

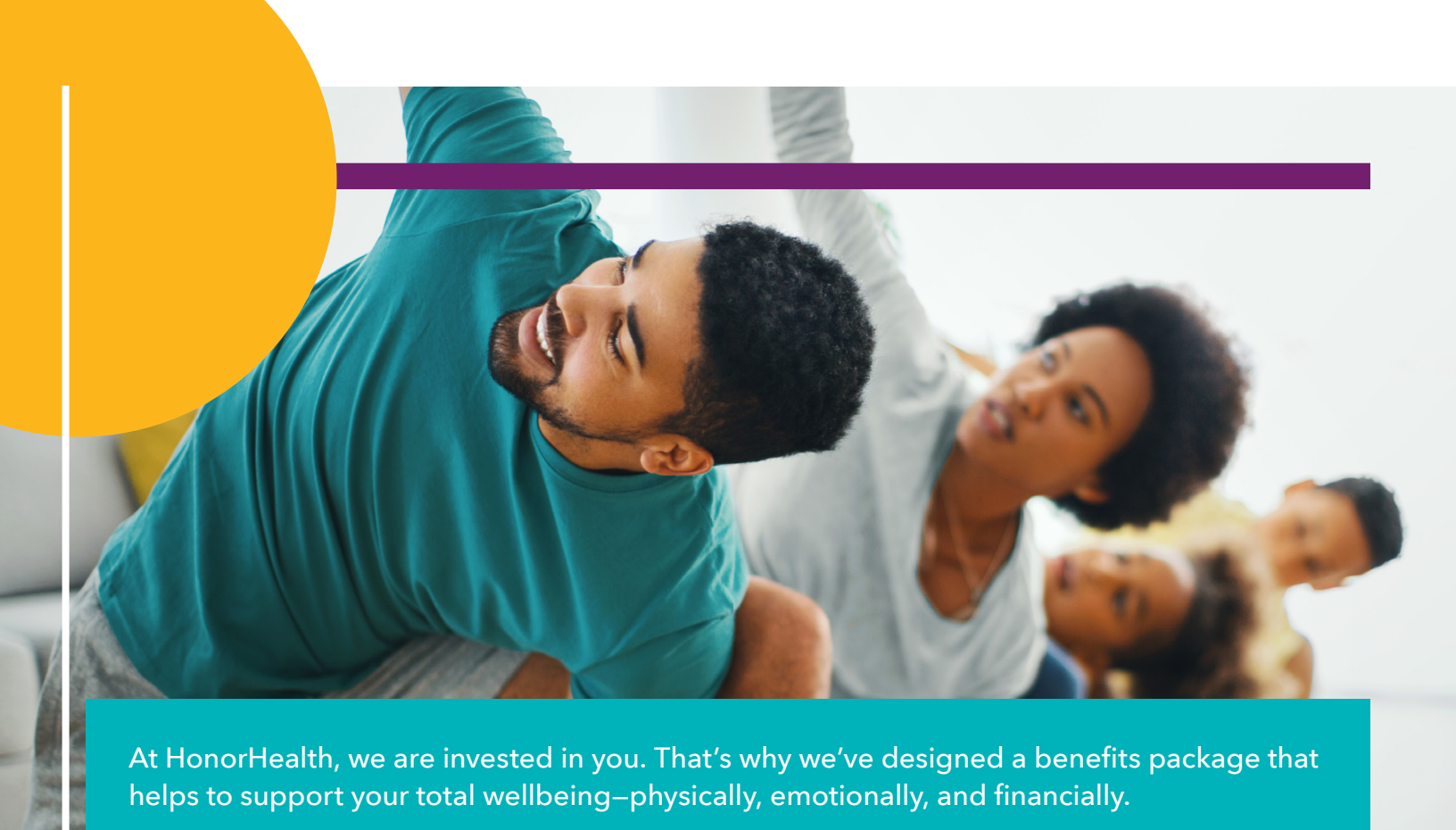
2025



**BENEFITS
GUIDE
OUT-OF-STATE**

HONORHEALTH[®]

**BENEFIT PLANS EFFECTIVE
JANUARY 1-DECEMBER 31, 2025**



At HonorHealth, we are invested in you. That’s why we’ve designed a benefits package that helps to support your total wellbeing—physically, emotionally, and financially.

Use this guide as a tool to help you make the best benefits decisions for you and your family for the 2025 plan year (January 1–December 31, 2025). The information inside this guide can help you review your health coverage options, check out tax savings opportunities, and learn about voluntary benefits options.

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Eligibility

Full-time and part-time employees are eligible for benefits. Full-time employees must work between 60–80 hours per pay period, and part-time employees must work between 32–59 hours per pay period.

The date you become eligible for coverage is listed below. Your first day of work refers to the first day you are actively at work in a benefits-eligible position, whether you are newly hired or your work hours were increased.

If you are a new hire, you will be contacted by a Benefits Educator within your first 30 days to review benefits and assist with enrollment.

Available on your first day of work:

- Auto and home insurance
- Pet insurance
- Behavioral health support
- Employee discounts
- Paid time off/paid sick time
- 403(b) retirement security plan (please allow up to two pay periods for deductions to start)

Available on the first day of the month following your first day of work:

- Medical
- Dental
- Vision
- Flexible spending accounts (FSAs)
- Life and AD&D insurance
- Prepaid legal services
- Voluntary life insurance
- Financial planning
- Identity theft insurance (benefit active 24 hours after enrollment)

Available on the first day of the month following one month of employment:

- Voluntary critical illness insurance
- Voluntary accident insurance
- Hospital indemnity insurance
- Whole life insurance

Available after six months of employment:

- Tuition assistance

Available on the first day of the month following one year of employment:

- Company paid short- and long-term disability insurance
- Voluntary long-term buy-up insurance
- Purchasing Power

Dependent Eligibility

As you become eligible for benefits, so do your eligible dependents. In general, eligible dependents include:

- **Your spouse or partner:** This includes your legal spouse, civil union partner, or domestic partner.
- **Your child(ren):** This includes your children to age 26, regardless of student, marital, or tax-dependent status (including a stepchild, legally-adopted child, a child placed with you for adoption, or a child for whom you are the legal guardian) as well as disabled children of any age who are physically or mentally unable to care for themselves. The disability must have begun prior to age 26 and the dependent must have been on the plan before reaching age 26. Both you and your domestic partner must sign an affidavit stating that you meet the qualifying criteria, and you must provide proof of qualification. Download the appropriate forms from the Employee Benefits site at honorhealthbenefits.com. HonorHealth contributions toward the premium for a domestic partner are a taxable benefit to the employee.

You are required to provide proof of your dependents' eligibility, such as a birth certificate or marriage license, within 30 days of your benefit eligibility date in order for your dependents to have coverage.



Enrollment

You can only sign up for benefits or change your benefits at the following times:

- Within 30 days of joining HonorHealth as a new employee.
- During the annual benefits enrollment period.
- Within 30 days of a qualifying life event.

The choices you make at this time will remain in place through December 31, 2025, unless you experience a qualifying life event as described below. If you do not sign up for benefits during your initial eligibility period, you will not be able to elect coverage until the next open enrollment period.

If you are a new hire, log into the [Staff Member Self-Service portal](#) to enroll in benefits.

Changing Your Benefits

Due to IRS regulations, once you have made your elections for 2025, you cannot change your benefits until the next annual open enrollment period.

The only exception is if you experience a qualifying life event. Election changes must be consistent with your life event.

Qualifying life events include, but are not limited to:

- Birth or adoption of an eligible child.
- Marriage, divorce, or legal separation.
- Spouse's work status changed affecting their benefits.
- Death of your spouse or covered child.
- Child's eligibility for benefits changed.
- Qualified Medical Child Support Order.

If you experience a qualifying life event, please download a qualifying life event enrollment form at honorhealthbenefits.com/eligibility-enrollment/enrollment/.

To request a benefits change, please download a qualifying life event form at honorhealthbenefits.com/eligibility-enrollment/enrollment/, notify a benefit educator, or email employee.benefits@honorhealth.com within 30 days of the qualifying life event. Change requests submitted after 30 days cannot be accepted. You may be required to provide proof of the life event such as a birth certificate, marriage license, or other proof of qualifying life event.



Medical Benefits

UMR | umr.com | 866-868-6744

ICP Health Plan Care Navigator | hhepcarenavigator@icphealth.com | 480-210-5255

HonorHealth offers one medical plan for employees working outside the state of Arizona.

The table below summarizes the key features of the medical plan. Please refer to the tables on pages 6 and 7 for additional plan details.

Summary of Covered Benefits	Out-of-State Plan
Network coverage	Services are provided by UnitedHealthcare (UHC) Choice Plus national network providers. There is no out-of-network coverage unless you experience a life- or limb-threatening emergency. Search for a provider at umr.com .
Pay for health care with pre-tax dollars	You can fund a health care flexible spending account (FSA).
Plan has a deductible	Yes. Most services have a set copay amount that you pay for services.
How you pay for your portion of services	You pay copays for most services. For all inpatient and outpatient hospital services, you pay coinsurance (a percentage of the total cost) after you meet your deductible.
Plan pays 100% for preventive care¹	Yes, as long as you see a UHC Choice Plus national provider.

(1) See official plan documents for a full list of covered services.

Medical Benefits

The table below summarizes the benefits of the medical plan.

Where copays are noted, there may be additional coinsurance that applies. The coinsurance amounts listed reflect the amount you pay. Please refer to the official plan documents for additional information on coverage and exclusions.

Summary of Covered Benefits	Out-of-State Plan UHC Choice Plus Network
Plan Year Deductible Individual/Family	\$1,500/\$3,000
Out-of-Pocket Maximum Individual/Family	Includes deductible, copays, and coinsurance \$6,450/\$12,900
Preventive Care	Plan pays 100%
Physician Services Primary Care Physician Specialist Urgent Care Virtual Care	\$25 copay \$50 copay \$35 copay \$25 copay
Outpatient Lab/X-Ray Lab Services X-Ray/Ultrasound MRI, MRA, CT, PET	\$25 copay \$25 copay 20% after ded.
Hospital Services Inpatient Outpatient	20% after ded. 20% after ded.
Emergency Room	\$300 copay
Behavioral Health Services Inpatient/Outpatient	\$25 copay
Physical, Occupational, and Speech Therapy Prior authorization required after 20 visits	\$25 copay
Alternative Care¹ 20 visits per year (combined)	\$25 copay

(1) This includes chiropractic and acupuncture services. Please refer to the official plan documents for a full list of services.

Medical Costs

Listed below are the per pay period costs for medical insurance. The amount you pay for coverage is deducted from your paycheck on a pre-tax basis, which means you don't pay taxes on the amount you pay for coverage.

Full-Time Employees (60-80 hours)	Out-of-State Plan Biweekly	Part-Time Employees ¹ (32-59 hours)	Out-of-State Plan Biweekly
Employee Only	\$51	Employee Only	\$156
Employee + Spouse	\$241	Employee + Spouse	\$532
Employee + Child(ren)	\$109	Employee + Child(ren)	\$258
Employee + Family	\$315	Employee + Family	\$675

(1) If you are a part-time employee and have not worked enough hours to deduct premium amounts due, an invoice will be sent to you to pay for your premium costs.

Note: Full-time and part-time employees with salaries > \$150,000 will pay an additional \$25 per pay period.



Medical Benefits

OptumRx | optumrx.com | 844-368-9854

Prescription Benefits

The table below summarizes the benefits of the medical plan. The coinsurance amounts listed reflect the amount you pay. Please refer to the official plan documents for additional information on coverage and exclusions.

Fill your 30-day prescriptions at participating pharmacies such as Safeway, Walgreens, Wal-Mart, CVS, and Target, or use mail order through OptumRx. Visit optumrx.com, or download the mail order form at honorhealthbenefits.com.

Summary of Prescription Benefits	Out-of-State Plan OptumRx Network
30-Day Prescription	
Generic Maintenance ¹	\$0 copay
Tier 1 (Generic)	\$15 copay
	(member pays lesser of cost or copay)
Tier 2 (Preferred Brand)	35% (\$40 min. up to \$100 max)
Tier 3 (Non-Preferred Brand)	60% (\$125 min.; no max)
Tier 4 (Specialty)	30% (\$60 min. up to \$150 max)
90-Day Prescription²	
Generic Maintenance ¹	\$0 copay
Tier 1	\$37.50 copay
Tier 2	35% (\$100 min. up to \$250 max)
Tier 3	100%
Tier 4	Not covered

(1) HonorHealth covers generic preventive prescriptions for anti-depressants and four critical disease states: cardiac, asthma, hypertension, and diabetes. (2) All 90-day maintenance preventive medications must be filled at a Walgreens pharmacy or through Optum mail order. Maintenance medications will not be covered if filled at any other pharmacy.



MEDICAL INSURANCE

Prescription Drug Benefit

When you enroll in an HonorHealth medical plan, prescription drug coverage is automatically provided through OptumRx. You can fill your 30-day prescriptions at participating pharmacies such as Safeway, Walgreens, Wal-Mart, CVS, and Target, or you may choose to use mail order. To order by mail through OptumRx, please visit optumrx.com, or download the Mail Order form at honorhealthbenefits.com.

DISPENSE AS WRITTEN

A dispense as written (DAW) penalty may be applied to your prescription cost if you fill a preferred or non-preferred drug that has an available generic substitute. You will pay the difference in cost between the two drugs along with the applicable coinsurance. Register at optumrx.com to find your actual out-of-pocket cost for your preferred and non-preferred brand medications.

HONORHEALTH OPTUMRX WALGREENS90 PROGRAM

The HonorHealth OptumRx Walgreens90 program saves you money by requiring that you fill maintenance medications in a 90-day supply. Maintenance medications must be filled through OptumRx mail order or at a Walgreens retail pharmacy. 90-day maintenance medications filled at any other pharmacies and 30-day maintenance medications will not be covered. To fill your 90-day prescriptions, visit your local Walgreens or go to walgreens.com to find the location closest to you. Or try OptumRx mail order. Visit optumrx.com or call 844-368-9854, TTY 711 to get started.

GENERIC MAINTENANCE PREVENTIVE PRESCRIPTIONS

HonorHealth covers generic preventive prescriptions for four critical disease states: cardiac, asthma, hypertension, and diabetes. Generic maintenance medications for these disease states are covered 100% under all plans. Anti-depressants are also covered 100% through this Generic Maintenance Preventive list.

Medical Benefits

Are You Covering Your Spouse and/or Children?

If you elect employee + spouse, employee + child(ren), or family coverage, the individual deductible and out-of-pocket maximum apply to each covered member of the family (capped at family amount). An individual within the family will need to meet his/her individual deductible before the plan begins to pay; the same rule applies to the out-of-pocket maximum.

Preventive Care

In-network preventive care is 100% free for medical plan members.

You won't have to pay anything out of your pocket when you receive in-network preventive care. Practice preventive care and reap the rewards of a healthier future.



Preventive care helps keep you healthier long-term.

An annual preventive exam can help **IDENTIFY FUTURE HEALTH RISKS** and treat issues early when care is more manageable and potentially more effective.



Preventive care helps keep your costs low.

With a preventive care exam each year, you can **TARGET HEALTH ISSUES EARLY** when they are less expensive to treat. You can also effectively manage chronic conditions for better long-term health.



Preventive care keeps your health up to date.

Yearly check-ins with your doctor keeps your health on track with **AGE- AND GENDER-SPECIFIC EXAMS, VACCINATIONS, AND SCREENINGS** that could save your life.



Some services are generally not considered preventive if you get them as part of a visit to diagnose, monitor, or treat an illness or injury. Please be aware that you will be responsible for the cost of any non-preventive care services you receive at your preventive care exam based on your plan design.

Learn more about preventive care at [umr.com](https://www.umar.com).

Medical Benefits

Behavioral Health Services (for Medical Plan Members)

UMR | umr.com

As a medical plan member, you and your enrolled dependents have access to UHC's Choice Plus Behavioral Health network where you can seek in-person and virtual care.

Here's an overview of the behavioral health services offered by UMR:

- Specialties include:
 - » Addiction counselors
 - » Nurses
 - » Psychiatrists
 - » Psychologists
 - » Clinicians with master's degrees in areas such as counseling and social work

Looking for help?
Start with Lyra.

All HonorHealth employees and their dependents have access to **six free therapy or coaching sessions** through Lyra.

See page 23 for details.

Find an In-Network Behavioral Health Provider Easily

1

Go to umr.com and select Find a provider.

2

Scroll to the "Enter network name" box under Search by and type UHC Choice Plus Network before selecting Search.

3

Scroll down, choose View Providers and on the following page change the location based on where you are seeking service then use the prompts to search for a provider.

Top-rated providers, who meet high standards for quality and efficiency, are designated with two stars next to their names. Providers who meet standards for quality are designated with one star on the umr.com online provider directory. You can also find a provider on-the-go using the UMR app.

Gym Discount Program: One Pass Select (for Medical Plan Members)

When you enroll in One Pass Select, you and your eligible family members (18 years or older) gain access to a large nationwide network of gym brands and local fitness studios all under one convenient membership. From strength training and swimming, to yoga and spin classes, you can try new things and push yourself physically and mentally.

All membership tiers include grocery and home essentials delivery at no extra cost.

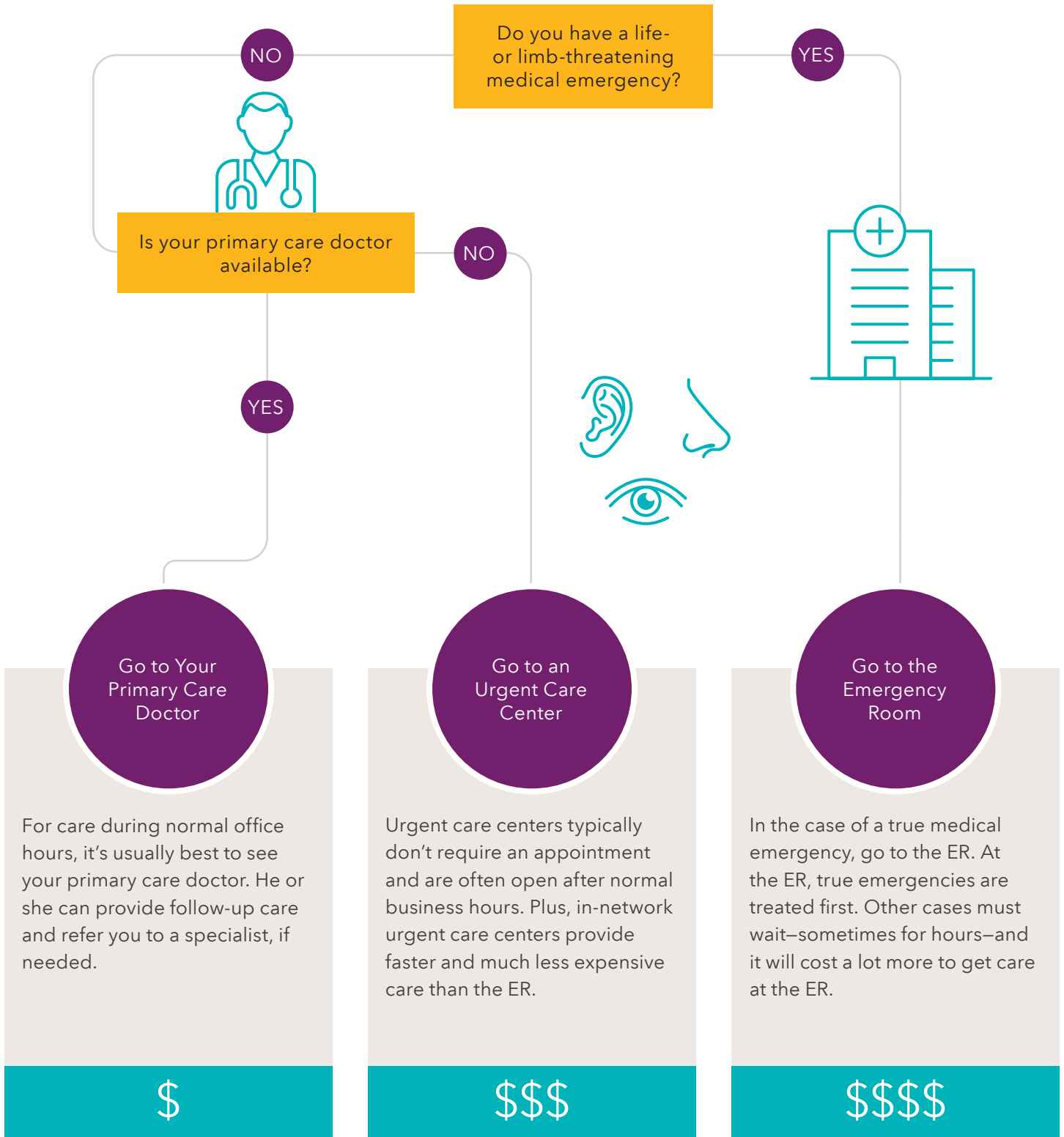
Visit onepassselect.com to review plan options, rates, and get started.

Note: An enrollment fee may apply.

Medical Benefits

Know Where to Go for Care

Where you go for medical services can make a big difference in how much you pay and how long you wait to see a health care provider. Use the chart below to help you choose where to go for care.



Dental Benefits

Delta Dental of Arizona | deltadentalaz.com | 602-938-3131

HonorHealth offers three dental insurance plan options through Delta Dental.

The **Delta Dental Base Plan**, **Delta Dental Buy-Up Plan**, and **Delta Dental Enhanced Plan** offer in- and out-of-network benefits, providing you the freedom to choose any provider. However, you will pay less out of your pocket when you choose a PPO network provider. Locate a Delta Dental network provider at deltadentalaz.com.

The table below summarizes key features of the dental plans. The coinsurance amounts listed reflect the amount you pay. Please refer to the official plan documents for additional information on coverage and exclusions.

Summary of Covered Benefits	Delta Dental Base Plan		Delta Dental Buy-Up Plan		Delta Dental Enhanced Plan	
	PPO Dentist	Premier Dentist	PPO Dentist	Premier Dentist	PPO Dentist	Premier Dentist
Plan Year Deductible Individual/Family	\$50/\$150		\$50/\$150		\$50/\$150	
Plan Year Benefit Max	\$1,500		\$2,000		\$4,000	
Preventive Care (Two exams/cleanings per year)	Plan pays 100%	20% after ded.	Plan pays 100%	20% after ded.	Plan pays 100%	20% after ded.
Basic Services (Fillings, extractions, root canals)	20% after ded.	50% after ded.	20% after ded.	50% after ded.	Plan pays 100%	20% after ded.
Major Services (Bridges, crowns [inlays/onlays], dentures [full/partial])	50% after ded.	Not covered	50% after ded.		20% after ded.	
Orthodontia Services¹	Not covered		50%		Not covered	
Orthodontia Lifetime Max	N/A		\$2,500		N/A	

(1) Delta Dental will pay your orthodontic provider in two payment installments; the 1st payment at banding and the 2nd approximately 12 months later if the member still has eligibility in the Buy Up plan. Members enrolled in the Buy Up plan should remain in the same plan until orthodontic treatment has been completed and Delta Dental has made the 2nd payment installment to the orthodontic provider (this is approximately 1 year from the banding date).

Dental Costs

Listed below are the per pay period costs for dental insurance. The amount you pay for coverage is deducted from your paycheck on a pre-tax basis, which means you don't pay taxes on the amount you pay for coverage.

Level of Coverage	Delta Dental Base Plan		Delta Dental Buy-Up Plan		Delta Dental Enhanced Plan	
	Full-Time (60 to 80 hours)	Part-Time (32 to 59 hours)	Full-Time (60 to 80 hours)	Part-Time (32 to 59 hours)	Full-Time (60 to 80 hours)	Part-Time (32 to 59 hours)
Employee Only	\$11	\$14	\$20	\$22	\$25	\$26
Employee + Spouse	\$24	\$31	\$43	\$47	\$53	\$55
Employee + Child(ren)	\$24	\$31	\$43	\$48	\$53	\$56
Employee + Family	\$39	\$51	\$74	\$80	\$87	\$92

Note: Premiums withheld from 24 pay periods.

Vision Benefits

VSP | vsp.com | 800-877-7195

UnitedHealthcare | myuhcvision.com | 800-638-3120

HonorHealth offers two vision insurance plans through VSP and UnitedHealthcare.

You have the freedom to choose any vision provider. However, you will maximize the plan benefits when you choose a network provider.

The table below summarizes key features of the vision plans. Please refer to the official plan documents for additional information on coverage and exclusions.

Summary of Covered Benefits	VSP Vision Plan		UnitedHealthcare Vision Plan	
	In Network	Out of Network	In Network	Out of Network
Eye Exam (Every 12 months)	\$25 copay	Reimbursement up to \$45	\$10 copay	Reimbursement up to \$40
Standard Plastic Lenses (Every 12 months) Single/Bifocal/Trifocal	\$30 copay	Reimbursement up to \$30/\$50/\$65	\$30 copay	Reimbursement up to \$40/\$60/\$80
Frames (Every 12 months)	\$130 allowance ¹ + 20% off balance	Reimbursement up to \$70	\$130 allowance + 30% off balance ²	Reimbursement up to \$45
Contact Lenses (Every 12 months in lieu of standard plastic lenses) Fitting and Evaluation Elective Medically Necessary	\$60 copay \$130 allowance Plan pays 100%	Reimbursement up to: N/A \$105 \$210	\$30 copay \$130 allowance Plan pays 100%	Reimbursement up to: \$40 \$105 \$210
Laser Correction	15% off standard pricing, 5% off promotional pricing		Up to 35% off the national average price of traditional LASIK	

(1) Plan pays up to \$150 for featured frame brands. (2) An additional 30% discount may apply over balance. See the UHC benefit summary for more information.

Vision Costs

Listed below are the per pay period costs for vision insurance. The amount you pay for coverage is deducted from your paycheck on a pre-tax basis, which means you don't pay taxes on the amount you pay for coverage.

Level of Coverage	VSP Vision Plan	UnitedHealthcare Vision Plan
Employee Only	\$3.46	\$2.97
Employee + Spouse	\$6.92	\$5.53
Employee + Child(ren)	\$7.42	\$6.91
Employee + Family	\$11.85	\$9.66

Note: Premiums withheld from 24 pay periods.

Flexible Spending Accounts

WEX | wexinc.com | 866-451-3399

HonorHealth offers two flexible spending account (FSA) options through WEX.

Health Care FSA (not allowed if you fund an HSA)

Pay for eligible out-of-pocket medical, dental, and vision expenses with pre-tax dollars.

The health care FSA maximum contribution is \$3,300 for the 2025 calendar year.

Dependent Care FSA

The dependent care FSA allows you to pay for eligible dependent day care expenses with pre-tax dollars. Eligible dependents are children under 13 years of age, or spouse, a child over 13, or elderly parent residing in your home who is physically or mentally unable to care for him or herself.

You may contribute up to \$5,000 to the dependent care FSA for the 2025 plan year if you are married and file a joint return or if you file a single or head of household return. If you are married and file separate returns, you can each elect \$2,500 for the 2025 plan year.

How To Use An FSA

1

Contribute

Decide how much to contribute to your FSA on a plan year basis up to the maximum allowable amounts. This amount will be evenly divided by the number of pay periods and deducted on a pre-tax basis from your paycheck.

2

Pay

Use your FSA debit card to pay for eligible expenses at time of service or submit a claim for reimbursement at [wexinc.com](https://www.wexinc.com). Keep all receipts in case WEX requires you to verify the eligibility of a purchase.

3

Use it or lose it

Use your FSA funds before the end of the year—any funds in excess of \$660 will be forfeited. This does not apply to the dependent care FSA—no roll over allowed.

Life and AD&D Benefits

The Hartford | thehartford.com | 866-223-1674

HonorHealth's comprehensive benefits package includes financial protection for you and your family in the event of an accident or death. You have the option to purchase additional voluntary life insurance.

Basic Life and AD&D Insurance

HonorHealth automatically provides basic life and AD&D insurance to all benefits-eligible employees **AT NO COST**. If you die as a result of an accident, your beneficiary would receive both the life benefit and the AD&D benefit.

It is important to keep your beneficiary information up to date. For instructions on how to update your beneficiary information, visit honorhealthbenefits.com/financial/insurance. Please make sure your address and beneficiaries are also up to date in Staff Member Self Service.

- **Employee benefit:** 1x base annual salary up to a maximum of \$200,000 (\$25,000 minimum)

Voluntary Life and AD&D Insurance

HonorHealth provides you the option to purchase supplemental life and AD&D insurance for yourself, your spouse, and your dependent children through The Hartford.

You must purchase voluntary coverage for yourself in order to purchase coverage for your spouse and/or dependents. Voluntary life rates are age-banded. Benefits will reduce to 50% at age 70, 30% at age 75, and 20% at age 80.

If you elect coverage when first eligible, you may purchase up to the guarantee issue amount(s) without completing a statement of health (evidence of insurability). If you do not enroll when first eligible, you will be required to submit evidence of insurability for any amount of coverage. Coverage will not take effect until approved by The Hartford.

- **Employee:** 1, 2, 3, 4, or 5x your base annual salary up to the guarantee issue of \$500,000
- **Spouse or domestic partner*:** \$10,000 increments, not to exceed \$50,000 or 100% of the employee's election, whichever is less
- **Dependent children:** \$5,000 or \$10,000, not to exceed 100% of the employee's election

*If your spouse/domestic partner is also a benefits-eligible employee of HonorHealth, you cannot make a life insurance coverage election for him or her.

VOLUNTARY LIFE AND AD&D INSURANCE COSTS

Listed below are the rates for voluntary life and AD&D insurance. The amount you pay for voluntary life and AD&D insurance is deducted from your paycheck on a post-tax basis.

Voluntary Life and AD&D Biweekly Rates

Age	Employee Biweekly Rate Per \$1,000 of coverage	Spouse Biweekly Rate Per \$1,000 of coverage	Child Biweekly Rate Per \$1,000 of coverage
<30	\$0.0190	\$0.0325	\$0.075
30-34	\$0.0220	\$0.0475	
35-39	\$0.0245	\$0.0525	
40-44	\$0.0350	\$0.0600	
45-49	\$0.0485	\$0.0850	
50-54	\$0.0680	\$0.1250	
55-59	\$0.1115	\$0.2250	
60-64	\$0.1685	\$0.3400	
65-69	\$0.2900	\$0.6450	
70+	\$0.5115	\$0.6550	

Note: Premiums withheld from 24 pay periods. Rate increase will become effective the month in which you move to a new age bracket.

Disability Benefits

Matrix/Reliance Standard | matrixabsence.com | 877-202-0055

Disability insurance keeps you and your family financially protected if you become unable to work due to an illness or injury.

You are eligible for these benefits the first of the month following one year of service in a benefits-eligible position.

Short-Term Disability Insurance

HonorHealth automatically provides short-term disability (STD) insurance through Matrix/Reliance Standard to all benefits-eligible employees **AT NO COST**. STD insurance is designed to help you meet your financial needs if you become unable to work due to an illness or injury. Benefits will be reduced by other income, including state-mandated STD plans.

- **Benefit:** 60% of base weekly pay
- **Elimination period:** 7 days for sickness or injury
- **Benefit duration:** Up to 180 days in a rolling 12-month period

Long-Term Disability Insurance

HonorHealth automatically provides long-term disability (LTD) insurance through Matrix/Reliance Standard to all benefits-eligible employees **AT NO COST**. LTD insurance is designed to help you meet your financial needs if your disability extends beyond the STD period.

- **Benefit:** 40% of base monthly pay up to \$20,000
- **Elimination period:** 180 days
- **Benefit duration:** Social security normal retirement age or defined in insurance certificate dependent upon age at inception
- **Pre-existing condition exclusion:** 3/12; benefits will not be paid for any disability for which you received medical treatment, care, or consultation for during the 3 months preceding your effective date until you have been covered under the policy for 12 months

Voluntary Long-Term Disability Insurance

HonorHealth provides you the option to purchase voluntary LTD insurance through Matrix/Reliance Standard. Staff employees are eligible to purchase voluntary LTD benefits after one year of service.

- **Benefit:** An additional 20% of base monthly pay up to \$20,000 (for a combined LTD benefit equal to 60% of base monthly pay)
- **Elimination period:** 180 days
- **Benefit duration:** Social security normal retirement age or defined in insurance certificate dependent upon age at inception
- **Pre-existing condition exclusion:** 3/12; benefits will not be paid for any disability for which you received medical treatment, care, or consultation for during the 3 months preceding your effective date until you have been covered under the policy for 12 months

Financial Protection Benefits

Voya | voya.com | 877-236-7564

HonorHealth offers the following voluntary benefits to support your financial wellbeing.

Accident Insurance

Designed to supplement your medical plan coverage, accident insurance pays specific benefit amounts for expenses resulting from covered non-work-related injuries or accidents. Hospitalization, physical therapy, intensive care, and emergency transportation are some of the out-of-pocket expenses that are covered by this plan. Coverage is available for you, your spouse, and/or your child(ren).

Biweekly rates are shown in the chart below.

Accident Insurance Coverage Level	Accident Insurance Biweekly Rates*
Employee Only	\$6.65
Employee + Spouse	\$9.91
Employee + Child(ren)	\$12.55
Employee + Family	\$15.81

Note: Premiums withheld from 24 pay periods.

Critical Illness Insurance

Critical illness insurance provides cash benefits if you are diagnosed with a covered critical illness, such as cancer, a heart attack, or a stroke. More importantly, the plan helps you focus on recuperation instead of the costs of medical and personal bills. Cash benefits are paid directly to the insured upon diagnosis of a covered critical illness. Coverage is available for you, your spouse, and/or your child(ren).

Biweekly rates are shown in the chart below.

Age	Employee Rate			Spouse Rate			Child Rate		
	\$10,000	\$20,000	\$30,000	\$10,000	\$20,000	\$30,000	\$5,000	\$10,000	\$20,000
<25	\$2.45	\$4.25	\$6.05	\$2.45	\$4.25	\$6.05	\$0.70	\$1.40	\$2.80
25-29	\$2.70	\$4.75	\$6.80	\$2.70	\$4.75	\$6.80			
30-34	\$3.00	\$5.35	\$7.70	\$3.00	\$5.35	\$7.70			
35-39	\$3.60	\$6.55	\$9.50	\$3.60	\$6.55	\$9.50			
40-44	\$5.25	\$9.85	\$14.45	\$5.25	\$9.85	\$14.45			
44-49	\$7.90	\$15.15	\$22.40	\$7.90	\$15.15	\$22.40			
50-54	\$11.90	\$23.15	\$34.40	\$11.90	\$23.15	\$34.40			
55-59	\$17.95	\$35.25	\$52.55	\$17.95	\$35.25	\$52.55			
60-64	\$24.80	\$48.95	\$73.10	\$24.80	\$48.95	\$73.10			
65-69	\$32.05	\$63.45	\$94.85	\$32.05	\$63.45	\$94.85			
70+	\$42.05	\$83.45	\$124.85	\$42.05	\$83.45	\$124.85			

Note: Premiums withheld from 24 pay periods.

Whole Life Insurance

Whole life insurance protects your family for an entire lifetime. Whole life insurance can build cash value that you can use while you are still alive. You can have the added financial protection that you and your family may need during times of uncertainty at an affordable premium. The policy is owned by you, so you can keep your coverage even when you retire or change jobs. As long as the premium continues to be paid, your rate is guaranteed never to increase and your benefit can never decrease! Coverage is available for you, your spouse, and/or your child(ren).

Financial Protection Benefits

Hospital Indemnity Insurance

Hospital indemnity insurance provides financial assistance to enhance your current coverage. It helps you avoid utilizing your savings or having to borrow to cover out-of-pocket costs that health insurance was never intended to cover. Hospital indemnity insurance can help with expenses, such as transportation, meals for family members, and childcare, or with time away from work during a hospital stay. Coverage is available for you, your spouse, and/or your child(ren).

Biweekly rates are shown in the chart below.

Hospital Indemnity Insurance Coverage Level	Hospital Indemnity Insurance Biweekly Rates*
Employee Only	\$11.40
Employee + Spouse	\$23.46
Employee + Child(ren)	\$17.41
Employee + Family	\$29.47

Note: Premiums withheld from 24 pay periods.

For additional information regarding accident insurance, critical illness insurance, whole life insurance or hospital indemnity, call 480-583-4588 or visit a benefit educator at your campus.

IMPORTANT: This is a fixed indemnity policy, NOT health insurance

This fixed indemnity policy may pay you a limited dollar amount if you're sick or hospitalized. You're still responsible for paying the cost of your care.

- The payment you get isn't based on the size of your medical bill.
- There might be a limit on how much this policy will pay each year.
- This policy isn't a substitute for comprehensive health insurance.
- Since this policy isn't health insurance, it doesn't have to include most federal consumer protections that apply to health insurance.

Looking for comprehensive health insurance?

- **Visit [HealthCare.gov](https://www.healthcare.gov)** or call **1-800-318-2596** (TTY: 1-855-889-4325) to find health coverage options.
- To find out if you can get health insurance through your employer, HonorHealth, please review eligibility within the Benefits Guide.

Questions about this policy?

- For questions or complaints about this policy, contact your state Department of Insurance. Find their number on the National Association of Insurance Commissioners' website ([naic.org](https://www.naic.org)) under "Insurance Departments."
- If you have this policy through HonorHealth, please contact employee.benefits@honorhealth.com



Financial Protection Benefits

Identity Theft Insurance

Identity Theft insurance can provide peace of mind with proactive monitoring for the most damaging types of fraud. Allstate Identity Protection monitors your credit through TransUnion, Equifax, and Experian and also monitors things like financial transactions and social media reputation. It will also send you a monthly credit score and a credit report each year from TransUnion. Allstate Identity Protection has a generous Under Roof/Under Wallet definition of eligibility, meaning that anyone living under your roof (Under Roof) or anyone you support financially (Under Wallet) is eligible for coverage.

Identity Theft Insurance Coverage Level	Identity Theft Insurance Biweekly Rates*
Employee Only	\$4.97
Employee + Family	\$8.97

Note: Premiums withheld from 24 pay periods. This benefit is active 24 hours after enrollment.

Prepaid Legal Services

MetLife Legal Plan is your provider for prepaid legal and financial services. Through the MetLife Legal program, you can receive telephone and office consultations for a variety of matters with any MetLife Legal attorney. The cost is \$9.75 per pay period (biweekly).

Legal representation includes such matters as:

- Real estate advice
- Family law
- Traffic offenses
- Consumer protection
- Juvenile matters
- Legal document preparation and review
- Estate planning and other financial issues

For additional information, contact MetLife Legal Plans' Client Service Center at 800-821-6400.



Other Benefits

Auto and Home Insurance

The auto and home insurance plans offer low group rates through Liberty Mutual Group. You may elect this benefit at any time and you may pay its premiums through payroll deductions.

Contact Liberty Mutual at 800-699-2723 or visit libertymutual.com/honorhealth.

Pet Health Care Coverage

MetLife offers customizable health care coverage for dogs, cats, birds, rabbits, ferrets, pocket pets, and reptiles. For more information and to enroll in pet insurance, visit metlife.com/info/honorhealth.

- Access tele-vet visits
- No claim forms
- Customizable annual dollar maximum limitations
- No exclusions due to animal's age, hereditary/genetic conditions
- No waiting period
- Customizable deductibles

Financial Planning Benefit

Blakely Walters offers a financial planning benefit for you and your family. Receive three (3) meetings in person or remotely per year. Get help with setting financial goals, retirement planning, budgeting, college savings, and more. This benefit includes your own secure planning website to help you organize and analyze your finances in one place. The cost for this benefit is \$10 per pay period (biweekly).

For more information, contact Blakely Walters at 480-776-5897 or visit blakelywalters.com.

Education Benefits

HonorHealth encourages all employees to participate in continuing education programs. Many programs are coordinated through the Professional Development Department and are related to patient care, skill improvement, safety, management development, and career planning.

Tuition Assistance

If you are interested in returning to school, consider applying for the tuition assistance benefit. For more information, including program eligibility, please see the tuition assistance program policy (PolicyStat ID# 12231234) or contact the tuition assistance program team at tuitionassistance@honorhealth.com.

Paid Time Off and Paid Sick Time

All regular and seasonal, full- and part-time employees (exclusive of temporary and per diem staff) are eligible to earn paid time off (PTO) based on length of service and regular hours paid.

Each pay period, all eligible employees will accrue PTO hours. This accrued time may be used for holidays, vacation, personal business, short-term personal illness, and family needs. Accrued PTO hours may be utilized as the employee elects, subject to departmental staffing requirements and supervisory approval.

Note: For further information regarding the HonorHealth PTO and PST policy, please refer to PolicyStat ID# 8671431, 8671141.

Length of Service	Earned PTO	2025 Max Accrual
0-2 years	0.069/5.52 hours a pay period	240 hours
3-6 years	0.088/7.04 hours a pay period	260 hours
7-9 years	0.100/8.00 hours a pay period	280 hours
10-14 years	0.108/8.64 hours a pay period	300 hours
15+ years	0.115/9.20 hours a pay period	320 hours

Amounts represent estimates based on 80 accruable hours per pay period throughout the year. Part-time employees' PTO accruals are pro-rated based on hours worked per pay period. PTO will stop accruing until the accrued hours fall below the maximum cap level.

Employees will also be eligible to receive up to 40 hours of paid sick time (PST) per accrual cycle.

Length of Service	Earned PST	2025 Max Accrual
All	0.0333/2.664 hours per pay period	40 hours

Note: PST is earned on hours worked only. For further information regarding the HonorHealth's PTO and PST, please refer to PolicyStat ID# 8671431, 8671141.

Retirement

Empower | empower.com/honorhealth | 877-778-2100

HonorHealth offers a 403(b) retirement security plan and Roth IRA plan, which is administered by Empower (Formerly known as Prudential Financial).

The earlier you start saving, the larger your nest egg will be when you are ready to retire. Putting a little away with each paycheck with pre-tax dollars will help you reach your retirement goals without feeling the pinch on your budget.

With the 403(b) Retirement Security Plan

- As a new hire, you are auto-enrolled at 2% in the 403(b) plan. Please allow up to two pay periods for deductions to start.

If you do not want to contribute to your 403(b) you will need to log into your account at empower.com/honorhealth, click on Register Now and create an ID and password. Once logged in, go to Quick Actions-Change Contributions to change your contribution to 0%. You must complete this action within 30 days of hire date or you will be auto-enrolled.

- HonorHealth will contribute \$1 to your account for every \$1 you contribute (up to 4% of your eligible pay).¹
- You can change your contribution elections any time.
- You can cancel or resume your contribution at any time.
- You have a variety of investment options.
- You may also “roll in” money from another “qualified” retirement plan at any time.

How the 403(b) Retirement Security and Roth IRA Plans Work

- You contribute to the 403(b) retirement security plan through convenient payroll deductions.
 - » **403(b):** You contribute pre-tax money—that is money you invest before taxes are calculated on your pay. This means you’ll owe less to the IRS.
 - » **Roth IRA:** You contribute post-tax money.
- Your contributions and their earnings grow tax-free until you withdraw your money from the plan (excluding Roth IRA as this is already taxed). Because you have more money working for you, it grows faster—specifically because you won’t pay taxes on your investments every year like you would with other types of accounts.
- If you are an HonorHealth employee hired January 1, 2022, or later, the employer contribution will be vested after completion of 3 years of service with HonorHealth.
- It’s easy to save. You decide how much you want to save, as little as 2% or as high as 50% of your base earnings, up to the maximum set by the IRS.

Note: If you are a new hire, you are auto-enrolled at 2%.

(1) The match on the 403(b) plan and Roth IRA plan is 4% combined.



Your Path to Better Mental Health

Lyra | honorhealth.lyrahealth.com | 833-511-0967 | Download the Lyra Health app

Lyra provides care for your emotional and mental health where and when you need it. Meet with mental health coaches or therapists via live video, live messaging, phone, or in-person care.

Lyra is a free, strictly confidential service. All HonorHealth employees, their spouse/domestic partner, and dependents have access to **six total therapy or coaching sessions, per person, per year, AT NO COST.**

Care Options

Lyra helps you find the right care, no matter where you are on your mental health journey:

- **Lyra Essentials:** Build healthy habits with an on-demand self-care library featuring research-backed videos, articles, and meditations within the app.
- **Lyra Self-Guided Care:** Lyra will craft a personalized six-week digital care plan with activities that directly address your goals at your own pace.
- **Lyra Coaching:** Meet regularly with a certified mental health coach to help you with challenges such as anxiety, stress, relationship issues, or parenting challenges.
- **Lyra Therapy:** Lyra's high-quality therapists use evidence-based techniques proven to help develop new skills and strategies for dealing with problematic thoughts, emotions, and behaviors. Providers specialize in working with adults, couples, families, adolescents, and children so you are better equipped for whatever challenges you may face.
- **Lyra Renew:** Lyra can help you change your relationship with alcohol—whether you want to drink less or stop drinking.

Start your path to better mental health by visiting honorhealth.lyrahealth.com, downloading the Lyra Health app to your phone, or calling 833-511-0967.

Meet the Lyra Team

Lyra's Care Team is available 24/7 to assist and support you with finding a provider. If you need support for autism spectrum disorder or finding rehabilitation facilities, the care team can help you access options matched to your unique needs. For members experiencing self-harm or suicidal thoughts, Lyra provides immediate support and safety planning. Available for kids 2-13, teens, and adults.

Work-Life Services

Lyra offers work-life services to help you and your family during challenging times:

- **Financial:** Talk with a financial advisor or CPA.
- **Legal:** Access an attorney or mediator, 24/7 emergency services, and an online legal library.
- **Identity theft:** Consult with a fraud resolution specialist to restore your identity and good credit.
- **Child, elder, and pet care:** Access childcare, eldercare, and/or pet care resources and referrals.

Cancellation/no show fee: Prior to booking a session with a Lyra provider, the member will be asked to agree to the provider's cancellation policy (in most instances, this is 24 hours). Sessions canceled within 24 hours of the appointment start time or sessions that are not joined within 15 minutes of the start time will be subject to a missed session fee.

Missed session fee: Members can call/email the care team for support/questions about a missed session fee. Lyra's billing team will send a form link to dispute the missed session. Alternatively, a provider may dispute a session on behalf of a member and advocate for their fee/session to be reversed.

Contacts

If you have any questions regarding your benefits or the material contained in this guide, please contact the Employee Benefits Department.

HonorHealth Benefits Educators
 Phone: 480-583-4588 (8 a.m. to 5 p.m. MST)
 Fax: 480-882-5802

Health Plan Care Navigator
 Phone: 480-210-5255

hhepcarenavigator@icphealth.com

employee.benefits@honorhealth.com

honorhealthbenefits.com—Access plan documents such as Summary Plan Descriptions, compliance notices, and more.

Provider/Plan	Phone Number	Website
Medical UMR	866-868-6744	umr.com
Medical Networks UnitedHealthcare Choice Plus Network		umr.com
Prescription Drugs OptumRx	844-368-9854	optumrx.com
Behavioral Health Support (for Medical Plan Members) Optum Behavioral Health	866-868-6744	umr.com
Behavioral Health Services Lyra	833-511-0967	honorhealth.lyrahealth.com Download the Lyra Health app
Dental Delta Dental of Arizona	602-938-3131	deltadentalaz.com
Vision VSP UnitedHealthcare (Spectera) Vision Plan	800-877-7195 800-638-3120	vsp.com myuhcvision.com
Flexible Spending Accounts WEX	866-451-3399	wexinc.com
Life Insurance The Hartford	866-223-1674	thehartford.com
Disability Insurance Matrix/Reliance Standard	877-202-0055	matrixabsence.com
Financial Protection Benefits Voya Critical Illness, Accident, and Hospital Indemnity Whole Life Insurance	877-236-7564 888-238-4840	voya.com Claims: voya.com/claims
Identity Theft Insurance Allstate Identity Protection	800-789-2720	myaip.com/honorhealth
Legal Services MetLife	800-423-0300	legalplans.com (password: metlaw)
Auto and Home Insurance Liberty Mutual	800-699-2723	libertymutual.com/honorhealth
Pet Insurance MetLife	800-GET-MET8	metlife.com/info/honorhealth
Financial Planning Blakely Walters	480-776-5897	blakelywalters.com
403(b) Retirement Plan Empower	877-778-2100	empower.com/honorhealth

This summary of benefits is not intended to be a complete description of the terms and HonorHealth insurance benefit plans. Please refer to the plan document(s) for a complete description. Each plan is governed in all respects by the terms of its legal plan document, rather than by this or any other summary of the insurance benefits provided by the plan. In the event of any conflict between a summary of the plan and the official document, the official document will prevail. Although HonorHealth maintains its benefit plans on an ongoing basis, HonorHealth reserves the right to terminate or amend each plan, in its entirety or in any part at any time. Images © 2024 Getty Images. All rights reserved.