employee at URMC, then you may not be eligible to purchase spousal coverage for voluntary life benefits. If both spouses are employed at URMC, only one spouse can elect voluntary life coverage for their child(ren). Please refer to the plan documents for more details.



Life Insurance Rates

Many financial experts recommend you have at least five to eight times your annual household income in life insurance. To calculate the level sufficient to cover your needs, you should consider your current income, how much it costs to maintain your family's standard of living and future financial needs.

Voluntary Term Life and AD&D rates for Employee (EE) and Spouse (SP) are based on the Employee's age as listed below.

Voluntary Term Life and AD&D		
Ages	Employee rates per 10k (Monthly)	Spouse rates per 5k (Monthly)
< 25	\$0.86	\$0.43
25-29	\$0.86	\$0.43
30-34	\$0.89	\$0.45
35-39	\$1.18	\$0.59
40-44	\$1.62	\$0.81
45-49	\$2.59	\$1.30
50-54	\$3.98	\$1.99
55-59	\$6.49	\$3.25
60-64	\$9.74	\$4.87
65-69	\$17.10	\$8.55
70-74	\$30.86	\$15.43
75 >	\$62.49	\$31.25
AD&D	\$0.35	\$0.18
Child(ren) \$2K (Life/AD&D)	\$0.58	\$0.07



Disability Symetra

Life is full of surprises, and why not be prepared for the unpleasant ones that come your way? Luckily, eligible employees can elect Short Term and Long Term Disability benefits to help! Disability benefits can serve as a source of income if you become disabled from a non-work-related injury or sickness. Please note that any benefits you receive will be considered taxable income.

Short Term Disability

Classification: Exempt, Non-Exempt, Part-time

Weekly Benefit: 60% to \$2,500

Elimination Period: 0 Days for injury and 14 days for sickness

Duration Period: 26 Weeks

Employees not currently enrolled in STD must complete an Evidence of Insurability (EOI) to determine coverage.

Classification: Physicians

Weekly Benefit: 60% to \$2,500

Elimination Period: 0 Days for injury and 14 days for sickness

Duration Period: 26 Weeks

For Physicians, this benefit is provided by URM, and enrollment is automatic upon satisfaction of the 30-day benefit waiting period.

Long Term Disability

Classification: Non-Exempt, Part-time

Monthly Benefit: 60% to \$5,000

Elimination Period: 180 Days for injury and sickness

Duration Period: Age 65

Employees not currently enrolled in LTD must complete an Evidence of Insurability (EOI) to determine coverage.

Classification: Physicians, Exempt

Monthly Benefit: 60% to \$10,000

Elimination Period: 180 Days for injury and sickness

Duration Period: Social Security Normal Retirement Age

This benefit is offered at no additional cost to Physicians and Exempt employees, and enrollment is automatic upon satisfaction of the 30-day benefit waiting period.

Worksite Benefits Symetra

Worksite benefits can offer financial protection beyond traditional health insurance coverage since they provide cash payments to members affected by covered conditions. Don't let unexpected medical expenses catch you off-guard - explore the value of worksite benefits today. There are no limits to the number of claims you can file. Coverage is available for you and your spouse, along with eligible children to age 26. You must be actively at work to enroll in this plan through Symetra.

100% Employee-paid

Accident*

Accident Insurance provides members a cash benefit if injured by an off-the-job accident. The money from this benefit can be spent on expenses associated with their injury and can help protect hard-earned savings. There are no limits to the number of claims you can file. Coverage is available for you and your spouse, along with eligible children to age 26. Refer to the plan summaries for more details.

Coverage is Portable: If you leave URM, you can take this benefit.

Ground and Air Ambulance benefits are payable.

Health Screening Benefit: \$50 per insured per calendar year when you have a covered health screening.

Accident Rates	
(Bi-Weekly)	
Employee	\$4.05
Employee + Spouse	\$6.44
Employee + Child(ren)	\$7.66
Employee + Family	\$12.03

Hospital Indemnity

Hospital Indemnity insurance is designed to help provide financial protection for covered individuals by paying a benefit due to a hospitalization, and in some cases, for treatment received for an accident or sickness. Employees can use the benefit to help cover out-of-pocket expenses and extra bills they may incur. Hospital Indemnity lump sum benefits are paid directly to the employee based on the amount of coverage listed, regardless of the actual cost of treatment.

Health Screening Benefit: \$50 per insured per calendar year when you have a covered health screening.

Hospital Indemnity Rates	
(Bi-Weekly)	
Employee	\$10.45
Employee + Spouse	\$21.94
Employee + Child(ren)	\$16.77
Employee + Family	\$28.27

Critical Illness*

You choose a lump sum benefit amount of \$10,000, \$20,000 or \$30,000 that is paid directly to you upon diagnosis of a covered condition, and you can use the benefit any way you see fit. Coverage in the amount of \$5,000, \$10,000 or \$15,000 is available for spouses; all eligible children to age 26, are covered at 50% of the employee benefit amount at no additional cost.

Coverage is Portable: if you retire or leave URM, you can take this benefit with you.

Guaranteed Issue (GI): During Open Enrollment, health questions are not required for amounts up to the GI limit of \$30,000 for employees and \$15,000 for spouses.

Health Screening Benefit: \$75 per insured per calendar year when you have a covered health screening.

Accident Rates		Rates per \$10,000	
Age	Employee + Child(ren)	Employee + Family	
< 25	\$4.50	\$11.60	
25 - 29	\$4.50	\$11.60	
30 - 34	\$6.50	\$15.20	
35 - 39	\$6.50	\$15.20	
40 - 44	\$12.20	\$27.60	
45 - 49	\$12.20	\$27.60	
50 - 54	\$24.00	\$58.10	
55 - 59	\$24.00	\$58.10	
60 - 64	\$43.30	\$103.30	
65 - 69	\$43.30	\$103.30	
70 - 74	\$72.70	\$176.00	
75 - 79	\$72.70	\$176.00	
80 - 84	\$103.80	\$266.30	
85 +	\$103.80	\$266.30	



*If your spouse is also a benefits-eligible employee at URM, then you may not be eligible to purchase spousal coverage for Accident, Critical Illness, and Hospital Indemnity. Insurance. If both spouses are employed at URM, only one spouse can elect Critical illness and Accident coverage for their child(ren). Please refer to the plan documents for more details.

Financial Wellness BrightDime

URMC knows that your financial well-being is as important as your physical and mental well-being. For this reason, we are partnering with BrightDime to provide all employees with a Financial Wellness Program at no cost to you.

What is Financial Wellness?

The definition of Financial Wellness is having a clear picture of your financial situation, goals for the future, and a plan to achieve them. Financial Wellness is also eliminating financial stress so that you can relax and know you are on the right path while thinking less about your money and more about the things that matter to you.

How Can a Financial Wellness Plan Help?

Through your Financial Wellness Plan with BrightDime, you will have access to:

- Financial Coaching
- Debit / Credit Management
- Budgeting and Spending
- Home Buying
- Student Loans
- Goal Setting and Tracking
- Retirement Planning
- 401(k)
- Saving for College
- Reviewing Financial
- Data Investment Education
- and more

How Do I Get Started?

Visit brightdime.com/enroll to register your account. If you have any questions regarding registration, please contact: enroll@brightdime.com. To set up your Financial Wellness Plan, follow the steps below:

- Access the live link that you will receive in an email from BrightDime to activate your account and create a password.
- Answer a few questions to help BrightDime get to know you and your financial profile.
- Add your financial accounts to BrightDime so you can see everything in one place.

Once you have completed the steps above, you can set goals, view your budget and spending, and begin chatting with a coach. You will also receive weekly and monthly emails containing financial summaries, "Bright Ideas" and articles pertaining to Financial Wellness.



401(k) Empower

The key to saving for retirement is to start early and stay committed. Contributing to a 401(k) retirement plan provides financial stability for your future. URMC has partnered with Empower to help you plan, track, and achieve your retirement goals. Employees are eligible to contribute on the first day of employment, and they are vested with company contributions after three years of service.

The plan automatically enrolls new employees at 4%. The maximum company match is as follows:

- 1st % is matched at 100%
- 2nd % is matched at 50%
- 3rd % is matched at 25%
- 4th % is matched at 25%

Employees can change their contribution amount at any time throughout the year. Please visit Empower website to make any needed changes.

For 2025, employees can contribute up to \$24,000 to their 401(k) account, and the combined employer and employee contribution limit is \$71,000. For participants ages 50 and over, the additional "catch-up" contribution limit will increase to \$7,500.

Have questions?

Contact your local financial professional or schedule an appointment today. Call Empower at: 1.800.338.4015 or visit www.empower.com



Wellness Program WellVisor

To continue our investment in your total wellbeing, URMC is excited to partner with WellVisor to bring you an innovative Wellness Program, including Self-guided Walkthroughs and Coaching Sessions based on your needs.

Walkthroughs, consisting of 25-30 Daily Action Steps, allow you to choose your personal path to Wellness and focus on your main concerns: Mental, Nutrition, Physical Activity and Proaction.

How do I participate in the Wellness Program?

Step 1: Get Registered

Download the Wellvisor App by scanning the QR code or visit the following link <https://www.wellvisor.com/partners/urmc>



Step 2: Get Involved

The WellVisor program is designed to support you on your personal journey to better health and wellbeing.

Once you and your spouse complete your biometric screening, visit WellVisor to review your results and learn more about the resources and incentives designed to support you best, given your unique needs.

WellVisor walkthroughs offer engaging learning journeys with practical action steps to help you overcome obstacles and focus more on what matters most to you. You may also qualify for a personal wellness coach or health nurse to support your journey. You may even qualify for free medical devices and diabetic testing supplies.

Consistent engagement in the WellVisor program will maintain the discounted medical premiums.

***Note: Potential for additional rewards for 25-30 Step Completed Walkthrough.**

Step 3: Get Rewarded

Stay involved, follow the guidance, and take advantage of the resources to receive all incentives and rewards available to you.

- **Biometric Screenings** - \$100 Annual Amazon Credit for you and your covered spouse by completing your Biometric Screenings each year.
- **WellVisor Program** - \$40 Employee and \$30 Spouse Premium Credit per pay period by remaining compliant.
- **Completed Walkthrough:** You and your covered spouse will receive \$20 monthly Amazon credit when you complete your 25-30 Daily Action Steps. You can receive a maximum of 1 Amazon Gift Card per month.
- **URMC Wellness Center** - \$30 Employee Premium Credit per pay period by visiting the URMC Wellness Center 10x/month for at least 30 minutes per visit.



Employee Assistance Program Symetra

You encounter more than just health concerns throughout your life. Manage life's curveballs with a confidential and complimentary program designed to provide counseling, support, and resources for a variety of personal issues, such as stress and anxiety, relationship struggles, substance abuse, elder care, financial worries, and much more.

You have access to licensed professional counselors through Symetra's EAP provided by URMC at no cost to you, and up to five in-person visits are included.

Access your mental health by calling: 1.888.327.9573

guidanceresources.com

WebID: SYMETRA

100% Employer-paid

Paid Time Off (PTO)

Paid Time Off (PTO) is provided as a period of rest and relaxation for employees. Paid Time Off (PTO) can be used for any reason, such as vacation, sickness, doctor's appointments, or other personal business. Full-time and regularly scheduled part-time employees are eligible for PTO after 90 days. Please refer to the employee handbook for full details on eligibility requirements.

Paid time off accrual will begin from the initial date of full-time employment but may only be used once the employee has satisfactorily completed the probationary service period.

Classification			
Exempt	Pay Period	Per Year	Max Accrual
0 - 9 Year	8.31	27.0	240
10 - 19 Years	9.85	32.0	240
20+ Years	11.39	37.0	240
Non-Exempt Full-Time	Pay Period	Per Year	Max Accrual
0 - 9 Year	6.78	22.0	240
10 - 19 Years	8.31	27.0	240
20+ Years	9.85	32.0	240
Non-Exempt Regular Scheduled Part-Time	Pay Period	Per Year	Max Accrual
Non impacted by years of service	2.46	8.0	240



Supplemental Benefits



Travel Assistance

Medical emergencies can happen at any time. If you are traveling over 100 miles from home, you can call Travel Assistance for 24/7 travel assistance. They specialize in arranging and facilitating medical care, medical referrals, emergency medical evacuation, refilling lost, stolen, or depleted prescription drugs, assisting with lost/ delayed luggage, and much more!

100% Employer-paid

Transitions Benefit Group

We are so excited to announce our partnership with Transitions Benefit Group. This organization specializes in helping our employees plan for tomorrow. This service is available to all of our employees and their loved ones and is provided to you at no charge, we strive to listen to our employees and the services they need. Please utilize Transitions Benefit Group as a trusted resource. Please click the button or scan QR code to learn more.



Pet Insurance Nationwide

At URMHC, we know your pets are an important part of your family and want to ensure they receive care, too! For 2025, we are pleased to offer pet insurance through Nationwide. The policy provides nose-to-tail coverage so you and your furry friend can make the most of your days together! Please contact Nationwide to review your options, get a quote, and enroll your pet.

100% Employee-paid



Legal Assistance LegalEase

Legal Services with LegalEase gives you access to a network of local attorneys that can assist you with your legal needs. These attorneys have expertise in a variety of topics in which you may need legal guidance. Once enrolled in this plan, visit: <https://www.legaleaseplan.com/urmc> to view coverage details, utilize tools to assess legal needs, and search for in-network attorneys in your area.

\$12.88 Monthly via payroll deductions

100% Employee-paid



Identity Theft Protection IdentityForce

Identity Theft Protection can help shield your financial and personal information from thieves and hackers by monitoring thousands of databases for unauthorized personal information usage. Members have access to prevention tips and can receive help from financial counselors if they become a victim.

100% Employee-paid

We offer two plans, the UltraSecure ID and the UltraSecure Premium, to help you stay protected.

UltraSecure ID

Individual Plan: \$7.50 Monthly
Family Plan: \$13.50 Monthly

UltraSecure Premium

Individual Plan: \$9.50 Monthly
Family Plan: \$17.50 Monthly



UPSON
Regional Medical Center

Meet your Client Advocate

Have a question about where to find an in-network doctor or how to file a claim? Look no further. Your OneDigital Client Advocate, Jordon Lyles, is here to help you with any benefits-related questions you and your covered dependents might have. Jordon is familiar with your company's benefits and can advocate on your behalf to help resolve issues with insurance companies, assist with researching claim questions, and much more! She can be reached by phone, email, or fax and is ready to assist you in real-time.

At OneDigital, we always provide the personal service you deserve and the answers you need!



OneDigital
Client Advocate
Jordon Lyles
Phone: 1.404.846.3120
jlyles@onedigital.com



Contacts

Medical **HealthEZ**

1.800.948.9450

www.myhealthez.com

Prescription **MaxorPlus**

1.800.687.6710

www.members.maxorplus.com

Dental & Vision **Ameritas** **Ameritas** utilizing the **EyeMed Network**

1.800.745.1112

www.ameritas.com

HSA **Bank of America**

1.800.718.6710

www.myhealth.bankofamerica.com

FSAs **WageWorks**

1.877.924.3967

www.wageworks.com

Telemedicine & Behavioural Health **FlexCare**

1.866.697.8212

www.myflexcare.com

Life, Disability & Worksite Benefits **Symetra**

1.800.796.3872

www.symetra.com

Financial Wellness **BrightDime**

1.704.943.5550

www.brightdime.com

401(k) **Empower**

1.855.756.4738

www.empower-retirement.com

EAP **Symetra**

1.888.327.9573

guidanceresources.com

Web ID: SYMETRA

Pet Insurance **Nationwide**

1.877.738.7874

www.petinsurance.com/urmc

Travel Assistance

1.833.808.0253 (U.S. or Canada)

1.844.302.5131 (International)

Legal Assistance **LegalEase**

1.800.248.9000

www.legaleaseplan.com/group

Identity Theft Protection **Transunion**

1.877.694.3367

www.transunion.com

Navigating Medicare & Social Security Planning **Transitions Benefit Group**

1.800.936.1405

The benefit plan information shown in this guide is illustrative only. To the extent the benefit plan information summarized herein differs from the underlying plan details specified in the insurance documents that govern the terms and conditions of the plans of insurance described in this guide, the underlying insurance documents will govern in all cases.