

Built with care. Driven by soul.

Your 2026 guide to benefits

Keep your
health, wealth,
and self in sync.



Your benefits journey starts here, built around what matters to you.

You deserve benefits that were designed just for you. From comprehensive healthcare coverage and emotional support to family-friendly policies, your total rewards are built with care and driven by soul. We're invested in you—not just in your role at LCMC Health, but in **your life, your goals, and your story.**

Our benefit options support all of you: **your health, wealth, and self.**

 **Health:** Medical, dental, and vision plans as well as health savings and flexible spending accounts

 **Wealth:** Retirement, life, and disability insurance, voluntary benefits, pet insurance, and ID theft coverage

 **Self:** Be Well Center and Employee Assistance Program

Whether you're planning for the future, caring for your health, or seeking support in life's everyday moments, these offerings are here to help you thrive. Our aim is to support your well-being and protect what matters most to you, because at LCMC Health, **you matter every day.**



Table of contents

 **Health**

- Medical.....**3**
- Health Savings Account.....**10**
(HSA)
- Flexible Spending Account.....**11**
(FSA)
- Pharmacy**13**
- Dental**14**
- Vision**15**

 **Wealth**

- Retirement.....**16**
- Life insurance.....**17**
- Disability.....**18**
- Voluntary benefits.....**20**
- Other benefits.....**22**

 **Self**

- Be Well.....**23**
- Employee Assistance Program**23**

Resources

- Eligibility and surcharges.....**25**
- Benefit contacts.....**26**

 **Click the page number** to navigate quickly to that page.

For more information, please see the **Summary Plan Description** Rider (SPD rider). If there is any discrepancy between this guide and the SPD rider, the SPD rider will control.



Medical

Developed and funded by LCMC Health, managed by WebTPA

At LCMC Health, care starts at home. Our medical choices are **Exclusive Provider Organization (EPO)** plans. That means you'll save the most when you use our trusted LCMC Health providers and facilities. Both of our plans provide access to the LCMC Health network, which is built exclusively for you and includes our providers—the ones that you know, trust, and work with every day.

What does this mean for you?

- Always start with LCMC Health facilities.
- Out-of-network services are **not** covered, except for emergencies.

You are generally eligible for benefits the first day of the month following 30 days of employment.

Your plan options

You can choose from two plan types:

- **High Deductible Health Plan (HDHP)** with a Health Savings Account (HSA)
- **Preferred Provider Organization (PPO) Plan**

You may qualify for the **Medical Expense Reimbursement Plan (MERP)**, which can give you 100% coverage (see [page 8](#)).

All plans offer:

- 100% preventive care (including annual exams, screenings, and immunizations)
- Prescription drug coverage
- Lowest costs when you use **LCMC Health providers or facilities**



Are you eligible for the Medical Expense Reimbursement Plan (MERP)?

You can minimize your out-of-pocket costs for healthcare!

You're eligible if you are currently on an LCMC Health medical plan and you have access to other medical coverage (usually through a spouse).

The MERP gives you, your spouse, and your dependents the opportunity to potentially have zero out-of-pocket medical expenses, aside from your medical plan premiums.

See [page 8](#) for details.



How the medical plans work

High Deductible Health Plan (HDHP)

Pay full cost of services until deductible is met

Preferred Provider Organization (PPO)

Pay copays before deductible

May use **Health Savings Account (HSA)** funds you and LCMC Health contribute pre-tax for eligible expenses



May use **Flexible Spending Account (FSA)** funds you contribute pre-tax for eligible expenses



After you **meet the deductible**, you and the plan share costs (copays or coinsurance)

After you **meet the out-of-pocket maximum**, you pay nothing for covered services for the remainder of the calendar year

Terms to know

Coinsurance: The share you pay after you've met your deductible (usually a percentage). Your LCMC Health plan pays the rest.

Copay: A set dollar amount you pay at a provider's office, pharmacy, or when you get care.

Deductible: The amount you pay first each year before your LCMC Health plan starts to share the costs.

Out-of-Pocket Maximum (OOPM): The most you'll pay in a year for covered care. After you hit this limit, your LCMC Health plan pays 100%.

Premium: The cost of your insurance, deducted from your paycheck each pay period.

Tier 1: Includes all LCMC Health hospitals, providers, and others in the LCMC Health Choice Network.

Tier 2: Includes providers and facilities that are outside the LCMC Health Choice Network but are within the Aetna or Verity Network. Usually results in higher out-of-pocket costs.

HDHP comparison

High Deductible Health Plan



	LCMC Health Choice plan		LCMC Health Basic plan	
	Tier 1	Tier 2	Tier 1	Tier 2
PPO network	LCMC Health system facilities	Verity (LA) or Aetna (outside of LA)	LCMC Health system facilities	Verity and Aetna
Out-of-network coverage	Only emergency services are covered out-of-network under both plans			
Deductible (Individual/Family)	\$2,000/\$4,000	\$3,000/\$6,000	\$3,000/\$6,000	
Out-of-pocket maximum (Individual/Family)				
Medical expenses	\$6,000/\$12,000 (combined)		\$6,000/\$12,000 (combined)	
Rx expenses				
Physician services				
Preventive care/screening/immunizations (per CDC guidelines)	Covered at 100%		Covered at 100%	
Primary care (not preventive)	10% after deductible		20% after deductible	
Specialist				
Immediate medical attention				
Hospital emergency room	20% after deductible		20% after deductible	
Emergency medical transportation				
Urgent care				
Testing¹				
Lab services	10% after deductible		20% after deductible	20% after deductible
Imaging (X-rays, CT/PET scans, MRIs)				
Hospital inpatient stay				
Facility fee	20% after deductible	Out-of-Louisiana benefit 20% after deductible	\$150/day x 3; then 20% after deductible	\$400/day x 3; then 20% after deductible
Outpatient surgery				
Facility fee	20% after deductible	Out-of-Louisiana benefit 20% after deductible	20% after deductible	
Therapies				
PT/OT/Speech; Chemo/Radiation	20% after deductible	Out-of-Louisiana benefit 20% after deductible	20% after deductible	

¹ Check with WebTPA for excluded lab services under the LCMC Health plan.

PPO plan comparison

Preferred Provider Organization



	LCMC Health Choice plan		LCMC Health Basic plan	
	Tier 1	Tier 2	Tier 1	Tier 2
PPO network	LCMC Health system facilities	Verity (LA) or Aetna (outside of LA)	LCMC Health system facilities	Verity and Aetna
Out-of-network coverage	Only emergency services are covered out-of-network under both plans			
Member coinsurance	10%	20%	10%	20%
Deductible (Individual/Family)	\$750/\$1,500	\$1,000/\$2,000	\$1,000/\$2,000	
Out-of-pocket maximum (Individual/Family)				
Medical expenses	\$6,500/\$13,000 (combined)		\$6,500/\$13,000 (combined)	
Rx expenses				
Physician services				
Preventive care/screening/immunizations (per CDC guidelines)	Covered at 100%		Covered at 100%	
Primary care (not preventive)	\$15 copay	Out-of-Louisiana \$30	\$15 copay	\$30 copay
Specialist	\$30 copay	Out-of-Louisiana \$50	\$30 copay	\$50 copay
Immediate medical attention				
Hospital emergency room	\$350 copay	\$350 copay + 20% after deductible	\$350 copay	\$350 copay + 20% after deductible
Emergency medical transportation	\$100 copay	\$100 copay	\$100 copay	\$100 copay
Urgent care	\$35 copay	\$75 copay	\$35 copay	\$75 copay
Virtual urgent care	\$25 copay	\$75 copay	\$25 copay	\$75 copay
Testing¹				
Lab services	Covered at 100%	20% after deductible	Covered at 100%	20% after deductible
Imaging (X-rays, CT/PET scans, MRIs)	10% after deductible	20% after deductible	10% after deductible	20% after deductible
Hospital inpatient stay				
Facility fee	10% after deductible	20% after deductible	\$150/day x 3; then 10% after deductible	\$400/day x 3; then 20% after deductible
Outpatient surgery				
Facility fee	10% after deductible	20% after deductible	10% after deductible	20% after deductible
Therapies				
PT/OT/Speech; Chemo/Radiation	10% after deductible	20% after deductible	10% after deductible	20% after deductible

¹ Check with WebTPA for excluded lab services under the LCMC Health plan.

If you select the Choice Plan and reside outside of Louisiana, you are eligible for out-of-area coverage at the Tier 2 coverage level if you see an in-network provider in your home state. Out-of-area coverage is based upon the member's home address. If you select the Basic network, and reside outside of the 700-, 701-, and St. Tammany parish ZIP codes, you are eligible for out-of-area coverage at Tier 2 if you see a Verity or Aetna in-network provider.



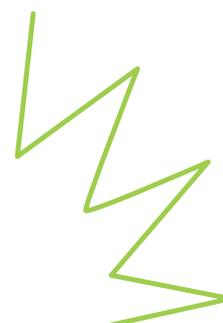
Medical plan rates

HDHP (High Deductible Health Plan)

(per pay period)

	LCMC Health Choice plan	LCMC Health Basic plan
Full-time employees¹		
Employee	\$63.50	\$66.00
Employee + spouse	\$171.00	\$177.50
Employee + child(ren)	\$136.50	\$141.50
Family	\$229.00	\$237.50
Part-time/RN limited benefits¹		
Employee	\$215.00	\$223.00
Employee + spouse	\$458.00	\$475.00
Employee + child(ren)	\$414.50	\$430.00
Family	\$654.50	\$679.00

¹ Additional spousal surcharges (\$300/month) and tobacco surcharges (\$25/month) may apply. See [page 25](#): Medical plan surcharges.



PPO (Preferred Provider Organization)

(per pay period)

	LCMC Health Choice plan	LCMC Health Basic plan
Full-time employees¹		
Employee	\$98.00	\$102.00
Employee + spouse	\$265.50	\$275.00
Employee + child(ren)	\$211.00	\$219.00
Family	\$355.50	\$368.50
Part-time/RN limited benefits¹		
Employee	\$236.00	\$245.00
Employee + spouse	\$503.00	\$521.50
Employee + child(ren)	\$456.00	\$473.00
Family	\$720.00	\$746.00

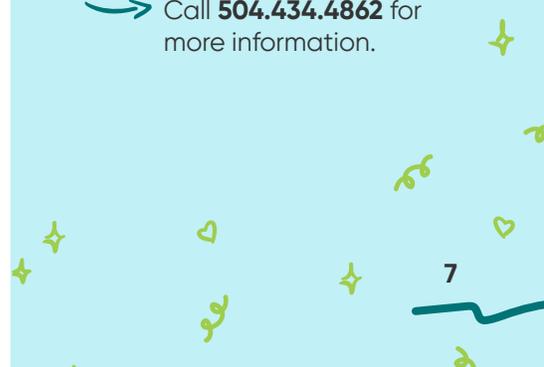
¹ Additional spousal surcharges (\$300/month) and tobacco surcharges (\$25/month) may apply. See [page 25](#): Medical plan surcharges.

Benefits All In (BAI)

Benefits All In can provide you with personal and confidential **alternative medical coverage options** outside of the LCMC Health Group Health benefit Plan. This benefit can assist you with life events such as loss of employment, new diagnosis, Medicaid/Medicare, VA or Tricare, and a birth or adoption.

BAI will proactively reach out and see if there is anything they can do to help or you can contact them for additional information.

➔ Call **504.434.4862** for more information.



Medical Expense Reimbursement Plan (MERP)



Administered by Catilize Health

The MERP can lower your out-of-pocket costs to almost nothing. It's designed for employees who have access to another employer's health plan (often through a spouse).

If you have access to another employer's medical coverage, you may be eligible for the Medical Expense Reimbursement Plan (MERP).

How it works: LCMC Health will help cover medical costs throughout the year—that's less out of your pocket!

- **LCMC Health facilities, physician visits, and prescription drugs:** covered at 100%.

Scan here to view a video about the MERP.



Budget basics:

- If the spouse's premium is higher than the LCMC Health plan, the MERP may reimburse **up to:**
 - **\$100 (individual)** per month
 - **\$300 (employee + spouse)** per month
 - **\$500 (family)** per month
- If your spouse **stays on an LCMC Health medical plan** when they have other employer coverage available, there's a **\$300/month spousal surcharge**. See more on [page 25](#).

You are not eligible to participate in the MERP if your alternate medical coverage is through one of the following:

- High Deductible Health Plan with active contributions to a Health Savings Account
- Medicare, Tricare, Medicaid, and VA
- Individual policy
- Limited medical plan (i.e., not considered "major medical" or creditable coverage)
- Through another LCMC Health employee

How to sign up:

- Waive LCMC Health medical coverage during Open Enrollment
- Sign up for the MERP during LCMC Health Open Enrollment and provide proof of your spouse's coverage
- Enroll in your spouse's employer plan
- You'll get a **MERP ID card** to use with providers, along with your spouse's insurance card



MERP coverage



	Tier 1	Tier 2
Facility charges	LCMC Health system facilities	All other facilities covered under alternate health plan coverage
PPO network	LCMC Health system facilities	PPO network through alternate health plan
Out-of-network coverage	Out-of-network medical/Rx benefits through alternate group health plan are not covered	
Member coinsurance	0%	30%
Deductible	\$0	
Out-of-pocket limits	\$0	
Testing		
Lab services	Covered at 100%	Covered at 100%
Imaging (X-rays, CT/PET scans, MRIs)		
Therapies		
PT/OT/Speech; Chemo/Radiation	Covered at 100%	Covered at 100%
Outpatient surgery		
Facility fee	0%	30%
Immediate medical attention		
Hospital emergency room	Covered at 100%	Covered at 100%
Emergency medical transportation		
Urgent care		
Hospital inpatient stay		
Facility fee	Covered at 100%	You pay 30% after deductible
Physician services		
Preventive care/screening/ immunizations (per CDC guidelines)	Covered at 100%	Covered at 100%
Primary care (not preventive)		
Specialist		
Prescription drug coverage		
30-day retail	Covered at 100%	Covered at 100%
90-day retail		

Note: Some providers may bill Catilize Health (the MERP administrator) directly for services, while others may not accept the card and will require you to pay out-of-pocket. If this occurs, you will file a claim once you receive your Explanation of Benefits from the carrier. Catilize Health will reimburse you within two weeks of filing.



Health Savings Account (HSA)

Administered by Fidelity

Invest in your health – for now and the future. An **HSA** is a great way to save money before taxes for medical, dental, and vision costs. The money is yours forever – it rolls over each year and can even grow for retirement.

What you need to know:

- You must be enrolled in the **LCMC Health Choice or Basic HDHP medical plans**.
- LCMC Health contributes to your HSA each pay period.
- You can also contribute pre-tax dollars via payroll deduction.

Annual contributions from LCMC Health

- **Employee only:** \$250 (\$10.41 per pay period)
- **Employee + spouse:** \$450 (\$18.75 per pay period)
- **Employee + children:** \$450 (\$18.75 per pay period)
- **Employee + family:** \$750 (\$31.25 per pay period)

2026 contribution limits

- \$4,400 single / \$8,750 family (includes your + LCMC Health contributions)
- Extra **\$1,000 catch-up contribution** may be made if you are 55–64 and not enrolled in Medicare.

Reminder: You **must** open and activate your account with Fidelity to receive the LCMC Health contributions to your HSA.

Learn more at netbenefits.com/LCMC



How HSAs work:

1. Pay for eligible medical, dental, and vision expenses with a **debit card** from Fidelity.
2. Unused money **rolls over** each year and can grow with investment options.
3. **You keep the money for life**, even if you change jobs or retire.





Flexible Spending Account (FSA)

Administered by Diversified Benefit Solutions (DBS)

A **Healthcare or Limited Purpose FSA** can help you manage costs for care. These FSAs enable you to set aside money on a pre-tax basis to pay for your out-of-pocket health expenses.

What you need to know:

- The type of FSA depends on your plan:
 - **Healthcare FSA** – For PPO or waived coverage
 - **Limited Purpose FSA** – For HDHP with HSA (eligible dental/vision expenses only)
- You contribute pre-tax dollars via payroll deduction.
- **Use it or lose it** – you can only rollover up to \$680 each year.

2026 contribution limit

- \$3,400

To see a list of eligible expenses visit [irs.gov](https://www.irs.gov).

How FSAs work:

1. Pay for eligible medical, dental, or vision expenses with a **debit card** from DBS.
2. You can access the **full amount** on January 1.
3. Up to \$680 of unused dollars at the end of the year will **automatically rollover** to the next year.
4. **Keep your receipts!** The IRS may ask for proof your FSA dollars were spent on eligible expenses.

Dependent Care FSA (DCFSA)

The DCFSA allows you to set aside pre-tax dollars to pay for dependent care services.

What you need to know:

- You contribute pre-tax dollars via payroll deduction.
- Pay for **eligible expenses** such as licensed day care or adult care facilities, before or after school care, or summer camps.
- DCFSA funds are **forfeited** if they are not used by the end of the plan year (December 31).

2026 contribution limit

- \$7,500 each year if married, or \$3,750 if married and filing separately.



Spending account comparison

	Health Savings Account	Limited Purpose FSA	Healthcare FSA	Dependent Care FSA
Medical plan	HDHP	HDHP	PPO or Waive	N/A
Used for	Medical, dental, and vision expenses	Dental and vision expenses	Medical, dental, and vision expenses	Dependent care services
Annual contribution limits	\$4,400/single \$8,750/family	\$3,400	\$3,400	\$7,500
LCMC Health contribution	\$250/single \$450/employee + spouse or employee + child(ren) \$750/family	N/A	N/A	N/A
Common eligible expenses	Medical services (provider visits, urgent care, X-rays, labs), prescriptions, dental care (fillings, X-rays, braces) and vision care (eyeglasses, contact lenses, LASIK surgery)	Dental care (fillings, X-rays, braces) and vision care (eyeglasses, contact lenses, LASIK surgery)	Medical services (provider visits, urgent care, X-rays, labs), prescriptions, dental care (fillings, X-rays, braces) and vision care (eyeglasses, contact lenses, LASIK surgery)	Day care, adult care facilities, before or after school care, summer camps
Funds available	Deposited each pay period	Full amount available January 1	Full amount available January 1	Deposited each pay period
Rollover limits	All funds roll over year to year and are always yours!	\$680	\$680	All funds must be used by December 31
Catch-up contributions	Age 55-64 and not enrolled in Medicare can contribute extra \$1,000	N/A	N/A	N/A

How pre-tax savings help

Every dollar saved pre-tax = more money in your pocket.

Example

Richard earns \$3,500/month and spends \$600 on healthcare costs.

- **Without HSA/FSA:** \$600 after taxes → Take-home pay = \$1,932
- **With HSA/FSA:** \$600 pre-tax → Take-home pay = \$2,098

That's **\$166** in savings!





Pharmacy

Administered by OptumRx

Your prescriptions are covered under all medical plans. Where you fill them makes a difference in what you pay.

Designated pharmacies = lower cost

- Lower deductible
- Caps on copays for preferred and non-preferred brand drugs

Non-designated pharmacies = higher cost

- Higher deductible
- No caps on brand-name copays

Specialty medicines

- Must be filled at LCMC Health Pharmacy Services. [Click here to view specialty medicines.](#)
- Some require pre-approval. Call **504.896.7780** for help with specialty prescriptions.

Free diabetic meter program

- Get a ContourNext blood glucose meter and test strips at no cost.
- You, your doctor, or caregiver can order directly through Optum.
- Call **800.401.8440** and use ID code CTR-OPX.

Questions about your pharmacy benefits?

Contact **OptumRx** for more information about your pharmacy network, if a drug is covered, mail order, or prior authorizations, by calling **800.285.3177** or optumrx.com.

With Optum[®] Home Delivery, you can get a 3-month supply of your long-term medication mailed to you with free standard shipping and flexible payment options.

Scan here to see the designated pharmacy list



	High Deductible Health Plan (HDHP)		Preferred Provider Organization (PPO)	
	Designated pharmacy	Non-designated pharmacy	Designated pharmacy	Non-designated pharmacy
Deductible	Included with the medical deductible		\$150 single/ \$300 family	\$300 single/ \$600 family
30-day retail				
Generic	\$20		\$20	
Preferred brand	Greater of \$40 or 30%; \$75 max	\$50 or 50%	Greater of \$40 or 30%; \$75 max	\$50 or 50%
Non-preferred brand	Greater of \$50 or 40%; \$100 max	\$60 or 60%	Greater of \$50 or 40%; \$100 max	\$60 or 60%
Specialty (LCMC Health in-house pharmacy only)	\$150 Single/ \$300 Family	Not covered	\$150	Not covered
90-day retail				
Generic	Lower of cost or \$50	Not covered	Lower of cost or \$50	Not covered
Preferred brand	Greater of \$100 or 30%; \$187.50 max		Greater of \$100 or 30%; \$187.50 max	
Non-preferred brand	Greater of \$125 or 40%; \$250 max		Greater of \$125 or 40%; \$250 max	
Specialty	Not available		Not available	



Dental

Administered by UnitedHealthcare (UHC)

Healthy smiles start here! Choose from **three dental options**.

What you need to know:

- **Providers:** You can visit any dentist, but you'll save more with UHC network dentists.
- **Rollover benefit:** If you don't use all your annual benefit, part may roll over to the next year.
- **Orthodontia:** Only covered on high option 1 and high option 2.
- **ID cards:** Access your digital ID card at myuhc.com once coverage starts.



Find a dentist

myuhc.com

You are generally eligible for benefits the first day of the month following 30 days of employment.

Dental plan comparison

	UHC low option	UHC high option 1	UHC high option 2
Annual maximum	\$1,000	\$1,500	\$2,000
Annual deductible Waived for preventive	\$0	\$25 per individual	
Preventive care Does not count toward your annual max	Covers 85% for oral evaluations, routine dental cleanings, and bitewing X-rays	Covers 100% (deductible waived) for oral evaluations, routine dental cleanings, and bitewing X-rays	
Basic services	Covers 50% for fillings, other X-rays, and simple extractions	Covers 80% for fillings, other X-rays, simple extractions, endodontics (root canals), and periodontics (gum disease)	
Major services	Covers 30% for crowns, dentures, bridges, complex extractions, endodontics (root canals), and periodontics (gum disease)	Covers 50% for crowns, dentures, bridges, and complex extractions*	
Orthodontia	None	Covers 50% for child orthodontia only, up to a lifetime maximum of \$1,000 per child	Covers 50% for adult and child orthodontia only, up to a lifetime maximum of \$2,000 per child
Rollover benefit ** Increase your dental maximum for the following year	Up to \$350	Up to \$475	Up to \$600
	Earn \$250 if claims < \$500	Earn \$375 if claims < \$750	Earn \$500 if claims < \$1,000
	Earn \$100 if all care is in-network		

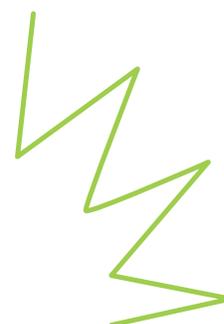
*Dental coverage listed is not inclusive of all covered services, i.e., root canals and gum disease are a covered benefit – details are listed in plan document.

**You must visit your dentist at least once per year.

Dental plan rates

(full- and part-time, per pay period)

	UHC low option	UHC high option 1	UHC high option 2
Employee	\$11.04	\$18.56	\$20.86
Employee + spouse	\$21.59	\$37.58	\$42.24
Employee + child(ren)	\$25.04	\$41.55	\$46.70
Family	\$37.55	\$62.42	\$70.16





Vision

Administered by UnitedHealthcare (UHC)

See clearly with nationwide **vision coverage**.

What you need to know:

- **Providers:** Includes independent practitioners and large retail chains such as Walmart, Sam’s Club, Costco, America’s Best, Vision Works, Warby Parker, and more.
- **Exam:** \$10 copay, once per year with in-network providers.
- **ID cards:** Access your digital ID card at myuhcvision.com once coverage starts.



Find a provider

myuhcvision.com

You are generally eligible for benefits the first day of the month following 30 days of employment.

Vision plan benefits

	Frequency	Copays in-network	Out-of-network - member reimbursement account
Exam	1 per 12 months	\$10	Up to \$40
Frames	1 per 24 months	\$15 (which provides you up to \$130 retail allowance)	Up to \$45
Lenses	1 pair per 12 months	\$15	Single: Up to \$40 Bifocal: Up to \$60 Trifocal: Up to \$80
Contacts	1 allowance per 12 months (in lieu of eyeglasses)	\$15 (which provides you up to \$130 retail allowance)	Up to \$105

Additional services:

- UHC offers a second eye exam for children up to the age of 13 and for women who are pregnant or breastfeeding.
- If your prescription changes .5 diopter or more in a plan year, you can get new glasses without paying an additional premium.

Vision plan rates

(full- and part-time, per pay period)

Employee	\$2.62
Employee + spouse	\$5.02
Employee + child(ren)	\$5.25
Family	\$8.04



Retirement

Administered by Fidelity

Planning for your future starts now! LCMC Health helps you save with a retirement plan that makes it easy to build financial security.

Plan basics

- **Contributions:** Pre-tax or Roth (after-tax) through payroll deductions.
- **Contribution limit:** Up to 75% of eligible pay (IRS limits apply).
- **Catch-up contributions:** If you're age 50+, you can make additional contributions up to IRS limits.
- **Automatic increases:** Consider the Annual Increase Program to grow your savings each year.
- **Loans:** You may borrow from your account for any reason.

Pre-tax vs. Roth: What's the difference?

	Pre-tax 403(b) or 401(k)	Roth 403(b) or 401(k)
When you pay taxes	You don't pay taxes now—contributions lower your taxable income today.	You pay taxes now—contributions are made with after-tax dollars.
Withdrawals in retirements	You pay taxes when you withdraw the money in retirement.	Withdrawals in retirement (including earnings) are tax-free.
Best if...	You want tax savings today.	You want tax-free income later.

The benefits of saving now

- **Convenience:** Your contributions are automatically deducted regularly from your paycheck.
- **Tax savings now:** Your pre-tax contributions reduce your taxable income now.
- **Tax-deferred growth:** Your earnings aren't taxed until you withdraw.
- **Portability:** You can roll over savings from past employers or take your balance with you if you leave LCMC Health.
- **Flexibility:** You can choose from a variety of investment options.

Tip: Many employees choose to contribute to **both** pre-tax and Roth for a mix of tax benefits now and in the future.

Support & guidance

Fidelity provides personalized help to fit your needs:

- Online tools at netbenefits.com/LCMC
- Phone support: **800.642.7131**, 7 am–8 pm CT
- Schedule appointments at getguidance.fidelity.com
- Meet with Fidelity's licensed representative dedicated to LCMC Health employees



Life insurance

Administered by Sun Life and Unum

Life insurance protects your loved ones financially if something happens to you.

Employer-paid life and AD&D insurance*

Administered by Sun Life (new vendor for 2026)

If you are a full-time employee, you are automatically enrolled – no action required! This is provided by LCMC Health at no cost to you.

- **Hourly:** 1x annual earnings up to a maximum of \$75,000
- **Exempt:** 1.5x annual earnings up to a maximum of \$300,000
- **Directors and above:** 3x annual earnings (up to \$1,000,000)

*Age reductions apply: coverage reduces by 33% at age 65 and 67% at age 70

Supplemental life and AD&D insurance

Administered by Sun Life (new vendor for 2026)

You can purchase additional coverage for yourself, your spouse, and your children.

Note: If you want to purchase life insurance for your spouse, you must also elect it for yourself.

Employee

Coverage	Up to 5x your annual earnings or \$500,000 (available in increments of \$10,000)
Guaranteed issue	Up to \$250,000 of coverage can be issued without any health information if you enroll during the initial enrollment period
Age reduction	33% at age 65, 67% at age 70

Spouse

Coverage	Up to \$150,000, not to exceed 50% of the employee coverage (available in increments of \$5,000)
Guaranteed issue	\$50,000 at initial enrollment
Age reduction	33% at age 65, 67% at age 70

Child

Coverage	\$10,000 per child
-----------------	--------------------

Staff: You are generally eligible on the first day of the month following six months of employment.

Directors and above: You are eligible on your date of hire.

Whole life insurance

Administered by Unum

LCMC Health offers an affordable, guaranteed level of coverage that will not increase with age.

Coverage: Available to eligible employees, age 18 to 80, who are actively at work, as well as spouses and dependent children.

- **Employee:** \$5,000–\$300,000 (increments of \$5,000)
- **Spouse:** \$5,000–\$75,000 (increments of \$5,000)
- **Child:** \$5,000–\$50,000 (increments of \$5,000)

Features: Guaranteed 3.75% cash value growth – which you may be able to borrow from in your working years.

How it works: During your initial enrollment, you can get whole life insurance up to a specified amount without taking a medical exam, but you may be asked a few health questions, depending on the amount of coverage you elect.

Living benefit rider: If diagnosed with a condition that limits life expectancy to 12 months or less, you can access up to 100% of your benefit (max \$150,000). Spouses and dependents also included.

↪ **Enrollment support:** When selecting new whole life coverage, call **866.752.7432**. For existing coverage support, call **800.635.5597**.

You are eligible for this benefit the first day of the month following 30 days of employment.



Short-term disability

Administered by Sun Life (new vendor for 2026)

Disability coverage replaces part of your income if you're unable to work due to illness or injury.

Employer-paid short-term disability (STD)¹

LCMC Health provides basic STD coverage at **no cost to you** after one year of service.

Benefit amount	60% of base pay (up to \$1,500 per week) Directors ² , physicians, and others ³ : 100% of pre-disability earnings.
Coverage begins	After 15 days of absence due to an accident or illness
Benefit duration	Up to 24 weeks
Paid maternity leave	100% pay ⁴ for birthing parent for up to 5 weeks (natural delivery) or 7 weeks (C-section), after a 7-day waiting period.

¹ Full-time and part-time employees: You are eligible for employer-paid STD the first day of the month following one year of employment.

² Directors and above are eligible for this benefit on date of hire.

³ Classification includes APRN, NNP, CRNA, PA, and Perfusionist.

⁴ Those represented by the union at UMCNO are not eligible for paid maternity leave.

Voluntary short-term disability (STD)

If you are a full-time or part-time employee with less than one year of service, you can purchase **short-term disability coverage**. After one year of employment, LCMC Health will provide this benefit at no cost.

Benefit amount	Option 1: 45% of base pay (up to \$1,500 per week) Option 2*: 70% of base pay (up to a \$1,500 per week)
Coverage begins	Option 1: After 15 days of absence due to an accident or illness Option 2*: After 8 days of absence due to accident or illness
Benefit duration	Up to 24 weeks

*Those represented by the union at UMCNO are not eligible for Option 2

Supplemental short-term disability (STD)

Full-time and part-time staff employees are eligible to purchase **additional short-term disability coverage** after one year of employment with LCMC Health.

This is voluntary coverage in addition to the LCMC Health employer paid STD benefit. It provides extra protection at 60% on an after-tax basis and helps you avoid using PTO after the 14-day waiting period. Pre-existing condition limitation still applies.

Benefit amount	60% of base pay (up to \$1,150 per week, \$5,000 per month max)
Coverage begins	After 15 days of absence due to an accident or illness
Benefit duration	Up to 24 weeks

Pre-existing condition limitation: A pre-existing condition is a condition for which you received medical treatment, consultation, care, or services including diagnostic measures, or took prescribed drugs or medicines during the three months just prior to or after your coverage effective date. Pre-existing conditions are excluded from coverage if a disability due to the condition begins in the first 12 months after your effective date of coverage.



Long-term disability

Administered by Sun Life (new vendor for 2026)

Disability coverage replaces part of your income if you're unable to work due to illness or injury.

Employer-paid long-term disability (LTD)

LCMC Health provides LTD coverage to full-time employees with more than one year of service¹ at no cost.

Benefit amount	Directors ² and staff ³ : 60% of monthly pay, up to \$10,000 per month Executives and physicians: 60% of monthly pay, up to \$15,000/month
Coverage begins	After 180 days of disability
Benefit duration	Employer paid – 5 years ⁴ Buy-up option – To Social Security normal retirement age
Mental/nervous/alcohol drug abuse claims	Benefits last up to 2 years

¹ Full-time staff: You are eligible for benefits following one year of employment.
Part-time staff: You are eligible to purchase longterm disability at date of hire and during annual enrollment. Coverage provides for a benefit duration of five years.

² Directors and above are eligible for this benefit on date of hire.

³ Classification includes APRN, NNP, CRNA, PA, and Perfusionist.

⁴ Refer to policy for maximum benefit period.

Voluntary long-term disability (LTD)

If you are a full-time employee with less than one year of service, you can purchase long-term disability coverage. After one year of employment, LCMC Health will provide this benefit at no cost.

Benefit amount	60% of monthly pay, up to \$10,000 per month
Coverage begins	After 180 days of disability
Benefit duration	One year

Part-time staff: You may purchase LTD at date of hire and during annual enrollment. Coverage lasts up to 5 years.

Pre-existing condition limitation for employer-paid and voluntary LTD: A pre-existing condition means you received treatment, care, or medication in the 6 months before or after your coverage effective date. LTD will not cover a disability from that condition if it begins within the first 12 months after coverage starts – unless you have gone 6 consecutive months without treatment after your effective date.



Accident and critical illness insurance

Administered by CHUBB (Coverage of those represented by the union is administered by Unum)

Life is unpredictable. Our voluntary benefits help protect you and your family when an accident or serious illness happens. These benefits are available to full-time and part-time employees. You are eligible for benefits the first day of the month following employment.

Accident insurance

Accidents happen! When unexpected injuries happen, this benefit provides you cash directly – you choose how to use it.

Examples of covered injuries: Broken bones, burns, torn ligaments, concussion, and joint dislocations.

Eligibility: Full-time and part-time employees; you may also cover your spouse and children.

2026 premiums

Employee	\$6.90
Employee + spouse	\$11.34
Employee + child(ren)	\$13.03
Family	\$17.48

If you enroll in accident and/or critical illness plans, you can receive a **\$50 wellness benefit** each year for completing a wellness screening. Each covered family member can earn the benefit too!

Critical illness insurance

If you're diagnosed with a serious illness, this benefit provides a lump-sum cash benefit. You can use the money however you need, from medical bills and travel to everyday expenses.

Examples of covered illnesses: Cancer, heart attack, stroke, and major organ failure.

Eligibility: Full-time and part-time employees; you may also cover your spouse and children.

Coverage amounts

- **Employee (who is actively at work):** \$10,000, \$20,000, or \$30,000
- **Spouse:** \$5,000, \$10,000, or \$15,000
- **Child(ren) (to age 26):** 50% of employee coverage amount

There are no health questions to answer – if you apply, you automatically receive coverage.





Hospital indemnity insurance

Administered by CHUBB (Coverage of those represented by the union is administered by Unum)

Hospital stays – whether planned or unexpected – can be expensive. Hospital indemnity pays you a lump-sum cash benefit if you’re admitted to the hospital. You can use this money for deductibles, out-of-pocket expenses, or any other bills.

Eligibility: Full-time and part-time employees; you may also cover your spouse and children. You are eligible for benefits the first day of the month following employment.

There are no health questions to answer – if you apply, you automatically receive coverage.

Examples of covered services

	Benefit
Hospital admission	\$1,000 (CHUBB) per insured per calendar year \$500 (Unum) per insured per calendar year
Daily hospital confinement	\$100 per day, up to a maximum of 365 days per calendar year
Hospital intensive care unit confinement	\$200 per day, up to a maximum of 30 days per calendar year
Frequency	Covers one admission per insured per year

2026 premiums (per pay period)

Employee	\$6.32
Employee + spouse	\$11.15
Employee + child(ren)	\$8.84
Family	\$13.68

Identity theft protection

Administered by Norton LifeLock

Protect your personal information in today’s digital world. NortonLifeLock helps detect identity threats and provides U.S.-based specialists to restore your identity if needed.

You have the option to choose from two plans: **Essential** and **Premier**

Both plans include:

- **Identity monitoring:** Credit, bank, Social Security, dark web, address change alerts
- **Protection tools:** Stolen wallet protection, fictitious identity monitoring, breach notifications
- **Credit monitoring:** Bureau monitoring, monthly credit score, account activity alerts
- **Security tools:** Device protection, password manager, parental controls

2026 premiums (per pay period)

	Essential	Premier
Employee (18+)	\$4.00	\$9.00
Employee + family	\$7.49	\$17.99

The premier package also offers home title monitoring, checking and savings account application alerts, bank account takeover alerts, and on demand annual credit report and credit score.



Additional benefits: perks that reflect your life

LCMC Health offers additional benefits to help you and your family with everyday needs.

Pet insurance

Administered by Spot Pet Insurance

Keep your furry family members healthy with discounted pet insurance. You'll receive up to a 20% discount on your premium.

- Reimburses up to **90% of eligible veterinary costs**
- Preventive care add-ons
- 24/7 pet telehealth line

How it works:

- Visit any licensed vet or specialist
- Submit your claim online
- Get reimbursed quickly and easily

➔ Get a free quote and enroll anytime at spotpet.link/LCMC.

MetLife legal plans

Get affordable access to attorneys for many common legal needs.

- Services include wills, home purchases, family law, traffic issues, and more
- Plus Parents option extends coverage to your spouse, dependents, parents, grandparents, and in-laws

How it works:

- Visit any in-network attorney
- Plan pays attorney fees, no copays or claim forms
- Unlimited use of covered services

2026 premiums (per pay period)

MetLife legal plan	\$7.00
MetLife legal plus parent	\$10.00

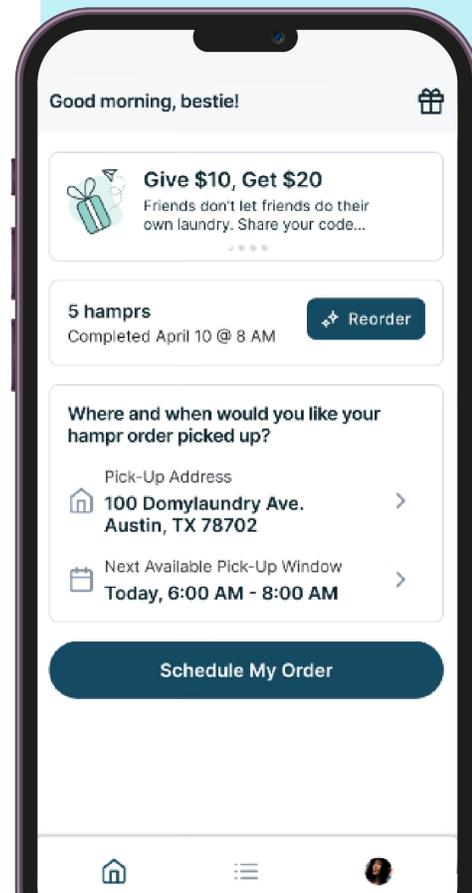
Laundry service

Administered by Hampr

Take laundry off your to-do list! Hampr is an app-based wash, dry, and fold laundry service that will pick up your laundry and return it to your door either same or next day.

- LCMC Health employees receive **50% off a Hampr loaded membership in their first year** – which comes with discounted wash, dry, and folding pricing per load.
- **Use discount code:** LCMC23

Download the app: [Android](#) | [iPhone](#)





Be Well

Whether you want to move more, stress less, or find new ways to recharge, the **LCMC Health Be Well Center** is here for you with no cost, confidential ways to promote your well-being.

- **Resources:** From personal to professional, to the little extras, you can find well-being resources, toolkits, and learning modules on the [Be Well Center webpage](#).
- **HEART huddles and unit support rounding:** Healing Experiences and Reflection Talks (in-person or virtual support sessions), typically after a traumatic and/or difficult case. Schedule at PeerSupport@LCMHealth.org.
- **1:1 peer support:** Talk with a peer when work or personal stress feels overwhelming. Request via PeerSupport@LCMHealth.org or online using the [Peer Support Referral Form](#).

Learn more

Visit the [Be Well Center](#) for more well-being programs and resources or email LCMC-WellBeing@LCMHealth.org.



Employee Assistance Program (EAP)

Administered by VITAL WorkLife

Free, confidential help for life's challenges – available anytime, day or night. The EAP is here for you and your household family members, with support that's always confidential.

How it works

- **24/7 access:** Call anytime – day or night.
- **Confidential:** LCMC Health doesn't know who, when, or why anyone uses this benefit.
- **Flexible counseling:** Telephone and/or face-to-face– choose whichever option is best for you.

Call anytime for support

800.383.1908

Visit VITALWorkLife.com for online resources.

Username: LCMC

Password: LCMC

Scan this code to download the mobile app (enter company username: LCMC).



Enrollment checklist

- **Review your options.** Read the Benefits Guide, visit the Annual Open Enrollment website, and use the Upwise Decision Support Tool.
- **Select or decline your medical, dental, and vision coverage.** You must complete enrollment in Workday even if you decline coverage.
- **Elect a Health Savings Account (HSA).** If you are enrolled in a HDHP, enroll in an HSA to receive LCMC Health's employer contribution.
- **Decide if you want a Flexible Spending Account (FSA).** Choose from Healthcare, Limited Purpose, or Dependent Care FSAs. You must re-enroll each year.
- **Select voluntary benefits.** Explore disability, life insurance, AD&D, accident, critical illness, hospital indemnity, and ID theft protection.
- **Confirm dependent information.** You'll need names, birth dates, and Social Security numbers ready. If you add a dependent, you'll need to complete the verification process in Workday.
- **Update beneficiary information.** Confirm life insurance and supplemental life insurance in Workday, and retirement plans with Fidelity.

Resources

24/7 virtual decision support

Compare plans with the Upwise Decision Support Tool.

Benefits fairs and webinars

Attend an on-site information session at your location or view the on-demand webinar.

Annual Open Enrollment website

Visit [LCMHealth.org/totalrewards](https://www.lcmchealth.org/totalrewards) for complete details.



Human resources

Connect with local HR for questions related to open enrollment.

Benefits questions?

Contact the People Services Center, Monday-Friday, 8 am-5 pm at **504.702.5525** or PSC@LCMCHHealth.org.



Eligibility and surcharges

Benefits eligibility

If you are a full-time or part-time employee, you are benefits eligible.

You can also cover:

- Your legal spouse
- Your dependent children, up to the age of 26 (including natural and adopted children, or a child placed with a covered employee in anticipation of adoption)
- Stepchildren (as long as the natural parent remains married to you)
- Disabled children after the age of 26 (with appropriate documentation)

You may be eligible for medical benefits if you are an Affordable Care Act (ACA) variable-hour employee. See [SPD Rider](#). LCMC Health Corporate Benefits Department will notify you if you become eligible.

Benefits enrollment

Once you enroll in your benefits, your elections remain in effect through the end of the plan year.

- **Exception:** If you experience a qualifying life event, you have 30 days after the event to change your benefit election.

The next time you can make changes is during Annual Open Enrollment for benefits starting January 1 of the following year.

Qualifying life event

You can only change your benefit election during the plan year if there is a major change in your family status due to:

- Marriage
- Divorce
- Birth/adoption of a child
- Change in work status
- Termination/commencement of employment
- Loss of a dependent
- Spouse's open enrollment

For more details on qualifying life events, [click here](#).

Medical plan surcharges

Spousal surcharge

If your spouse is eligible to participate in his/her employer's medical plan but chooses instead to participate in the LCMC Health Group Health Benefit plan, a surcharge of \$300 per month will be added to your medical premium.

Tobacco surcharge

Your monthly contributions will increase by \$25 per month if you use tobacco.

Important note: Employees may complete a reasonable alternative to qualify for a waiver of the \$25 tobacco surcharge. Please contact PSC@LCMCHHealth.org regarding the reasonable alternative and/or see the form, located in Workday.

Benefit contacts

Use these benefit resources for help in 2026:

Benefit plan	Carrier name	Toll-free number	Website/email
Medical	WebTPA	855.404.7776	webpta.com
Pharmacy benefit manager	OptumRx	800.285.3177	optumrx.com
Dental	UnitedHealthcare	877.816.3596	myuhc.com
Vision	UnitedHealthcare	800.816.3120	myuhcvision.com
Life and disability insurance	Sun Life	800.247.6875	sunlife.com/us
Flexible spending accounts	DBS	800.234.1229	dbsbenefits.com
Accidental, critical illness insurance, and hospital indemnity insurance	CHUBB	833.542.2013	chubb.com/ worplacebenefitsclaims
Accidental, critical illness insurance, and hospital indemnity insurance (union represented)	Unum	800.635.5597	unum.com
Whole life insurance	Unum	Enrollment: 866.752.7432 Customer service: 800.635.5597	unum.com
ID theft	NortonLifeLock	800.607.9174	my.norton.com
Pet insurance	Spot	N/A	spotpet.link/LCMC
Health Savings Account	Fidelity	800.343.0860	netbenefits.com/LCMC
Retirement	Fidelity	800.343.0860	netbenefits.com/LCMC
Financial Advisor, Emily Mallick	Fidelity	504.090.3579	emily.mallick@fmr.com
Employee Assistance Program (EAP)	VITAL WorkLife	800.383.1908	VITALWorkLife.com
LCMC Health employee discount program	BenefitHub	866.664.4621	LCMChealth.benefithub.com

This guide contains an overview of your benefits for the 2026 plan year. For complete details, please refer to your [Summary Plan Description](#) (SPD). If there is any discrepancy between this guide and the SPD, the SPD will preside.

Benefits questions? Contact the People Service Center, Monday–Friday, 8 am–5 pm at 504.702.5525 or PSC@LCMHealth.org.

