

East Alabama Health
EAST ALABAMA MEDICAL CENTER

2027
Employee Benefits Guide

2027 Employee Benefits Guide

Please read this guide carefully.

Understand your plan options, including health, dental, and vision insurance, as well as retirement savings plans. Note details like coverage limits, premiums, and out-of-pocket costs. The guide also offers tips on maximizing benefits, such as using preventative care and employer matching for retirement. For questions, email benefitservices@eamc.org or call:

Opelika: 334-528-4188 Lanier: 334-710-0076

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WHAT'S NEW FOR 2027

This year is an inactive enrollment year. Your current elections will remain in effect for the upcoming plan year, where permitted by the plan unless you make changes.

We strongly recommend reviewing your benefit elections during Open Enrollment to verify that your coverage, covered dependents, beneficiaries, and personal information are accurate and up to date. Reviewing your elections helps to ensure your benefits continue to meet your needs and prevents potential issues with your coverage.

Important: Some benefits such as FSA and HSA require annual enrollment and will not automatically carry forward.
If you are currently enrolled in either of these plans, you are **STILL REQUIRED** go through Open Enrollment and re-elect these benefits if you wish to continue them for 2027.

Spending Account Changes

In 2027, our Spending Accounts will be transitioned to VOYA. This transition of spending accounts signifies a strategic move to streamline financial management and enhance account holder experiences. VOYA, a well-established provider in the financial services industry, is known for its robust digital platforms and customer-oriented services. This transition is anticipated to bring several benefits, including improved user interfaces, enhanced security measures, and a broader range of financial planning tools.
Account holders can expect a seamless transition process, with comprehensive support and resources provided to ensure minimal disruption.

This year, the Healthcare Flexible Spending Account deduction maximum will be $3,400.
This year, the Health Flexible Spending Account rollover amount will be increased to $680.
This year, the Health Savings Account deduction maximums will be (Individual) $4,500 and (Family) $9,000.



Employer Paid Short Term Disability

Effective January 1, 2027, all eligible full-time and flex employees will be automatically enrolled in our new Employer Sponsored Short-Term Disability (STD) plan at no cost to the employee. This benefit provides income protection if you are unable to work due to a covered illness, injury, or pregnancy-related condition. While you recover, STD replaces a portion of your pay, allowing you to focus on your health and well-being without added financial stress.

Remember that all LTS accrual ends 12/31/2026; however, any accrued Long-Term Sick (LTS) hours will remain available for use, through December 31, 2030, if eligible and/or upon approval of a Short Term Disability claim.

For questions about eligibility or plan details, please see page 21 or contact the Benefits team at **benefitservices@eamc.org**.



Who is Eligible?

The EAH benefits package offers comprehensive coverage for employees, ensuring financial and health security.

Full-time and flex employees gain access to a wide array of benefits, including health, dental, and vision insurance, as well as specialized options like voluntary life insurance, accident and critical illness coverage, and hospital indemnity. Basic life insurance, short term disability, and long-term disability coverage is also provided at no cost to you.

Part-time Eligible employees enjoy the same benefits, excluding basic life insurance and long-term disability but have the ability to purchase short term disability coverage.

All employees can immediately participate in the Financial Security Program upon hire, offering peace of mind and financial stability. The structure of these benefits underscores the company's commitment to supporting its employees' well-being and financial health from day one.

Eligible dependents include:

- Your spouse
- Your children from birth to age 26 (Including your natural, legally adopted, stepchildren, and/or your unmarried dependent children of any age who are mentally or physically disabled and who are dependent on you for support.)

Work Status	Hours Worked Per Week	Benefit Eligibility
Full-Time	36-40	Eligible
Flex	12+	Eligible
Part-Time Eligible	16+	Eligible
Part-Time Not Eligible	<16	Not Eligible
Per Diem	As Needed	Not Eligible

Eligibility Status



Did You Know??

Employees enrolling dependents in EAH benefit plans must submit verification documentation within 30 days of coverage start. This ensures dependents receive benefits without delays. Documentation includes birth or marriage certificates.

For questions, contact HR.



How to Enroll

To sign up for benefits, visit the INFOR system before the end of the enrollment period.

- Log in to INFOR Employee Self Service
- Click on To Do
- Click on Pay and Benefits
- Scroll down and click on Annual Enrollment to begin the Open Enrollment screens

Read the information carefully, and the system will guide you through your choices.

If you have trouble with enrollment, call HR at extension 4188 for assistance.

You will be provided with a confirmation statement after you enroll.

Making Changes

You may only change your elections during Open Enrollment each year or when you experience a status change or qualifying life event.

Qualifying life events include, but are not limited to:

- Birth, legal adoption, or placement for adoption
- Marital status
- Dependent child reaches age 26
- Spouse gains or loses employment or eligibility with current employer
- Death of a covered dependent
- Spouse or dependent becomes eligible or ineligible for Medicare/Medicaid or SCHIP
- Court-ordered change
- Loss of coverage elsewhere

Changes to your coverage due to a qualifying life event must be made within 30 days of the effective date of the life event. (Proof of the qualifying life event is required (marriage certificate, divorce decree, birth certificate, or loss of coverage letter)).

Note: Any change you make to your coverage must be consistent with the change in status. All benefit plans are independent of one another and may be enrolled in without enrolling in any other benefit plans.



ENROLLING & MAKING CHANGES



Current Employee:
Annually during the enrollment period;
For this year, 10/5/26 - 10/25/26

Coverage Effective Date:
Start of plan year 2027

New Hire:
Must enroll within 30 days from date of hire

Coverage Effective Date:
Date of Hire

Status Change/Qualifying Life Event:
Must enroll or make changes within 30 days of the effective date of the event

Coverage Effective Date:
Date of status change or qualifying life event

Blue Cross Blue Shield of AL PPO Health Plan

Your PPO medical benefits are provided by Blue Cross Blue Shield of AL and include coverage for both in-network and out-of-network providers.
While you have the freedom to choose any provider, making the most of your plan involves prioritizing in-network services whenever possible to maximize your benefits and minimize costs.

www.bcbsal.org/web
1-866-888-6934

Your PPO medical benefits are provided by Blue Cross Blue Shield and include coverage for both in-network and out-of-network providers. You will always have higher benefit coverage when visiting in-network providers.

Preferred Provider Organization	Tier 1 In-network	Tier 2 In-network	Tier 3 In-network
Annual deductible (Individual/Family)	$500 / $1,000	$1,000 / $3,000	$2,000 / $4,000
Out-of-pocket maximum (Individual/ Family)*	$2,000 / $4,000	$4,000 / $8,000	$6,000 / $12,000
Preventive care	Covered at 100%	Covered at 100%	Covered at 100%
Primary physician office visit	$30 copay	$40 copay	$60 copay
Specialist office visit	$40 copay	$60 copay	$100 copay
Inpatient hospital services	100% after deductible	$500 copay (Days 1-4)	70% after deductible
Outpatient hospital services (lab, x-ray, diagnostic)	Subject to deductible	$300 copay & subject to deductible	70% after deductible
Emergency room care	$100 facility copay & a $40 physician copay	$100 facility copay & a $40 physician copay	$100 facility copay & a $40 physician copay

Prescription drugs

Prescriptions Purchased at East Alabama Apothecary

$150 deductible per person; $300 per family

Covered at 100% subject to drug deductible and the following copays:

Tier 1: $10 (preferred generics)
Tier 2: $15 (non-preferred generics)
Tier 3: $45 (preferred brands)
Tier 4: $45 (non-preferred brands)
Tier 5: $100 (preferred specialty)
Tier 6: $100 (non-preferred specialty)

Note - All maintenance drugs MUST be purchased at East Alabama Apothecary or they will be subjected to the Tier 3 deductible.

Non-Maintenance Prescriptions Purchased at a BCBS Participating Pharmacy

Prescription drugs are subject to the tier 3 deductible ($2,000 individual/$4,000 family)

Tier 1: 80% of the allowed amount
Tier 2: 60% of the allowed amount
Tier 3: 60% of the allowed amount
Tier 4: 60% of the allowed amount

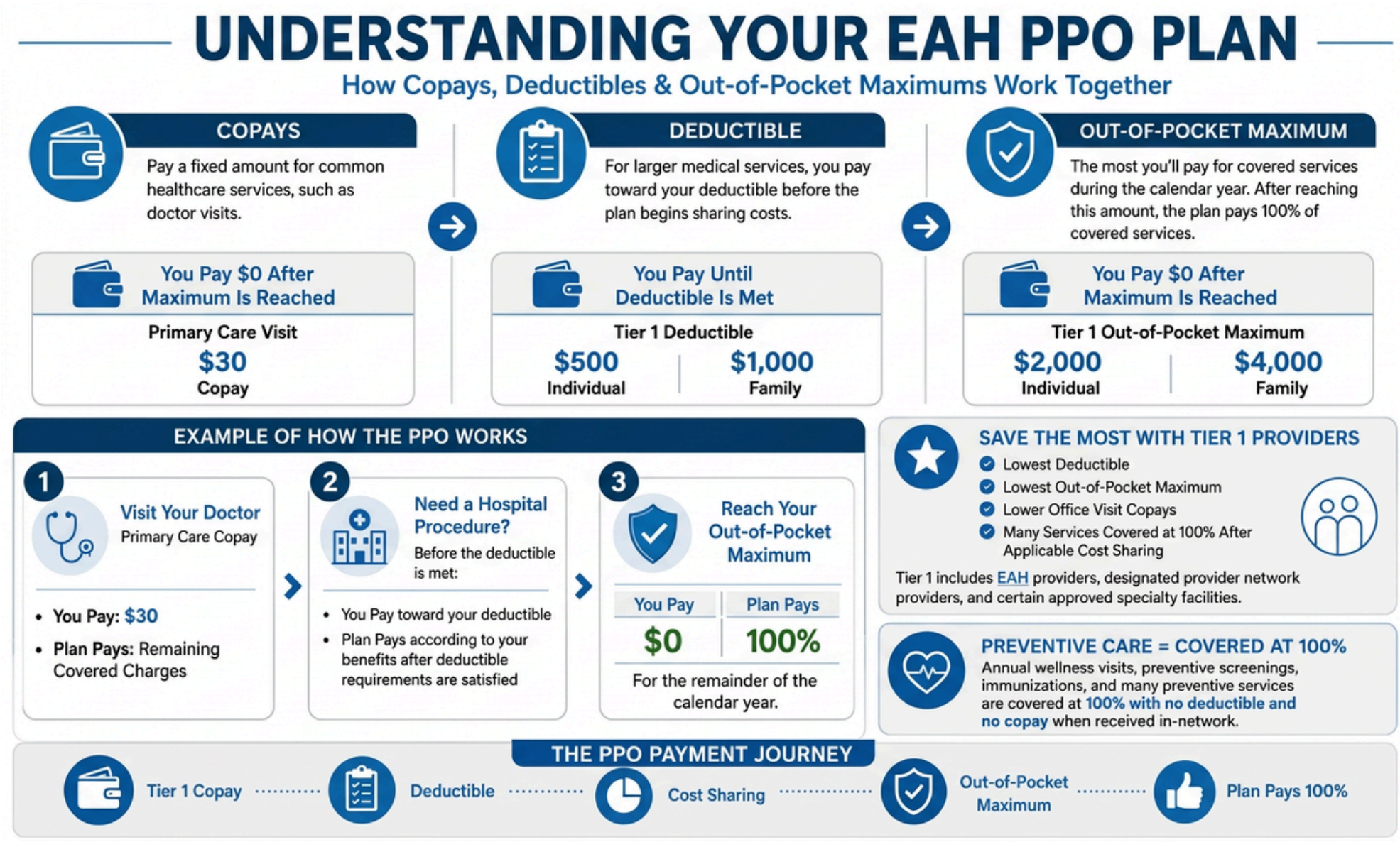
Tier 5: Only covered at EAH Apothecary. For specialty medications EAH Apothecary is unable to provide, the $100 copay will apply as if provided by EAH Apothecary; these will be approved and directed by EAH.

Tier 6: Only covered at EAH Apothecary. For specialty medications EAH Apothecary is unable to provide, the $100 copay will apply as if provided by EAH Apothecary; these will be approved and directed by EAH.

This is a summary of coverage; please refer to your summary plan description for the full scope of coverage. In-network services are based on negotiated charges; Out-of-network services are based on a percentage of Medicare charges.

*All services are subject to the calendar year deductible unless the plan document specifically states otherwise.

UNDERSTANDING COPAYS & DEDUCTIBLES (PPO)



Keep in mind deductibles, copays, and out-of-pocket maximums will vary based on Tier Coverage.

Blue Cross Blue Shield of AL

High Deductible Health Plan (HDHP)

Your HDHP medical benefits are provided by Blue Cross Blue Shield of AL and include coverage for both in-network and out-of-network providers.
While you have the freedom to choose any provider, making the most of your plan involves prioritizing in-network services whenever possible to maximize your benefits and minimize costs.

www.bcbsal.org/web
1-866-888-6934

Your HDHP medical benefits are provided by Blue Cross Blue Shield and include coverage for both in-network and out-of-network providers. You will always have higher benefit coverage when visiting in-network providers.

Medical High Deductible Health Plan	Tier 1 In-network	Tier 2 In-network	Tier 3 In-network
Annual deductible (Individual/Family)	$2,000 / $4,000	$4,000 / $8,000	$6,000 / $12,000
Out-of-pocket maximum (Individual/ Family)*	$4,000 / $8,000	$6,000 / $12,000	$8,000 / $16,000
Preventive care	Covered at 100%	Covered at 100%	Covered at 100%
Primary physician office visit	90% after deductible	90% after deductible	90% after deductible
Specialist office visit	90% after deductible	90% after deductible	90% after deductible
Inpatient hospital services	90% after deductible	90% after deductible	90% after deductible
Outpatient hospital services (lab, x-ray, diagnostic)	90% after deductible	90% after deductible	90% after deductible
Emergency room care	90% after deductible	90% after deductible	90% after deductible

Prescription drugs

Prescriptions Purchased at East Alabama Apothecary

$150 deductible per person; $300 per family

Covered at 100% subject to drug deductible and the following copays:

Tier 1: $10 (preferred generics)
Tier 2: $15 (non-preferred generics)
Tier 3: $45 (preferred brands)
Tier 4: $45 (non-preferred brands)
Tier 5: $100 (preferred specialty)
Tier 6: $100 (non-preferred specialty)

Note - All maintenance drugs MUST be purchased at East Alabama Apothecary or they will be subjected to the Tier 3 deductible.

Non-Maintenance Prescriptions Purchased at a BCBS Participating Pharmacy

Prescription drugs are subject to the tier 3 deductible ($2,000 individual/$4,000 family)

Tier 1: 80% of the allowed amount
Tier 2: 60% of the allowed amount
Tier 3: 60% of the allowed amount
Tier 4: 60% of the allowed amount

Tier 5: Only covered at EAH Apothecary. For specialty medications EAH Apothecary is unable to provide, the $100 copay will apply as if provided by EAH Apothecary; these will be approved and directed by EAH.

Tier 6: Only covered at EAH Apothecary. For specialty medications EAH Apothecary is unable to provide, the $100 copay will apply as if provided by EAH Apothecary; these will be approved and directed by EAH.

This is a summary of coverage; please refer to your summary plan description for the full scope of coverage. In-network services are based on negotiated charges; Out-of-network services are based on a percentage of Medicare charges.

*All services are subject to the calendar year deductible unless the plan document specifically states otherwise.

UNDERSTANDING COPAYS & DEDUCTIBLES (HDHP)

Deductible

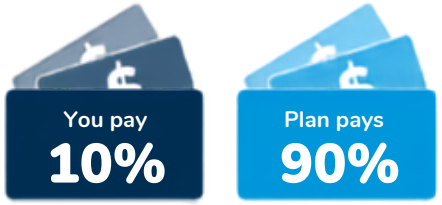
Until you meet your deductible, this is the amount you owe for covered services before your health plan begins to pay any portion.



For a $200 service	
You pay	Plan pays
$200	$0

Coinsurance

Once your deductible is met, this is the amount the health plan and you owe for covered services.



For a $200 service	
You pay	Plan pays
$20	$180

Out-of-Pocket Maximum

This is the most you owe during the calendar year for covered services before the health plan begins to pay the full amount.



For a $200 service	
You pay	Plan pays
$0	$200

For illustrative purposes only. Does not account for any applicable copays you may owe at the time of care service. Preventive services may be covered by the health plan at 100% with no deductible or copay. Review your particular benefits to determine coverage levels.

Keep in mind deductibles, coinsurance and out-of-pocket maximums will vary based on the health plan and whether services are provided in-network.

PRESCRIPTION MEDICATION BENEFITS

PHARMACY LOCATIONS

Prescription Medication Benefit

East Alabama Apothecary pharmacies are our EAH health plan Tier 1 providers;
Note: To fall within our copay structure, maintenance meds should be filled at one of the EAH Apothecary pharmacy locations.



East Alabama Apothecary at East Alabama Medical Center
2000 Pepperell Parkway, Ste. 292 (Second floor)
Opelika, Al 36801
Open 24/7



East Alabama Apothecary at Spencer Cancer Center
2501 Village Professional Drive, Ste. 2031
Opelika, Al 36801
Open Monday – Friday, 8 a.m. – 5 p.m. CST



East Alabama Apothecary at Auburn Medical Pavilion
900 Camp Auburn Road, Ste. P101
Auburn, AL 36832
Open Monday – Friday, 8:30 a.m. – 5 p.m.

EAMC-Lanier Campus -Monday, Wednesday, & Friday, 3–5 p.m. EST

Rx East Alabama Apothecary

By using the Apothecary, you'll pay whichever is less, the actual cost of the drug or your copy.

Pharmacy Deductibles (for prescriptions filled at EAH Apothecary)

- $150/individual
- $300/family

Any prescription filled outside of the EAH Apothecary, but at a BCBS participating pharmacy, will be subject to the Tier 3 medical deductible.

PHARMACOTHERAPY CLINIC



New Pharmacotherapy Clinic

Managing medications for complex, chronic conditions can feel overwhelming—but you don't have to do it alone.

There are many benefits to consulting with the specialists at the clinic, including:

- Decrease medication side effects
- Enhance patient education
- Improve adherence to medication and treatment plan
- Lower the risk of toxic reactions or drug interactions
- Prevent or treat medication-related problems
- Reduce the need for hospital readmission
- Shorten treatment durations

Members taking specialty medications are required to complete a CMR with the Pharmacotherapy Clinic as part of their pharmacy benefits.

HEALTH BENEFITS

Gaps In Care

Addressing care gaps is crucial for overall health and early detection of issues. These vary by age and gender based on national guidelines. A preventive visit with a primary care physician is essential to assess health and guide necessary screenings.

Below are the Gaps in Care that must be completed for employees and spouses covered by the EAH Health Plan:

- Preventive office visit with primary care physician
- Required Labs
  - Lipids (cholesterol)
  - HgbA1C (all participants)
  - Glucose (fasting or non-fasting)
- Mammogram every year for women aged 40 and older
- Cervical cancer screenings (pap smear or high-risk HPV) every 3 years for women age 30-65
- Colonoscopy every 10 years or Cologuard every 3 years for men or women age 45 and older

Complete all Gaps in Care that apply to you in order to receive the lowest premium rate in 2028.

The next Gaps in Care deadline will be July 31, 2027

**** Please note that children are not required to complete GIC****

****Anyone seeking an exemption from cervical cancer screenings and/or mammograms must submit an exemption form****

Lark - Free Health Coaching lark

BCBS Alabama has partnered with Lark to provide their members access to innovative health management programs aimed at preventing and managing diabetes and hypertension.

These programs, available to eligible members with an official diagnosis, are designed to promote long-term health through personalized support. The Lark app offers 24/7 coaching, allowing participants to access guidance and resources whenever they need it. Additionally, the programs come with a complimentary wireless scale to help track progress.

Importantly, there are no extra costs associated with participating in these programs. Participation is exclusive and by invitation only, with eligible members being notified via mail by BCBS.

This collaboration underscores the commitment to proactive health management and support for members on their journey to better health.



DENTAL



Blue Cross Blue Shield of AL

Dental plans make oral healthcare more affordable by covering various services, including diagnostic, preventive, basic, and major care. While you can choose any dentist, in-network providers save you money with pre-negotiated rates. Out-of-network visits may cost more if charges exceed Blue Cross Blue Shield's reimbursement. To find an in-network dentist, visit the link below:

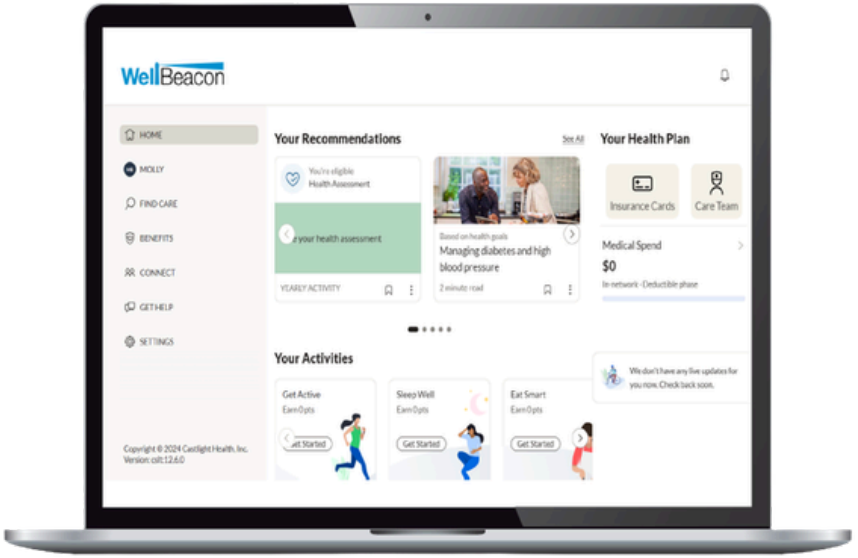
bcbsal.org/sales/web/individuals/dental

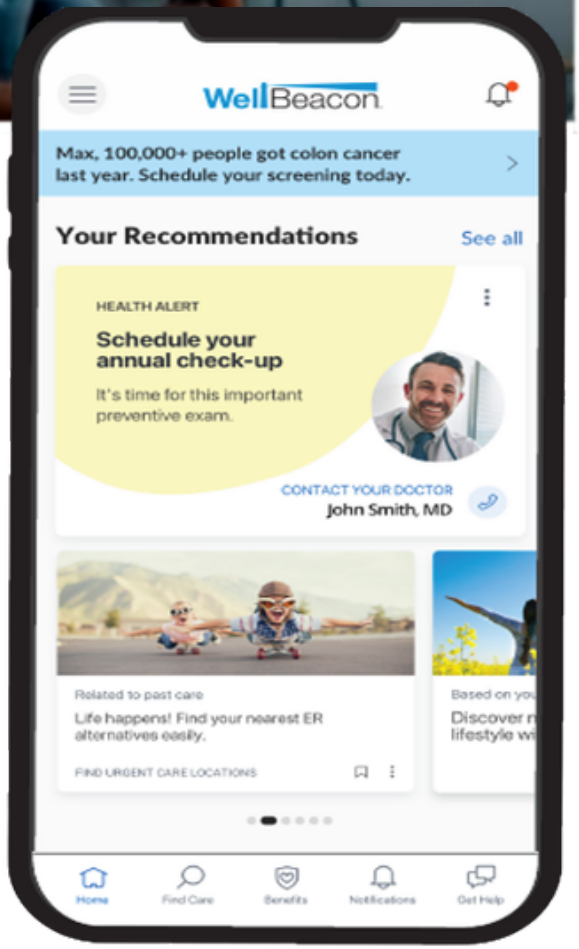
Dental	Standard Plan In-network	Premium Plan In-network
Annual deductible (Individual/Family)	$50 / $150	$50 / $150
Annual maximum (per person)	$1,000	$2,000
Diagnostic and preventive care (includes cleanings, fluoride treatments, sealants, and x-rays)	Payable at 100% no deductible	Payable at 100% no deductible
Restorative	Payable at 100% subject to the deductible	Payable at 100% subject to the deductible
Supplemental services	Payable at 80% subject to the deductible	Payable at 80% subject to the deductible
Periodontic services	Payable at 50% subject to the deductible	Payable at 50% subject to the deductible
Orthodontia	Not Included	Payable at 80% subject to the deductible
Ortho lifetime maximum	Not Included	100%
Non-network reimbursement	Not Included	$1,000 for subscriber/ $2.000 for dependents

Plan includes out-of-network benefits; see plan summary for additional details.

WELLBEACON







WellBeacon takes the guesswork out of figuring out where to go, what programs to use and when to use them. WellBeacon helps you navigate all your benefits and have some fun along the way.

Access WellBeacon at **AlabamaBlue.com/myWellBeacon** and through either the WellBeacon or Alabama Blue mobile apps. It doesn't matter how you access WellBeacon—it's all one connected experience.

- Define your health goals
- Access programs matched to you based on your goals
- Keep track of the go-to providers for your family
- See how your health plan works and what it covers
- Read articles and content picked for you based on your interests
- Get estimates for healthcare services before you go to the doctor
- Schedule an appointment for care through the app
- Discover company events and add them to your calendar
- Receive email and push notification
- Easy access to EAH vendors like Prudential, VOYA, and VSP

BlueCross BlueShield of Alabama

We cover what matters.

Get started with WellBeacon at **AlabamaBlue.com/myWellBeacon** and download the mobile app.

Download on the App Store | GET IT ON Google Play

VISION

VSP

Our vision care benefits are designed to ensure you receive comprehensive eye care while maximizing your savings.

The plan covers essential services such as eye exams, lenses and frames, contact lenses, and even provides discounts for laser surgery.

By utilizing the VSP network providers, you can access higher benefits at a lower cost, making it a smart choice to opt for in-network services. This ensures you get the most value for your investment in eye care.

However, if you choose to visit an out-of-network provider, you will still be reimbursed for services based on a predetermined grid.

To find an in-network provider and take full advantage of your vision care benefits, simply visit the link below.

www.vsp.com

****Please Note: VSP does not issue vision cards. Providers use your Social Security number to verify your coverage.****



Standard

BENEFIT	DESCRIPTION	COPAY	FREQUENCY
WELLNESS EXAM	• Focuses on your eyes and overall wellness • Routine eye examination	$10 Up to $39	Every calendar year
ESSENTIAL MEDICAL EYE CARE	• Retinal imaging for members with diabetes covered-in-full • Additional exams and services beyond routine care to treat $20 per exam immediate issues from pink eye to sudden changes in vision or to monitor ongoing conditions such as dry eye, diabetic eye disease, glaucoma, and more. • Coordination with your medical coverage may apply. Ask your VSP network doctor for details.	$20 per exam	Available as needed
PRESCRIPTION GLASSES		**$20**	**See frame and lenses**
FRAME*	• $180 Featured Frame Brands allowance • $160 frame allowance • 20% savings on the amount over your allowance • $90 Walmart/Sam's Club/Costco frame allowance	Included in prescription	Every other calendar year
LENSES	• Single vision, lined bifocal, and lined trifocal lenses • Impact-resistant lenses for dependent children	Included in prescription Glasses	Every calendar year
LENS ENHANCEMENTS	• Standard progressive lenses • Premium progressive lenses • Custom progressive lenses • Average savings of 30% on other lens enhancements	$0 $95 - $105 $150 - $175	Every calendar year
CONTACTS (INSTEAD OF GLASSES)	• $160 allowance for contacts; copay does not apply • Contact lens exam (fitting and evaluation)	Up to $60	Every calendar year
ADDITIONAL SAVINGS	**Glasses and sunglasses** • Discover all current eyewear offers and savings at **vsp.com/offers**. • 20% savings on unlimited additional pairs of prescription or non-prescription glasses/sunglasses, including lens enhancements, from a VSP provider within 12 months of your last WellVision Exam. **Laser vision correction** • Average of 15% off the regular price; discounts available at contracted facilities. **Exclusive Member Extras for VSP Members** • Contact lens rebates, lens satisfaction guarantees, and more offers at **vsp.com/offers**. • Save up to 60% on digital hearing aids with TruHearing®. Visit **vsp.com/offers/special-offers/hearing-aids** for details. • Enjoy everyday savings on health, wellness, and more with VSP Simple Values.		

GET MORE AT PREFERRED IN-NETWORK LOCATIONS

With so many in-network choices, including private practice and retail locations, VSP makes it easy to maximize your benefits. Log in to vsp.com to find an in-network doctor near you!

Premium

BENEFIT	DESCRIPTION	COPAY	FREQUENCY
WELLNESS EXAM	• Focuses on your eyes and overall wellness • Routine retinal screening	$10 Up to $39	Every calendar year
ESSENTIAL MEDICAL EYE CARE	• Retinal imaging for members with diabetes covered-in-full • Additional exams and services beyond routine care to treat $20 per exam immediate issues from pink eye to sudden changes in vision or to monitor ongoing conditions such as dry eye, diabetic eye disease, glaucoma, and more. • Coordination with your medical coverage may apply. Ask your VSP network doctor for details.	$20 per exam	Available as needed
PRESCRIPTION GLASSES		**$20**	**See frame and lenses**
FRAME	• $330 Featured Frame Brands allowance • $310 frame allowance • 20% savings on the amount over your allowance • $175 Walmart/Sam's Club/Costco frame allowance	Included in prescription	Every calendar year
LENSES	• Single vision, lined bifocal, and lined trifocal lenses • Impact-resistant lenses for dependent children	Included in prescription	Every calendar year
LENS ENHANCEMENTS	• Standard progressive lenses • Premium progressive lenses $95 - $105 • Custom progressive lenses $150 - $175 • Average savings of 30% on other lens enhancements	$95 - $175 $50 - $175 $50 - $175	Every calendar year
CONTACTS (INSTEAD OF GLASSES)	• $200 allowance for contacts; copay does not apply • Contact lens exam (fitting and evaluation)	Up to $60	Every calendar year
ADDITIONAL SAVINGS	**Glasses and Sunglasses** • Discover all current eyewear offers and savings at vsp.com/offers. • 20% savings on unlimited additional pairs of prescription or non-prescription glasses/sunglasses, including lens enhancements, from a VSP provider within 12 months of your last WellVision Exam. **Laser Vision Correction** • Average of 15% off the regular price; discounts available at contracted facilities. **Exclusive Member Extras for VSP Members** • Contact lens rebates, lens satisfaction guarantees, and more offers at **vsp.com/offers**. • Save up to 60% on digital hearing aids with TruHearing®. Visit **vsp.com/offers/special-offers/hearing-aids** for details. • Enjoy everyday savings on health, wellness, and more with VSP Simple Values.		

GET MORE AT PREFERRED IN-NETWORK LOCATIONS

With so many in-network choices, including private practice and retail locations, VSP makes it easy to maximize your benefits. Log in to vsp.com to find an in-network doctor near you!

MENTAL HEALTH BENEFITS

Substance Abuse Support

Substance abuse is a significant concern that affects individuals and families across the globe. It is crucial to seek help and support when dealing with this issue.

For those with our EAH Blue Cross and Blue Shield (BCBS) medical insurance, you can find assistance by contacting the customer service number on the back of your insurance card. They can connect you with a New Directions representative who specializes in substance abuse support.

Keep in mind that all substance abuse and residential treatment facilities are part of the EAH tiered network of providers, which means prior authorization through BCBS is necessary.

For additional information or guidance, you can reach out to Blue Cross and Blue Shield at 1-866-888-6934. Remember, taking the first step to seek help is a courageous and vital part of the recovery journey.

Therapy for Autism Spectrum Disorder

Certain therapies are fully covered for dependents aged 0-18 on the autism spectrum. These include Occupational, Speech, Physical, and Applied Behavioral Analysis (ABA) Therapy.

There are no out-of-pocket expenses like deductibles or copays for these services, which can alleviate the financial burden on families seeking necessary interventions for their children. However, precertification is required to access this coverage.

To obtain precertification, call the toll-free number 1-877-563-9347. This step ensures that the services are authorized in advance, making it easier to access these essential therapeutic resources.

Lucet

Mental wellness is an essential aspect of overall health, and having access to supportive services is crucial for maintaining a balanced life.

Lucet, in partnership with Blue Cross and Blue Shield of Alabama, offers mental wellness services to patients under East Alabama Health. This collaboration ensures that individuals can receive necessary mental health support through a network of approved providers.

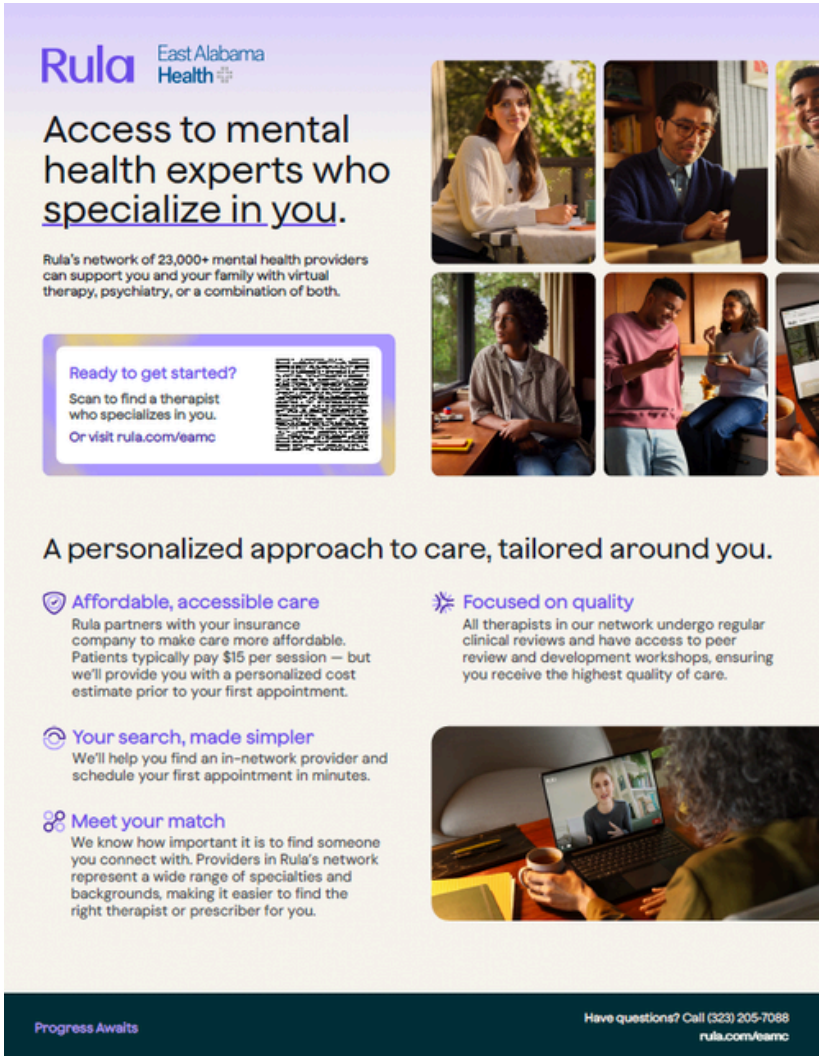
For those with coverage under this plan, each visit is processed through the health plan, making it easier for patients to access care with only a $25 co-pay per visit, which is a manageable cost for many seeking mental health services. This system not only promotes mental well-being but also emphasizes the importance of accessible mental health care as a vital component of one's health regimen.

Rula Health

Rula Health offers a comprehensive platform that connects individuals with licensed therapy and psychiatry providers. With a focus on personalized care, Rula Health ensures that users are matched with professionals who best meet their unique needs and preferences.

The platform provides the convenience of virtual appointments, allowing for flexible scheduling that accommodates even the busiest of lifestyles.

Whether you're dealing with anxiety, depression, stress, or other mental health concerns, Rula Health offers support tailored to your specific situation. By breaking down barriers to access and prioritizing quality care, Rula Health empowers individuals to take charge of their mental well-being in a way that suits their personal and professional lives.



EMPLOYEE ASSISTANCE PROGRAM

COMPSYCH

Mental health is a critical aspect of overall well-being and is increasingly recognized as a key component of a healthy society.

In today's fast-paced and often stressful world, addressing mental health issues is more important than ever.

ComPsych, a leading provider of employee assistance programs, offers crucial support by providing resources and services to help individuals manage mental health challenges. Their programs often include counseling services, stress management resources, and guidance on work-life balance, which are essential for maintaining mental health.

By prioritizing mental health, organizations and individuals can create a more supportive and productive environment, ultimately fostering a society where everyone has the opportunity to thrive.

This benefit is accessible to all employees and their dependents regardless of work status or insurance enrollment.

We believe in providing comprehensive support to our entire team and their families, ensuring that everyone can benefit from this offering."



Personal problems, planning for life events or simply managing daily life can affect your work, health and family. ComPsych is a sponsored by EAH and is available to you and your dependents, at no cost, to provide confidential support, resources and information to get through life's challenges.

Below explains how ComPsych can help you.

Confidential Counseling on Personal Issues

Your Employee Assistance Program (EAP) is a confidential assistance program to help address the personal issues you and your dependents are facing. This service, staffed by experienced clinicians, is available by phone 24 hours a day, seven days a week. A GuidanceConsultant's® available to listen to your concerns and refer you to a local provider for in-person counseling or to resources in your community. Call any time with personal concerns, including:

- Depression
- Stress and anxiety
- Marital and family conflicts
- Alcohol and drug abuse
- Job pressures
- Grief and loss

Financial Information, Resources and Tools

Financial issues can arise at any time, from dealing with debt to saving for college. Our financial professionals are here to discuss your concerns and provide you with the tools and information you need to address your finances, including:

- Saving for college
- Tax questions
- Getting out of debt
- Estate planning
- Retirement planning

Legal Information, Resources and Consultation

When a legal issue arises, our attorneys are available to provide confidential support with practical, understandable information and assistance. If you require representation, you can also be referred to a qualified attorney in your area for a free 30-minute consultation with a 25% reduction in customary legal fees thereafter. Call any time with legal issues including:

- Divorce and family law
- Bankruptcy
- Debt obligations
- Criminal actions
- Landlord and tenant issues
- Civil lawsuits
- Real estate transactions
- Contracts

Online Information, Tools and Services

GuidanceResources® Online is your one stop for expert information to assist you with the issues that matter you, from personal or family concerns. Create your own account by going to **www.guidanceresources.com**.

Each time you return to the site, you will find personalized, relevant information based on your individual life needs. You can:

- Review in-depth Help Sheets on topics you select
- Use helpful planning tools
- Get answers to specific questions

Available 24 hours a day, 7 days a week

Call: 800.311.4327
TYY: 800.697.0353
Online : guidanceresources.com
EAH Company Web ID: GRS311

FAMILY PLANNING

Assisted Reproductive Technology (ART), Infertility Testing & Treatment

Assisted Reproductive Technology (ART) and infertility services can be crucial for those struggling to conceive. Employees with access to these benefits receive significant support. The policy provides ART and infertility benefits up to $15,000 for full-time and part-time employees, available after one year of employment. Pre-benefit counseling is mandatory.
Contact Deana Erwin @ 334-528-7201 to start the process.



Baby Yourself

The Baby Yourself program by Blue Cross and Blue Shield of Alabama supports expectant mothers with a personal nurse, educational resources, and gifts. Participants receive breastfeeding information and access to a free app for tracking pregnancy. This initiative reflects a commitment to maternal and infant health, making the journey to parenthood less daunting.



Adoption Benefit

EAH offers adoption assistance, to employees who have been employed for at least one year.
For details on the program and application process, contact HR.



FLEXIBLE SPENDING ACCOUNT (FSA)

VOYA

A Healthcare Flexible Spending Account (FSA) is a valuable financial tool that can help you manage healthcare costs while potentially reducing your taxable income. By contributing pre-tax dollars to an FSA, you can lower your overall tax liability while setting aside funds to cover eligible medical expenses throughout the year.

The minimum annual deduction for participating in an FSA is $260, or $10 bi-weekly.

By taking advantage of an FSA, you can ensure you're prepared for healthcare expenses while enjoying the benefit of tax savings.

These accounts are managed by VOYA, providing you with convenient access to claim verification and account management through their website below.

http://myhealthaccountsolutions.voya.com/



****Flexible Spending Accounts (FSAs) are available even without opting for a health plan; however, they are not an option if you choose the High-Deductible Health Plan. ****

Healthcare FSA

Did You Know??

Employees are allowed to contribute up to $3,400 annually in pre-tax dollars.
&
Funds are available from the election effective date for immediate use throughout the year.

Did You Know??

Healthcare FSA plans are use-it-or-lose-it plans, so plan contributions wisely, as some unused funds may not roll over.

Did You Know??

The flexible spending account can be used for:

- Copays and deductibles for the health, dental, and vision plans
- Prescriptions, eyeglasses and contact supplies
- Other healthcare expenses that are not covered by your benefits;

Visit the IRS website at the link below for a full list of reimbursable expenses.
www.irs.gov

HEALTH SAVINGS ACCOUNT (HSA)

VOYA

A Health Savings Account (HSA) is a financial tool that helps individuals save for healthcare expenses with tax benefits.

An HSA offers triple tax advantages:

- contributions are pre-tax
- interest or investment earnings grow tax-free
- withdrawals for qualified medical expenses are also tax-free.

This makes an HSA a practical way to cover healthcare costs and a strategic long-term savings option.

You are eligible if:

- You are enrolled in the High-Deductible Health.
- You are not covered by a spouse's plan.
- No one else can claim you as a dependent.
- You are not enrolled in Medicare, TRICARE, or TRICARE for Life.
- You have not received VA benefits in the past 3 months.

Once enrolled, you must pass through the Customer Identification Process (CIP) that is completed through VOYA and you may be asked to provide more information.

HSA Advantages



You can use the account to pay for qualified medical expenses.



Unspent dollars roll over each year and are yours to keep, even if you retire or leave the company.



You can invest your HSA funds, so your available healthcare dollars can grow over time.

Managing Your HSA

You have the ability to set up your payroll contributions during open enrollment.

It's important to note that you have the flexibility to adjust your contribution amount whenever necessary; however, changes can take up to two payroll periods to be fully processed.

Once enrolled, you can manage your Health Savings Account (HSA) effectively by calling the customer service number below or visiting your portal on the VOYA website at the link listed below.

http://myhealthaccountsolutions.voya.com/

Customer Service: 833-232-4673

Contribution Limits



Up to $4,500
Up to $9,000



The maximum listed above is increased by $1,000

*Not enrolled in Medicare



SUPPLEMENTAL HEALTH BENEFITS

Prudential

Supplemental health options can provide an essential safety net that goes beyond standard medical coverage, addressing the unique healthcare needs of individuals and families. Offered through Prudential, these plans are specifically designed to offer financial protection during unexpected health events, such as injuries or illnesses, that may not be fully covered by primary insurance. By opting for supplemental coverage, you can ensure that your family's financial stability remains intact even in challenging times. These benefits can include additional support for hospital stays, critical illness coverage, or accident insurance, tailored to complement your existing healthcare plans. For more comprehensive information and to explore the options that best suit your needs, you can visit Prudential's website at the link below:
prudential.com/personal/workplace-benefits/group-insurance.html



Accident Insurance

Accident insurance plans give financial peace of mind by offering cash benefits directly to you after a covered accident. They help cover out-of-pocket costs your health insurance doesn't, like deductibles and copays. Coverage is easy to maintain through payroll deduction, letting you focus on recovery.

Do I Need This?

Consider this coverage if:

- **You have an active lifestyle, such as playing sports or recreational activities.**
- **You have a high deductible with your health coverage.**

Eligible for preventative screening benefit of $50 per member annually

Critical Illness Insurance

Critical illness insurance acts as a financial safety net, offering a lump-sum benefit upon diagnosis of serious illnesses like heart attack, stroke, or cancer. Benefit amounts range from $10,000 to $30,000, easing financial burdens. Premiums are deducted from your payroll, simplifying management. Critical Illness insurance helps you focus on recovery by alleviating financial stress.

Eligible for preventative screening benefit of $50 per member annually

Do I Need This?

Consider this coverage if:

- **You or a family member is at risk for a covered illness.**
- **You have a high deductible with your health coverage.**





Hospital Indemnity Insurance

Hospital indemnity plans provide financial protection for costly hospital stays, even with insurance. They offer direct cash benefits to cover out-of-pocket costs like deductibles and copayments. Paid as a lump sum based on facility type and confinement days, these funds can be used flexibly. Payroll deduction is utilized for easy payment and continuous coverage. This insurance is crucial for a solid financial strategy, offering peace of mind in tough health situations.

Do I Need This?

Consider this coverage if:

- **You are concerned about the likelihood of costly hospital stays.**
- **You have kimited savings to pay for other expenses if you were sick or injured and needed to stay in the hospital.**

Eligible for preventative screening benefit of $50 per member annually

FINANCIAL PLANNING

VOYA



529 College Savings Plan

Saving for college is a smart financial move. A 529 plan offers tax advantages for education expenses and is a great tool for funding higher education. Enroll with EAH for a matching contribution. Contact VOYA at 334-737-5051 to start. After enrolling, create your account using the link below to ensure you're ready for future educational costs.

collegecounts529.com



EAH Investment Schedule	
Years of Employment	Percentage
3	20%
4	40%
5	60%
6	80%
7	100%

Financial Security Program

Starting your career at East Alabama Health comes with the advantage of a robust retirement savings plan. From day one, you have the opportunity to set aside a portion of your salary into a retirement account. After a short period of employment, East Alabama Health (EAH) sweetens the deal by offering a matching contribution, effectively increasing your savings without additional effort on your part. This initiative helps you build a solid financial foundation for your retirement and also offers potential tax benefits, as contributions can lower your taxable income.

By taking advantage of this program, you're making a proactive step towards a secure financial future, while also enjoying immediate financial perks.



Your Contribution

When contributing you can contribute in 1% increments by pre-tax (457) or post-tax (Roth) options. Pre-tax contributions, lower your taxable income, reducing your immediate tax burden, but you'll pay taxes on withdrawals in retirement. Post-tax contributions require upfront taxes, but withdrawals are tax-free in retirement. Each choice offers unique advantages based on your financial situation and goals. Regardless, you maintain ownership of your contributions, ensuring secure savings for your future.



EAH's Contribution

The EAH employer matching program enhances retirement savings by matching 75 cents per dollar contributed, up to 6% of your salary, after 90 days of employment. To fully own these contributions, you must vest over time. Be aware of IRS compensation limits to maximize benefits.

You choose how your account is invested. VOYA investment representatives are available to meet with you regarding your retirement plan.
Contact our VOYA representatives at 334-737-5051 to enroll.

All employees excluding temporary employees are eligible to participate

LIFE INSURANCE

Prudential

Basic Life & AD&D Insurance

East Alabama Health offers FREE Basic Life and Accidental Death & Dismemberment (AD&D) insurance for Full-Time and Flex employees, giving you financial protection and peace of mind.

Eligible employees are automatically enrolled in life insurance equal to their base annual earnings, capped at $150,000. This ensures all eligible employees have basic financial protection for their beneficiaries, providing peace of mind without needing to opt-in or make complex decisions.







Supplemental Term-Life Insurance

Voluntary Life and AD&D insurance is available to Active Full-Time, Flex, and Part-Time employees and enhances your coverage beyond the basic plan for you, your spouse, and children. To cover your spouse and children, you must enroll yourself first. If you opt for Voluntary Life insurance after the initial offer or exceed the Guaranteed Issue limit, you may be required to complete an Evidence of Insurability (EOI) form to ensure eligibility for your requested coverage.

Types of Supplemental Life Insurance Coverage

Voluntary Employee Life	Purchase coverage in increments of $10,000 up to a maximum of $300,000. Please refer to your plan certificate(s) to review the required minimum and maximum coverage amounts allowed.
Voluntary Spouse Life	Purchase coverage on your spouse in increments of $5,000 up to a maximum of $150,000. Please Note: The Optional Dependent Term Life coverage amount on your spouse cannot exceed 50% of your Optional Term Life coverage amount.
Voluntary Child Life	Purchase coverage on your child(ren) up to $5,000. Coverage begins at live birth, and continues to age 26, if unmarried.

SHORT TERM DISABILITY INSURANCE

Short term disability insurance is a valuable benefit provided by EAH, covering FT employees at no cost to them, and PT employees have the option to purchase voluntary short term disability coverage. This ensures financial stability in the event of a non-work related injury or illness that prevents you from performing your job. It's important to review your specific plan details to ensure you're fully informed about the support available to you.



Elimination Period

Full-Time Employees
7 Days for disability due to accident or illness

Part Time Employees
14 Days for disability due to accident or illness

Coverage

Coverage includes 60% of your weekly earnings up to $2,000 for Full-Time employees and up to $1,000 for Part Time employees for up to 25 weeks , allowing you to focus on recovery without the added stress of lost income.

FILING A CLAIM

Follow these steps:

If you are out of work for longer than the elimination period above or have an upcoming planned disability absence such as childbirth or surgery:

Call Prudential at 800-842-1718, Monday-Friday 8am-8pm EST. You can speak to a trained disability specialist or follow the prompts to record your disability information.

OR

Use the QR code here to log in to www.prudential.com/mybenefits

- Click on "Claims and Absence"
- Click on "File a Claim / Report an Absence."

There, you can input your information and download any forms you may need.

Have this information ready:

To help us process your claim for benefits promptly, you'll be asked to provide this information:

- Company Name: East Alabama Health
- Company Control Number: 72243
- Employee ID or Social Security number
- Address and telephone number
- Date of birth
- Job title
- Doctor's name, phone number, and fax
- Your last day worked and your first day out due to this condition
- If the absence is work-related
- The date you expect to return to work

LONG TERM DISABILITY INSURANCE

Our long term disability plan provides financial protection free of charge for you by paying a portion of your income while you have a long period of disability. The amount you receive is based on the amount you earned before your disability began.



Elimination Period

180 Days
Benefits begin the day after the Elimination Period is completed.

Coverage

Coverage includes 60% of your monthly earnings up to $8,000. Maximum benefit periods vary based on age.
Benefits may be reduced by deductible sources of income and disability earnings.

How Does Prudential Define Disability?

- You are disabled when Prudential determines that, due to your sickness or injury:
- You are unable to perform the material and substantial duties of your regular occupation, or you have a 20% or more loss in your monthly earnings; and
- you are under the regular care of a doctor.

After 24 months of payments, you are disabled when Prudential determines that due to the same sickness or injury:

- you are unable to perform the duties of any gainful occupation for which you are reasonably fitted by education, training or experience; and
- you are under the regular care of a doctor.

The loss of a professional or occupational license or certification does not, in itself, constitute disability.

Prudential will assess your ability to work and the extent to which you are able to work by considering the facts and opinions from:

- your doctors; and
- doctors, other medical practitioners or vocational experts of our choice

Prudential may require you to be examined by doctors, other medical practitioners or vocational experts of our choice, but Prudential will pay for these examinations. They can require examinations as often as it is reasonable to do so. They may also require you to be interviewed by an authorized Prudential Representative. Refusal to be examined or interviewed may result in denial or termination of your claim.

Prudential Member Services

1-800-842-1718

www.prudential.com

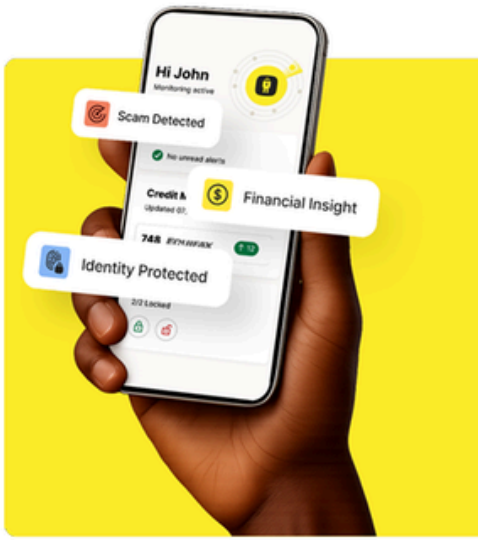
NORTON LIFE LOCK

norton
LifeLock Benefit Solutions

Digital and financial protection built for the way you live today.

Whether you're banking, browsing, or building your future, this benefit helps protect your identity, your finances, and your digital life — **with financial wellness tools to help you move forward with confidence.**

Get Protection Now.



An all-in-one solution

Identity & financial protection
Keep your information and finances safer. Proactive monitoring and expert support help limit long-term impact.

Digital protection
Help protect your online life from scams and security threats across everyday devices.

Privacy online
Give you control of your personal data and reduce exposure as your digital footprint grows.

Secure financial wellness
Help manage and grow your finances at every stage of life with confidence.

Already a member?
Don't forget to cancel your existing membership just prior to your benefit effective date by calling 800-607-9174.

* Feature availability subject to change.
No one can prevent all cybercrime or prevent all identity theft. We do not monitor all transactions at all businesses.
Copyright © 2026 Gen Digital Inc. All rights reserved. Norton LifeLock Benefit Solutions is part of Gen–a global company dedicated to powering Digital Freedom through its trusted consumer brands including Norton, Avast, LifeLock, MoneyLion and more.

NortonLifeLock™

Bi-Weekly Rates	
Individual	**Family**
$3.46	$6.91



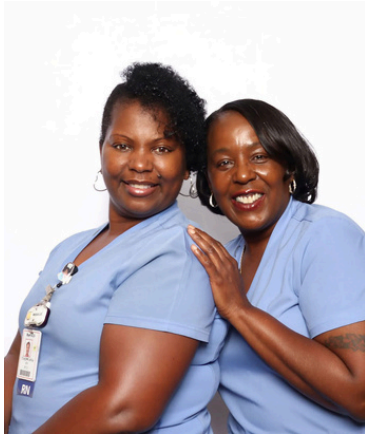
Norton LifeLock Benefit Plans provide comprehensive all-in-one protection against threats to employees' and their families' identities, personal devices, and privacy from a leading brand in identity protection and cybersecurity.

norton™
LifeLock Benefit Solutions

You get this (and so much more)	Essential
Identity & Credit Monitoring[1] Monitors for new accounts and credit file changes, alerting you to potential fraud.	✓ 1B[2]
Million Dollar Protection Package + Restoration Support[3] *(Updates coming soon, estimated Fall 2026.)* Helps cover losses and expenses if you become a victim of identity theft.	✓ Up to $3 Million
Financial + Credit Insights Personalized insights to help guide you toward better financial wellness.	✓
Device Security w/ Secure VPN Protects your devices from hackers and keeps your browsing private.	✓ 3 devices, family gets 6
Scam Protection Pro AI-powered alerts detect suspicious texts, emails, and calls in real time.	✓
Password Manager Securely create, store and manage passwords, credit card info, and credentials in one place.	✓
Privacy Monitor Scans people-search websites and helps you opt out to protect your personal info.	✓

Discover even more features online. Visit our website for the complete list.
Norton.com/BenefitEssential

GUIDANCE/SUPPORT/ADVOCACY



FEDlogic

Federal & State Benefit Navigation





FEDlogic is a valuable resource designed to help you effectively navigate and maximize your federal and state benefits. Sponsored by EAH, this service is available to you and your household members completely free of charge.

By taking advantage of FEDlogic's expertise, you can gain personalized insights and advice tailored to your specific needs and circumstances. Whether you're dealing with complex benefit systems or simply want to ensure you're making the most of your entitlements, FEDlogic's knowledgeable team is here to guide you every step of the way.

Don't miss out on this opportunity—call today to schedule a consultation and take the first step towards optimizing your benefits.

Social Security

Medicare
Medicaid
Retirement

Disability

Unable to Work
ESRD (dialysis), ALS,
or Major Illness

Critical Events

Premature Baby Birth
Disabled Child
Survivor's Benefits

877-837-4196

services@fedlogicgroup.com

EMPLOYEE ACCESS CODE:

EAMC20

SCAN THE QR CODE TO ACCESS YOUR RESOURCES

CORNERSTONE

Cornerstone is our supportive employee assistance program designed to foster a sense of community and mutual aid among colleagues. By becoming a member, employees gain access to a variety of assistance opportunities tailored to meet diverse needs throughout the year. These include Book Scholarships available in May, Childcare Scholarships in April, Christmas Magic in October, and support for Childcare Summer Programs and Boys & Girls Club also in April. As the school year approaches, Back to School assistance is offered in June. Cornerstone also provides vital Crisis Assistance and Housing support at any time of the year, ensuring that members have access to help when they need it most.

Membership is flexible, allowing employees to enroll by contributing any bi-weekly amount of their choice, making it accessible and adaptable to individual financial situations.

If you're interested in learning more, enrolling, or need assistance, you can reach out to MaKayla Warren at 334-528-4145, or by email at makayla.warren@eamc.org, or you can scan the QR code below for the enrollment form.



Did You Know That Cornerstone Offers:

- Immediate Emergency Assistance
- Funeral Harship Assistance
- Childcare Assistance
- Dependent Assistance Programs
- Down Payment Assistance
- Housing Repair Assistance
- Disaster Reflief & Missions Assistance
- Employee Time Off (ETO) Donation Program

East Alabama Health

EAST ALABAMA MEDICAL CENTER

CORNERSTONE

ADDITIONAL BENEFITS & SERVICES

CMG Home Fundit Financial Partnership

HomeFundIt w/ Upt

- **Down payment gifting via HomeFundIt Campaign**
  - Similar to a Go Fund me
  - Anyone can donate
  - Up to $5000 per donor
- **Shop to save with Upt**
  - Get extra pledges toward your down payment when you or your friends & family shop at over 1,000 retailers. Avg 7.5% of purchase
- **HomeFundit Grant for 1st time home buyers**
  - CMG will match $2 towards every $1 received. Earn up to $2000 toward your down payment or closing cost.
- **Home Possible Loan**
  - 1st time home buyers can qualify for an additional $1.250 - $2.500 grant on top of CMG's $2,000 match
- **Cornerstone Assistance**
  - Will match up to $5000 for qualifying candidates

FHL Bank of Atlanta Housing Program

- Provides up to **$15,000** in down payment and closing cost funding to current or retired Healthcare workers
- All EAH employees are included
- No 1**st** time home buyer requirement
- Household income must be 80% average median or lower
- Allowed to couple with HomeFundIt and Upt programs

CMG Medical Professional Plus

- Specifically for licensed medical professionals.
  - RN, PAs. Pharmacists, Physicians, CRNAs, NPs,& Clin Nurse Specialists
- Financing for higher priced homes with potentially lower rates than the typical 30-year fixed-rate mortgage
- Qualify for more lenient debt-to-income limits if your student loan has been deferred for at least 12 months
- Loan amounts up to $1.5 million
- Loans up to $850,000 require only 3% down



The main part of the program features the **HomeFundIt** down payment boosting platform. If you're thinking about buying your first home, this innovative program could be for you.
You might think home ownership is impossible because of the down payment
You're getting married and would rather get help with your down payment as a gift

Down payment - - no longer a solo effort!
Your family and friends were there for you when you graduated from school, and when you got married. You'll be surprised at how much they want to be a part of buying your first home. With the HomeFundIt platform, they can make down payment gifts via debit or credit card, no offline paperwork, and no fees or commissions.

Get up to $2,000 towards closing costs!
The participating lender (CMG Financial) offers a $2-to-$1 match on funds raised, up to the lesser of $2,000 or 1% of purchase price, when you complete free homebuyer education prior to signing a purchase contract. Additional grants may also be available!

Shop at over 1,000 participating retailers - - get money pledged to your down payment!
Every HomeFundIt campaign features UpIt, where you and your family and friends can shop at over 1,000 participating online retailers, and a percentage of each purchase (averages 7.5%, varies by retailer) is pledged back to your down payment.

Cornerstone Matching
EAH will also match your crowdfunding contributions up to $5000, for Cornerstone eligible participants. Must meet Cornerstone requirements!

HomeFundit works with almost any type of loan - - conventional, FHA, VA, USDA, and jumbo -- with down payments as low as 3%. Your Loan Officer will help you determine which type of loan program is best for you.

It's easy to set up a HomeFundit campaign from our company portal. Visit www.homefundit.com/org/eastalabamahealth and click the green button in the upper right-hand corner to get started.



ADDITIONAL BENEFITS & SERVICES

Daily Pay

You Deserve To Get Paid Everyday!

What is DailyPay?

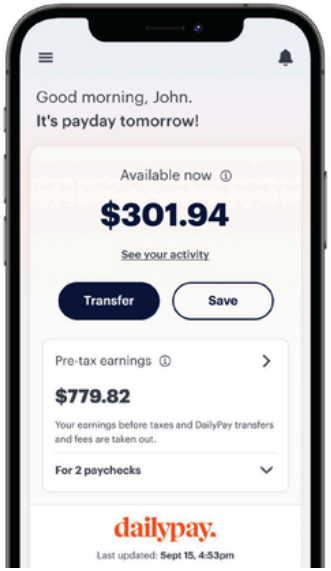
DailyPay allows you to access your pay on-demand!

With DailyPay you can:

- ✓ Track your daily income with updates after every shift you work
- ✓ Transfer your earnings instantly or next-day
- ✓ Automatically save a portion of your paycheck

dailypay.

Go to **dailypay.tm/orientation** to get started



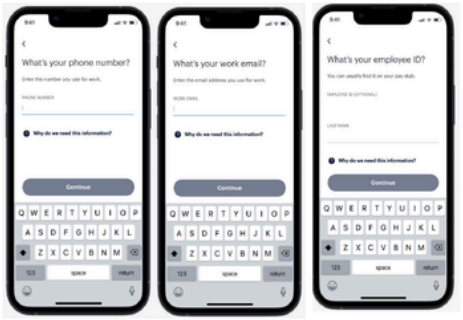
WORK PERKS



Employee Enrollment: Account Matching



Select "Let's do it" to start the matching process



Enter Phone Number

Enter Work Email

Enter Employee ID

dailypay.

ADDITIONAL BENEFITS & SERVICES

Perk Spot



What is the East Alabama Health Discount Program?

Your East Alabama Health Discount Program is a one-stop-shop for thousands of exclusive discounts in more than 25 different categories. That means there's something for everyone!

How to Navigate Your Discount Program

- **Local Offers**
  Located in the Quick Links section, Local Offers allow you to use your location to see all of the discounts near you, wherever you are! Discounts can be filtered by category and distance.
- **Interests**
  Let us know what you're interested in so we can ensure you're seeing the perks you're most interested in, front and center on your Discount Program Home Page.
- **Brands**
  Looking for something specific? The Brands tab, found in the Quick Links section, is an easy and quick way to search for all the discounts available to you.
- **Suggest a Business**
  Don't see what you're looking for? Head to the Suggest a Business page, found in the upper right-hand corner of your Home Page, to suggest your favorite brands and local spots be added to your Discount Program.
- **Need Some Help? Reach Out To Us!**
  PerkSpot's customer service team works tirelessly to help you access your Discount Program and redeem deals easily. Included are some important details regarding customer service availability.

- **Hours**
  Monday - Friday
  9am - 6pm
- **Phone Number**
  866-606-6057
- **Email**
  cs@perkspot.com
- **Support***
  support.perkspot.com

**If you've still got some questions, visit support.perkspot.com to submit a request. Our bilingual Customer Service team will reach out and can answer any questions in both English and Spanish.*

Ready to save? Head to eastalabamahealth.perkspot.com to get started!

WORK PERKS

East Alabama Health



Exclusive Discounts from Your Favorite Brands

30,000 National and Local Offers

Designed for Your Device of Choice

Start by signing up or logging in at
eastalabamahealth.perkspot.com

Access at work, home, or on the go and browse thousands of discounts!

Keep an eye out for new featured discounts in your weekly email.



Travel · Gyms · Cell Phones · Restaurants · Auto · Apparel · Electronics

Get Started Today!

eastalabamahealth.perkspot.com

ADDITIONAL BENEFITS & SERVICES

Working Advantage



There are also a host of other benefits and services that are available to you just for being an employee of East Alabama Health.

Below is just a sample of those benefits:

Discount Programs:
Purchasing Power
Cafeteria & Gift Shop Discounts
Sam's Club Discounted Membership
Discounts to numerous local and regional attractions including:
Callaway Gardens
The Georgia Aquarium
Six Flags Over Georgia
Tickets at Work.... And many more!
For a full list of discount programs offered, visit the EAH Sharepoint page
College & Career Benefits
Scholarship Program
Tuition Reimbursement Program
Professional Development Opportunities

BI-WEEKLY RATES

FULL-TIME EMPLOYEES

MEDICAL Full-Time

	Tier	Bi-Weekly Cost		Tier	Bi-Weekly Cost
PPO	Employee	$117.72	**HDHP**	Employee	$80.07
	EE+Spouse	$258.99		EE+Spouse	$176.11
	EE+Child(ren)	$247.23		EE+Child(ren)	$168.11
	Family	$278.09		Family	$189.10

DENTAL Full-Time

	Tier	Bi-Weekly Cost		Tier	Bi-Weekly Cost
Standard Dental	Employee	$10.95	**Premium Dental**	Employee	$14.01
	EE+Spouse	$24.09		EE+Spouse	$30.81
	EE+Child(ren)	$27.38		EE+Child(ren)	$35.02
	Family	$29.57		Family	$37.82

VISION Full-Time

	Tier	Bi-Weekly Cost		Tier	Bi-Weekly Cost
Standard Vision	Employee	$0.91	**Premium Vision**	Employee	$4.59
	EE+Spouse	$1.86		EE+Spouse	$9.38
	EE+Child(ren)	$1.99		EE+Child(ren)	$10.03
	Family	$3.18		Family	$16.03

PART-TIME EMPLOYEES

MEDICAL Part-Time

	Tier	Bi-Weekly Cost		Tier	Bi-Weekly Cost
PPO	Employee	$203.03	**HDHP**	Employee	$138.09
	EE+Spouse	$446.66		EE+Spouse	$303.76
	EE+Child(ren)	$426.36		EE+Child(ren)	$289.92
	Family	$476.61		Family	$324.09

DENTAL Part-Time

	Tier	Bi-Weekly Cost		Tier	Bi-Weekly Cost
Standard Dental	Employee	$14.03	**Premium Dental**	Employee	$16.88
	EE+Spouse	$28.06		EE+Spouse	$33.75
	EE+Child(ren)	$30.86		EE+Child(ren)	$37.13
	Family	$35.07		Family	$42.19

VISION Part-Time

	Tier	Bi-Weekly Cost		Tier	Bi-Weekly Cost
Standard Vision	Employee	$0.91	**Premium Vision**	Employee	$4.59
	EE+Spouse	$1.86		EE+Spouse	$9.38
	EE+Child(ren)	$1.99		EE+Child(ren)	$10.03
	Family	$3.18		Family	$16.03

BI-WEEKLY RATES

Accident Insurance

Bi-Weekly Premiums	
Individual	$4.72
Employee+Spouse	$8.04
Employee+Children	$9.00
Family	$12.22

Hospital Indemnity Insurance

Bi-Weekly Premiums			
High Plan		**Low Plan**	
Individual	$12.33	Individual	$6.48
Employee+Spouse	$26.54	Employee+Spouse	$13.86
Employee+Children	$19.12	Employee+Children	$10.14
Family	$34.77	Family	$18.30







BI-WEEKLY RATES
Critical Illness Insurance

Bi-Weekly Rates Per $1,000		
Attained age of Employee	Employee	Spouse
<25	$0.132	$0.132
25-29	$0.185	$0.185
30-34	$0.239	$0.239
35-39	$0.307	$0.307
40-44	$0.440	$0.440
45-49	$0.591	$0.591
50-54	$0.840	$0.840
55-59	$1.152	$1.152
60-64	$1.632	$1.632
65-69	$2.254	$2.254
70-74	$4.165	$4.165
75-79	$4.165	$4.165
80-84	$4.165	$4.165
85+	$4.165	$4.165
Child Up to Age 26		$0.224

Rates may change as the insured enters a higher age category. Also, rates may change if plan experience requires a change for all insureds.
Spouse rate is based on spouse date of birth.

Follow this worksheet to determine the cost of insurance for you.

1. Select the desired amount of coverage	$_____
2. Locate the bi-weekly rate for your age above	$_____
3. Divide the selected amount of coverage by $1,000	$_____
4. Multiply the result of #3 by the bi-weekly rate to get the bi-weekly cost of insurance	$_____

BI-WEEKLY RATES

Employee Paid Short Term Disability Insurance (Part-Time Employees Only)

Use the chart below to find the cost of Short Term Disability insurance. Follow the steps below to calculate your coverage cost. Your maximum weekly benefit amount is $1,000. Your coverage level is limited to the salary of $86,667.

Employee's Age	Employee's Rate
Under 30	$0.90
30-34	$0.83
35-39	$0.76
40-44	$0.68
45-49	$0.69
50-54	$0.75
55-59	$0.87
60-64	$1.02
65-69	$1.16
70+	$1.39

Rates may change as the insured enters a higher age category. Also, rates may change if plan experience requires a change for all insureds.

How to calculate your total STD Bi-Weekly cost:

Step 1	Indicate your weekly earnings.	$ _____
Step 2	Multiply your weekly earnings by 60%.	$ _____
Step 3	If the amount in Step 2 is greater than $1,000, indicate $1,000. Otherwise, indicate the amount from Step 2.	$ _____
Step 4	Multiply the amount in Step 3 by the rate for your age and divide by 10 to obtain your total STD monthly cost.	$ _____
Step 5	Multiply the amount in Step 4 by 12 and divide by 26 to obtain your total STD bi-weekly cost.	$ _____

BI-WEEKLY RATES

Term Life Insurance

Employee Optional Term Life Bi-Weekly cost per coverage amount with Matching Optional Accidental Death & Dismemberment

Coverage is available in increments of $10,000 to a maximum of $300,000. Refer to the Optional Term Life section for evidence of insurability details. Initial rates based on age as of effective date of your coverage. Rates will change based on the following age schedule.

	$10,000	$20,000	$30,000	$40,000	$50,000	$60,000	$70,000	$80,000	$90,000	$100,000	$110,000	$120,000	$130,000	$140,000	$150,000	$160,000	$170,000	$180,000	$190,000	$200,000	$210,000	$220,000	$230,000	$240,000	$250,000	$260,000	$270,000	$280,000	$290,000	$300,000
Age																														
Under 30	$0.41	$0.81	$1.22	$1.62	$2.03	$2.44	$2.84	$3.25	$3.66	$4.06	$4.47	$4.87	$5.28	$5.69	$6.09	$6.50	$6.90	$7.31	$7.72	$8.12	$8.53	$8.94	$9.34	$9.75	$10.15	$10.56	$10.97	$11.37	$11.78	$12.18
30-34	$0.50	$1.00	$1.50	$1.99	$2.49	$2.99	$3.49	$3.99	$4.49	$4.98	$5.48	$5.98	$6.48	$6.98	$7.48	$7.98	$8.47	$8.97	$9.47	$9.97	$10.47	$10.97	$11.46	$11.96	$12.46	$12.96	$13.46	$13.96	$14.46	$14.95
35-39	$0.59	$1.18	$1.77	$2.36	$2.95	$3.54	$4.14	$4.73	$5.32	$5.91	$6.50	$7.09	$7.68	$8.27	$8.86	$9.45	$10.04	$10.63	$11.22	$11.82	$12.41	$13.00	$13.59	$14.18	$14.77	$15.36	$15.95	$16.54	$17.13	$17.72
40-44	$0.78	$1.55	$2.33	$3.10	$3.88	$4.65	$5.43	$6.20	$6.98	$7.75	$8.53	$9.30	$10.08	$10.86	$11.63	$12.41	$13.18	$13.96	$14.73	$15.51	$16.28	$17.06	$17.83	$18.61	$19.38	$20.16	$20.94	$21.71	$22.49	$23.26
45-49	$1.19	$2.38	$3.57	$4.76	$5.95	$7.14	$8.34	$9.53	$10.72	$11.91	$13.10	$14.29	$15.48	$16.67	$17.86	$19.05	$20.24	$21.43	$22.62	$23.82	$25.01	$26.20	$27.39	$28.58	$29.77	$30.96	$32.15	$33.34	$34.53	$35.72
50-54	$1.74	$3.49	$5.23	$6.98	$8.72	$10.47	$12.21	$13.96	$15.70	$17.45	$19.19	$20.94	$22.68	$24.42	$26.17	$27.91	$29.66	$31.40	$33.15	$34.89	$36.64	$38.38	$40.13	$41.87	$43.62	$45.36	$47.10	$48.85	$50.59	$52.34
55-59	$2.94	$5.89	$8.83	$11.78	$14.72	$17.67	$20.61	$23.56	$26.50	$29.45	$32.39	$35.34	$38.28	$41.22	$44.17	$47.11	$50.06	$53.00	$55.95	$58.89	$61.84	$64.78	$67.73	$70.67	$73.62	$76.56	$79.50	$82.45	$85.39	$88.34
60-64	$4.10	$8.20	$12.30	$16.39	$20.49	$24.59	$28.69	$32.79	$36.89	$40.98	$45.08	$49.18	$53.28	$57.38	$61.48	$65.58	$69.67	$73.77	$77.87	$81.97	$86.07	$90.17	$94.26	$98.36	$102.46	$106.56	$110.66	$114.76	$118.86	$122.95
65-69	$7.05	$14.10	$21.16	$28.21	$35.26	$42.31	$49.37	$56.42	$63.47	$70.52	$77.58	$84.63	$91.68	$98.73	$105.78	$112.84	$119.89	$126.94	$133.99	$141.05	$148.10	$155.15	$162.20	$169.26	$176.31	$183.36	$190.41	$197.46	$204.52	$211.57
70+	$9.59	$19.18	$28.77	$38.36	$47.95	$57.54	$67.14	$76.73	$86.32	$95.91	$105.50	$115.09	$124.68	$134.27	$143.86	$153.45	$163.04	$172.63	$182.22	$191.82	$201.41	$211.00	$220.59	$230.18	$239.77	$249.36	$258.95	$268.54	$278.13	$287.72

Spouse - Optional Dependent Term Life Bi-Weekly cost per coverage amount with Matching Optional Accidental Death & Dismemberment

Coverage is available on your spouse in increments of $5,000 to a maximum of $150,000. Please Note: The Optional Dependent Term Life coverage amount on your spouse cannot exceed 50% of your Optional Term Life coverage amount. Refer to the Optional Dependent Term Life section for evidence of insurability details. Initial rates based on age as of effective date of your coverage. Rates will change based on the following age schedule.

Age																														
Under 30	$0.19	$0.37	$0.56	$0.75	$0.93	$1.12	$1.31	$1.50	$1.68	$1.87	$2.06	$2.24	$2.43	$2.62	$2.80	$2.99	$3.18	$3.36	$3.55	$3.74	$3.93	$4.11	$4.30	$4.49	$4.67	$4.86	$5.05	$5.23	$5.42	$5.61
30-34	$0.23	$0.46	$0.69	$0.91	$1.14	$1.37	$1.60	$1.83	$2.06	$2.28	$2.51	$2.74	$2.97	$3.20	$3.43	$3.66	$3.88	$4.11	$4.34	$4.57	$4.80	$5.03	$5.25	$5.48	$5.71	$5.94	$6.17	$6.40	$6.63	$6.85
35-39	$0.27	$0.54	$0.81	$1.08	$1.35	$1.62	$1.89	$2.16	$2.43	$2.70	$2.97	$3.24	$3.51	$3.78	$4.05	$4.32	$4.59	$4.86	$5.13	$5.40	$5.67	$5.94	$6.21	$6.48	$6.75	$7.02	$7.29	$7.56	$7.83	$8.10
40-44	$0.35	$0.71	$1.06	$1.41	$1.77	$2.12	$2.47	$2.82	$3.18	$3.53	$3.88	$4.24	$4.59	$4.94	$5.30	$5.65	$6.00	$6.36	$6.71	$7.06	$7.41	$7.77	$8.12	$8.47	$8.83	$9.18	$9.53	$9.89	$10.24	$10.59
45-49	$0.54	$1.08	$1.62	$2.16	$2.70	$3.24	$3.78	$4.32	$4.86	$5.40	$5.94	$6.48	$7.02	$7.56	$8.10	$8.64	$9.18	$9.72	$10.26	$10.80	$11.34	$11.88	$12.42	$12.96	$13.50	$14.04	$14.58	$15.12	$15.66	$16.20
50-54	$0.79	$1.58	$2.37	$3.16	$3.95	$4.74	$5.52	$6.31	$7.10	$7.89	$8.68	$9.47	$10.26	$11.05	$11.84	$12.63	$13.42	$14.21	$15.00	$15.78	$16.57	$17.36	$18.15	$18.94	$19.73	$20.52	$21.31	$22.10	$22.89	$23.68
55-59	$1.33	$2.66	$3.99	$5.32	$6.65	$7.98	$9.30	$10.63	$11.96	$13.29	$14.62	$15.95	$17.28	$18.61	$19.94	$21.27	$22.60	$23.93	$25.26	$26.58	$27.91	$29.24	$30.57	$31.90	$33.23	$34.56	$35.89	$37.22	$38.55	$39.88
60-64	$1.85	$3.70	$5.55	$7.39	$9.24	$11.09	$12.94	$14.79	$16.64	$18.48	$20.33	$22.18	$24.03	$25.88	$27.73	$29.58	$31.42	$33.27	$35.12	$36.97	$38.82	$40.67	$42.51	$44.36	$46.21	$48.06	$49.91	$51.76	$53.61	$55.45

Children - Optional Dependent Term Life Bi-Weekly cost with Matching Optional Accidental Death & Dismemberment

One premium rate covers all eligible children.

Coverage is available on your children for $5,000.

Please note: The Optional Dependent Term Life Insurance coverage amount on your children may not exceed 50% of your Optional Term Life coverage amount.

$0.46

Prudential



Prudential

EARNED TIME OFF (ETO)

Earned Time Off (ETO) is a flexible paid time off plan that consolidates sick leave, holidays, and vacation time into a single pool of hours, allowing employees to manage their time off more effectively. ETO is accrued by full-time and part-time employees each pay period based on the hours they work.

This bank of hours can be used, with supervisory approval, whenever an employee needs to be absent; however, it does not contribute to overtime calculations for that period. Employees can carry over ETO hours from year to year, up to a maximum of 500 hours. Once this cap is reached, employees stop accruing additional ETO until they use some of their existing hours.

It's crucial for employees to keep track of their ETO balance to avoid losing potential benefits.

Holidays are accrued hours in the ETO bank. The following are recognized holidays: New Year's Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, and Christmas Day. Non-Exempt (hourly) and Exempt (salaried) staff of outpatient clinics or support departments that close on any recognized holiday must use ETO. Exempt employees required to work on Thanksgiving Day, Christmas Day and Easter Sunday will have ETO time added to their bank up to a total of 4 hours depending on the hours worked. Non-Exempt employees scheduled to work on Thanksgiving Day, Christmas Day, and Easter Sunday will be paid time plus one half for hours worked on that day.



Accrual Rates

Group	Years of Service	Hourly Accrual	Pay Period Maximum	Annual Days
ETO FT	0-5	0.08463	6.77	22
ETO FT	6-10	0.0884	7.07	23
ETO FT	11-15	0.1	8	26
ETO FT	16+	0.1077	8.61	28
ETO PT	0-5	0.0385	3.077	10
ETO PT	6-10	0.0577	4.615	15
ETO PT	11-15	0.0692	5.538	18
ETO PT	16+	0.0769	6.154	20
ETO 7on7off	all	0.0385	3.077	10



GLOSSARY

COPAYMENT:
A copayment (copay) is the fixed dollar amount you pay for certain in-network services on a PPO type plan. In some cases, you may be responsible for coinsurance after a copay is made.

COINSURANCE:
Your share of the costs of a healthcare service, usually figured as a percentage of the amount charged for services. You start paying coinsurance after you've met the deductible. Your plan pays a certain percentage of the total bill, and you pay the remaining percentage.

DEDUCTIBLE:
A deductible is the amount of money you must meet before your plan begins paying for services covered by coinsurance. Some services, such as office visits that require copays, do not apply to the deductible. For example, if your plan's deductible is $1,000, you'll pay 100 percent of eligible healthcare expenses until you have met the $1,000 deductible. After that, you share the cost with your plan by paying coinsurance.

FORMULARY:
A list of prescription drugs covered by the plan. This is also called a drug list.

HIGH DEDUCTIBLE HEALTH PLAN (HDHP):
This type of medical plan requires that members reach a deductible prior to having services covered by coinsurance. All expenses paid by a member count toward the deductible and out-of pocket maximum.

IN-NETWORK:
A group of doctors, clinics, hospitals, and other healthcare providers that have an agreement with your medical plan provider. You pay a negotiated rate for services when you use in-network providers.

OUT-OF-NETWORK:
Care received from a doctor, hospital, or other provider not part of the plan agreement. You'll pay more when you use out-of-network providers since they don't have a negotiated rate with your plan provider. You may also be billed the difference between what the out of-network provider charges for services and what the plan provider pays.

OUT-OF-POCKET MAXIMUM:
This is the most you must pay for covered services in a plan year. After you spend this amount on deductibles and coinsurance, your health plan pays 100 percent of the costs of covered benefits. However, you must pay for certain out-of-network charges above reasonable and customary amounts.

CONTACTS

Benefit	Provider	Phone	Website
Medical	Blue Cross Blue Shield of AL	1-800-292-8868	bcbsal.org
Dental	Blue Cross Blue Shield of AL	1-800-292-8868	bcbsal.org
Vision	VSP	1-800-877-7195	vsp.com
Life/AD&D	Prudential	1-800-524-0542	prudential.com
Short Term Disability	Prudential	1-800-778-3827	prudential.com
Long Term Disability	Prudential	1-800-842-1718	prudential.com
Retirement (403b/457b)	VOYA	334-737-5051	voyaretirementplans.com
Employee Assistance Program	ComPsych	1-800-311-4327	guidanceresources.com
FSA/HSA	VOYA	1-800-284-4885	myhealthaccountsolutions.voya.com
Prescription Services	Prime Therapeutics	1-855-427-0007	primetherapeutics.com
Mental Health Benefit	Lucet	1-800-624-5544	lucethealth.com
Mental Health Benefit	Rula Health	323 205-7088	rula.com/contact
Accident, Critical Illness, and Hospital Indemnity	Prudential	1-844-455-1002	prudential.com/mybenefits
Federal Benefit Navigation Assistance	FEDLogic	1-877-837-4196	fedlogicgroup.com
529 College Counts	VOYA	334-737-5051	voyaretirementplans.com
EAH Apothecary	Pharmacy	334-528-2293	epharmacy.eamc.org
CMG Home Fund It	CMG	833-524-9976	info@homefundit.com

Human Resources
334-528-4188 or 334-710-0076
General Website:
https://www.eastalabamahealth.org

Contact the benefit provider listed above to learn more about your policies and/or if you have any questions about your benefits. You can also reach out to your HR Benefits team at (334-528-4188) or (334-710-0076) or by email at benefitservices@eamc.org.

FREQUENTLY ASKED QUESTIONS

When can I enroll in benefits?
Eligible employees can enroll upon hire, during annual Open Enrollment, within 30 days of a status change, or within 30 days of an eligible Qualifying Life Event.



Where do I sign up for benefits?
Through Infor Employee Self Service

How long do I have to sign up for benefits?
New hires - 30 days from date of hire
Status Change - 30 days from the effective date of the status change
Qualifying Life Event - 30 days from the effective date of the qualifying life event

When will my insurance become effective?
New hires - On date of hire
Status Change - On the effective date of the status change
Qualifying Life Event - On the effective date of the qualifying life event

How do I sign up for retirement?
Reach out to our VOYA reps at 334-737-5051 to enroll.

How do I request a leave of absence?
Complete a Leave Request Form with your manager or through Xurrent and return it to the Leave Coordinator or to HR, ensuring that all information is complete before submitting.

What is the process for Bereavement?
Full-Time and Flex employees can request up to 24 hours of Bereavement Pay for family members. Employees must complete a leave request form with their manager and return it to the Leave Coordinator along with a copy of the obituary or funeral program.

What family members are covered under the bereavement policy?
- Father
- Mother
- Spouse
- Sister
- Brother
- Children
- Grand-Parents
- Grand-Children
- Father-In-Law
- Mother-In-Law
- Son-In-Law
- Daughter-In-Law
- Brother-In-Law
- Sister-In-Law
- Grand-Parents-In-Law
- Step-Father
- Step-Mother
- Step-Sister
- Step-Brother
- Step-Children
- Step-Grand Children

What is the process for requesting Jury Duty Pay?
Full-Time and Regular Part-Time employees can request Jury Duty Time for any scheduled days missed when they attend jury duty by completing a leave request form with their manager and returning it to the Leave Coordinator along with a copy of the attendance verification received from the court.

**If an employee works second or third shift and has served at least six (6) hours on jury duty and is expected to report for jury duty again the next day, he/she may be excused from their scheduled shift.

East Alabama Health

EAST ALABAMA MEDICAL CENTER

East Alabama Health

EAMC-LANIER RURAL EMERGENCY HOSPITAL

This guide provides a general overview of your benefits and is not a legal document. In the event of any discrepancy, the official plan documents will govern.
Please refer to those documents for complete details.