ScionHealth

Community

Your **Health.** Your **Benefits.** Your **Choice.**

Empowering you to choose well.

Your 2026 **Open Enrollment Guide**

Enrollment is November 5-19, 2025.

YOU MUST TAKE ACTION - RE-ENROLL NOW!

Now is the time! You must re-enroll to keep your benefits.

If you don't take action by November 19, you will lose:

- Medical, dental, and vision coverage
- Flexible Spending Accounts and Health Savings Accounts (if eligible)
- All voluntary benefits

If you miss the deadline, you'll have to wait until the next Open Enrollment to enroll in benefits—unless you experience a Qualifying Life Event.

ENROLL ONLINE:
www.scionhealthforme.com

You may also call 800-991-6171 M-F 8 AM - 8 PM ET and Saturdays 8 AM - 3 PM ET.

Welcome to Open Enrollment

You dedicate yourself to helping others live healthier lives - now it's your turn. Our comprehensive benefits program offers a full range of options and resources to help you stay healthy, supported, and ready to live your best life - at work and at home. Take time during Open Enrollment to explore your benefits and choose the coverage that best supports you and your family.

Medical Plan Updates/New Tobacco Surcharge

Like many employers across the country, ScionHealth is experiencing higher health care costs. As a result:

- ✓ Premiums will increase slightly across health plans.
- ✓ Some medical plan options will see a change to deductibles, coinsurance, and copays.
- ✓ A $50 monthly surcharge will apply to each employee and/or spouse enrolled who uses tobacco or nicotine and is enrolled in a BCBS TN or UMR plan. A Tobacco Cessation Program is offered through Quantum Health at no cost to you and/or your spouse.

Dental and Vision Coverage

We are expanding dental and vision coverage to all part-time employees (employee-paid), giving more team members access to these important benefits.

Enhanced Benefits

We are also excited to expand access to innovative programs and resources that go beyond traditional benefits.

- ✓ Virta now offers comprehensive weight loss support alongside diabetes care; this is free to all employees enrolled in a BCBS or UMR health plan.
- ✓ Teladoc virtual care services are being extended to more employees.
- ✓ New UNUM Whole Life Insurance and Long Term Care benefits.
- ✓ Enhanced coverage for Accident, Critical Illness, ID Theft, and Hospital Indemnity with rate improvements for certain disability options.

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What's Changing?

REMINDER - YOU MUST TAKE ACTION! RE-ENROLL NOW!
If you haven't enrolled yet, now is the time. You must re-enroll to keep your benefits.

Medical Plan Updates

The $750 Plan will become the $1,000 Plan with updated deductibles, copays, and coverage details.

A $50 monthly surcharge will apply to each employee and/or spouse enrolled who uses tobacco or nicotine and is enrolled in a BCBS TN or UMR plan.

A Tobacco Cessation Program is offered through Quantum Health at no cost to you and/or your spouse.

virta

Virta Weight-Loss Support NEW!

Managing weight can be challenging, and now you have extra support. Virta offers a proven, guided approach to help you succeed.

- ✓ Lose weight with personalized nutrition – not counting calories.
- ✓ A dedicated health coach helps you stay on track with nutrition that works with your body.

Enhanced Voluntary Benefits

Unexpected events can be stressful, but your benefits are here to help. These upgraded programs add extra financial protection when you need it most.

- ✓ Upgraded Accident, Critical Illness, ID Theft, and Hospital Indemnity plans.

Dental & Vision for Part-Time Employees NEW!

We're expanding coverage so more employees can take advantage of important health benefits.

- ✓ Part-time employees are now eligible.
- ✓ Affordable coverage for you and your family.

UNUM Whole Life + Long Term Care NEW!

Planning for the future is easier with a benefit that protects you in multiple ways.

- ✓ Permanent life insurance for you and your family.
- ✓ Long Term Care rider for extended care needs.

Teladoc HEALTH

Teladoc Virtual Care NEW!

Access care from the comfort of home or on the go. With Teladoc, you can connect to a doctor day or night, whenever you need help.

- ✓ See a doctor anytime, anywhere.
- ✓ Virtual visits are now available 24/7 through Teladoc – no waiting rooms, just care when you need it.

Your ScionHealth Health Savings Account Is Moving to MyChoice® Accounts

We are excited to announce that we have partnered with MyChoice Accounts to take over administration of Health Savings Accounts (HSAs), effective 1/1/26.

Why the change and what do I need to do?
The switch to MyChoice Accounts will allow you to manage your HSA from the same platform where you enroll in your other benefits, www.scionhealthforme.com. No more signing in and out of multiple websites—you can do it all from the same place.

In the coming weeks, you will receive additional information regarding the transfer of your HSA. This will include (but is not limited to) information about providing your consent to transfer your current account.

Making Benefit **Changes**

The elections you make during Open Enrollment are effective January 1 through December 31, 2026.
In most cases, benefit changes can only be made during the annual Open Enrollment period. However, if you experience a Qualifying Life Event (QLE) – such as a major life change or change in employment status – you may be eligible to update your benefit elections mid-year.

To make changes, you must submit the required documentation within 30 days of the event. If you miss this deadline, you will need to wait until the next Open Enrollment period.

Examples of QLEs

- Marriage, legal separation, or divorce
- Birth, adoption, or gaining legal custody of a child
- Loss of other health coverage for you or a dependent
- A change from part-time to full-time employment status

If your employment with ScionHealth ends, all benefits will end on your separation date.

For assistance with benefit changes, please reach out to our team at the ScionHealth Benefits Center. They are available during Open Enrollment to help guide you through the process and answer any questions at 800-991-6171 M-F 8 AM - 8 PM ET and Saturdays 8 AM - 3 PM ET.

To make your changes, please visit **www.scionhealthforme.com.**

Benefit **Advocacy & Support**

An ***Advocate*** is ready to help!

We're proud to partner with Quantum Health to provide personalized support that helps you and your family navigate your benefits with confidence.

Whether you're enrolling in coverage, dealing with a complex claim, or just have questions, Quantum Health's team is here for you.

Here's how they can help:

Claims & Concierge Services

- Help understanding and managing your benefit claims
- Help finding a provider
- Assistance with appeals, denied services, prior authorization, and billing
- Coordination with providers and insurance carriers
- One-on-one support throughout the claims process

ID Card Services

- Help ordering or accessing benefit ID cards such as medical, dental, vision and flexible spending accounts
- Assistance with digital ID card access and replacement requests

Get Started with Quantum Health

Managing your healthcare is easy with the Quantum Health app or MyScionHealth.com.

How to Register

1. Download the **Quantum Health app** or visit **MyScionHealth.com**.
2. Click **Register**.
3. **Provide the information requested**: Anything with an asterisk (*) is required. You'll need to provide your first and last name, date of birth and last four digits of the plan holder's Social Security number. Enter the code to complete your registration.
4. Click **Next.**
5. **Set up two-factor authentication** using your email or mobile phone number.
6. **Check for a verification code** that will be sent to your email or phone.
7. **Enter the verification code** to complete your registration.

Tip: Dependents age 18+ must create their own account. To share access, they can enable "Privacy Authorization" under their Profile & Settings.

Need help?

Call (855) 649-3861 | 8:30 AM - 10 PM ET, Monday-Friday

Your New **Benefits Experience**

Navigating the New Benefits Portal

The new ScionHealth Benefits Portal will be your convenient hub for all your benefits, compensation, and HR needs. You'll be able to:

- ✓ Enroll in your 2026 ScionHealth benefits.
- ✓ Manage your ScionHealth benefits from anywhere, anytime from any internet-capable device.
- ✓ Manage your HSA and FSA accounts.

Scan the QR code above or visit **www.scionhealthforme.com** to go to the ScionHealth Benefits Portal.

The MyChoice Benefits App

Manage your benefits on the go! Enroll in benefits, submit HSA and FSA claims, view coverage details, upload documents, and more!

Download the app from the ScionHealth Benefits Portal by clicking Access the App from the MyChoice section of the homepage!

Medical/Rx

Choosing the Right Medical Plan for You

At ScionHealth, we know health care isn't one-size-fits-all. That's why we offer several unique medical plan options so you can pick the one that fits your needs.

Medical Plans	$1,000 Plan - PPO			$1,750 Plan			
Network Providers	**Tier 1 Scion Health**	**Tier 2 Network**	**Tier 3 Facility Only**	**Tier 1 Scion Health**	**Tier 2 Network**	**Tier 3 Facility Only**	**Tier 1 Scion Health**
ScionHealth HSA Contribution (Individual/Family)	N/A	N/A	N/A	$250 / $500	$250 / $500	$250 / $500	$250 / $500
Deductible (Individual/Family)	$1,000 / $3,000	$3,000 / $6,000	$6,350 / $12,700	$1,750 / $3,500	$2,500 / $5,000	$3,500 / $7,000	$2,750 / $5,500
Out-of-Pocket Maximum (Individual/Family)	$4,000 / $8,000	$7,900 / $15,800	$7,900 / $15,800	$5,200 / $6,850	$6,200 / $7,500	$6,200 / $7,500	$6,700 / $7,350
Medical Visit (PCP / Specialist)	$40 / $60 copay	$40 / $60 copay	Not covered	10% coinsurance*	20% coinsurance*	Not covered	20% coinsurance*
Urgent Care	10% coinsurance*	25% coinsurance*	25% coinsurance*	10% coinsurance*	20% coinsurance*	20% coinsurance*	20% coinsurance*
Emergency Room	$200 copay + 20% coinsurance	$200 copay + 20% coinsurance	$200 copay + 20% coinsurance	20% coinsurance*	20% coinsurance*	20% coinsurance*	20% coinsurance*
Diagnostic Testing (X-ray, Lab)	10% coinsurance*	25% coinsurance*	50% insurance*	10% coinsurance*	20% coinsurance*	50% coinsurance*	20% coinsurance*
Imaging (CT scans, MRIs)	10% coinsurance*	25% coinsurance*	50% insurance*	10% coinsurance*	20% coinsurance*	50% coinsurance*	20% coinsurance*
Pharmacy Deductible	$75 / $300 (I/F)			Tier 2 Medical Deductible Applies			Tier 2 M
Generic Retail Mail	$15 Copay** $37.50 Copay**	$15 Copay** $37.50 Copay**	$15 Copay** $37.50 Copay**	20% coinsurance*	20% coinsurance*	20% coinsurance*	30% coinsurance*
Preferred Brand Retail Mail	$55 copay** $137.50 copay**	$55 copay** $137.50 copay**	$55 copay** $137.50 copay**	20% coinsurance*	20% coinsurance*	20% coinsurance*	30% coinsurance*
Non-Preferred Brand Retail Mail	$80 copay** $200 copay**	$80 copay** $200 copay**	$80 copay** $200 copay**	40% coinsurance*	40% coinsurance*	40% coinsurance*	50% coinsurance*
Specialty	$150 copay**	$150 copay**	$150 copay**	20% coinsurance*	20% coinsurance*	20% coinsurance*	20% coinsurance*

*After deductible
**After Pharmacy Deductible
‡This plan is non-creditable under Medicare Part D coverage. Late penalties may apply if you are eligible and do not enroll in Medicare Part D coverage.

$2,750 Plan‡		$6,550 Plan‡
Tier 2 Network	**Tier 3 Facility Only**	**In-Network**
$250 / $500	$250 / $500	$250 / $500
$3,750 / $7,500	$5,000 / $10,000	$6,550 / $13,100
$7,200 / $10,000	$7,200 / $10,000	$6,550 / $13,100
30% coinsurance*	Not covered	No charge*
30% coinsurance*	30% coinsurance*	No charge*
20% coinsurance*	20% coinsurance*	No charge*
30% coinsurance*	50% coinsurance*	No charge*
30% coinsurance*	50% coinsurance*	No charge*
edical Deductible Applies		Combined with Medical
30% coinsurance*	30% coinsurance*	No charge*
30% coinsurance*	30% coinsurance*	No charge*
50% coinsurance*	50% coinsurance*	No charge*
20% coinsurance*	20% coinsurance*	No charge*

Spousal Advantage Plan

Catilize Health®

The Spousal Advantage Plan, offered by Catalize Health, is designed to save you money if you are currently enrolled in a ScionHealth medical plan but are also eligible to enroll in an alternate ACA-compliant medical plan (such as coverage through your spouse's employer).

Here's how it works:

Waive ScionHealth medical plan coverage and provide proof of enrollment in an alternative ACA compliant medical plan.

The plan covers all eligible medical expenses with no out-of-pocket costs, up to the Affordable Care Act's annual maximums ($10,600 for employee-only / $21,200 for family coverage).

Reimbursement of Costs

You'll be reimbursed for copays, coinsurance, and deductibles you pay under your spouse's (or other eligible) plan up to the ACA maximum.

Premium Reimbursement

No ScionHealth premium will be deducted from your paycheck. If the premium contribution for the other coverage is higher, ScionHealth will reimburse you up to a set monthly maximum based on your coverage level.

Support for Families

If your spouse already has medical coverage, you'll be reimbursed for the additional cost of adding you and/or your dependents, up to the monthly maximums.

Bottom line:

The Spousal Advantage Plan helps reduce or eliminate your out-of-pocket medical expenses, while giving your family more flexibility in how you access health coverage.

Get Started:

https://britehr.app/ScionHealth

Healthy Steps Wellness Program

Quantum HEALTH

What is changing with the Healthy Steps Wellness Program for 2026?

Based on employee feedback, we are simplifying the wellness program by eliminating the points system. Instead of a transactional, points-based approach, the new structure emphasizes preventive care, accountability, and long-term well-being for employees and their families. Employees earn the wellness incentive by completing a wellness assessment or annual physical and four out of seven healthy activities such as a dental cleaning, vision exam, preventive screening, PCP verification, flu shot or COVID vaccine, registering with a specialty vendor (Virta, Hinge, Oshi), or completing three Quantum Health coaching sessions.

Will my medical plan rates in the new benefits portal reflect the incentive I received in 2025 by completing the requirements for the Healthy Steps Wellness Program by August 31, 2025?

Yes, if you completed the requirements to receive the points necessary to receive the Healthy Steps Wellness incentive administered by Quantum Health, you will see medical plan rates that take into account your incentive when you enroll for 2026 benefits.

Healthy Steps Wellness Program Requirements*

Required: Wellness assessment or annual physical (exams dating back to 8/1/25 count for credit).

In addition to completing the wellness assessment or annual physical, complete **four out of seven**:

- ✓ Dental exam (exams dating back to 9/1/25 count for credit)
- ✓ Vision exam (exams dating back to 9/1/25 count for credit)
- ✓ Preventive screening (exams dating back to 8/1/25 count for credit); included preventive screenings: breast cancer screening , cervical cancer screening, colorectal cancer screening , osteoporosis, psa
- ✓ PCP verification
- ✓ Flu shot or Covid-19 vaccination
- ✓ Specialty vendor registration (includes Virta, Hinge Health or Oshi)
- ✓ Complete three health coaching calls

Program will run Jan. 1, 2026, to Dec. 31, 2026.

Tobacco Cessation Program

Avoid the 2026 tobacco surcharge by either attesting to being tobacco/nicotine free during open enrollment or upon completion of the **Quantum Health tobacco Cessation Program by December 31, 2026**. Please note, the Quantum Health Tobacco Cessation program is **not available until January 2026**; program will run Jan. 1, 2026, to Dec. 31, 2026.

Log In and Take Action

Access your wellbeing tools through **myscionhealth.com.**
Once logged in, click on "Wellbeing" to track your progress and complete activities.

For assistance, contact your Quantum Health Care Coordinators at **(855) 649-3861** (Mon–Fri, 8:30 a.m.–10 p.m. ET).

Download on the App Store
GET IT ON Google Play

Participation is voluntary. It is your responsibility to meet the requirements between Jan. 1, 2026, and Aug. 31, 2026, to earn the wellness incentive and between Jan. 1, 2026, to Dec. 31, 2026, to avoid the tobacco surcharge. Keep in mind that scheduling an appointment for your physical may take time, so be sure to allow time to complete the steps before the deadline. If it is medically inadvisable or unreasonably difficult to achieve this program's standards because of a medical condition, contact your Quantum Health Care Coordinators at (855) 649-3861 to discuss alternative options.

Savings & Spending **Accounts**

UMB BANK

We are transitioning our HSAs from WEX Health Inc. to UMB Bank, which will be managed through our new Benefits Administration Platform. During Open Enrollment, employees must verify in the enrollment process if they wish to opt in to the automatic transfer of their HSA balance from WEX to UMB.

If you choose to transfer, your HSA balance - including any invested funds - will be automatically moved to your new UMB account.

Please note there will be a blackout period during the transfer when your funds will not be accessible. Starting January 17, WEX HSA accounts will enter a transition window, and you will no longer have access to your WEX funds using your WEX debit card.

Plan ahead for any upcoming expenses, as your WEX debit card will be deactivated during this time. On February 28, 2026, funds will become available in your new UMB HSA, accessible through your MyChoice debit card.

Health Savings Account (HSA)

HDHP Plan

Triple tax savings for healthcare expenses.

An HSA is a tax-advantaged savings account that helps you pay for eligible healthcare expenses.

- Pre-tax contributions lower your taxable income, meaning more take-home pay
- Unused funds roll over year to year –no "use it or lose it" rules

Annual IRS Maximum: $4,400 (I) / $8,750 (F)
Catch Up Contribution 55+: $1,000

Flexible Spending Account (FSA)

PPO Plan

Stretch your dollars on medical expenses.

An FSA lets you set aside pre-tax dollars to pay for out-of-pocket medical, dental, and vision expenses.

- Pre-tax contributions reduce your taxable income
- Use for medical, dental, and vision expenses only
- Funds must be used within the plan year

Annual IRS Maximum: $3,400 (I) / $3,400 (F)

Dependent Care FSA (DCFSA)

PPO Plan
HDHP Plan

Funds for school care and eldercare.

To qualify, expenses must be related to the care of a dependent child (under age 13, or any age with special needs) or a dependent adult.

- Unlike Health FSAs, funds are available as they are contributed
- Funds must be used during the plan year

Annual IRS Maximum: $7,500 per household or $3,750 for married couples filing separately

Note: If you made or will make more than $160,000 in salaried compensation, you are considered an HCE and your amount will be reduced at the time of enrollment.

Limited Purpose FSA (LPFSA)

HDHP Plan

Extra savings for dental and vision care.

An LPFSA lets you set aside pre-tax dollars to pay for out-of-pocket dental and vision expenses only.

- Use for dental and vision expenses only
- Pre-tax contributions reduce your taxable income
- Funds must be used within the plan year

Annual IRS Maximum: $3,400 (I) / $3,400 (F)

Dental Plans

or

Dental Plans In-Network Benefits	Basic Plan	Basic PLUS Plan	Enhanced Plan
Annual Deductible	$50 (Individual) / $150 (Family)	$50 (Individual) / $150 (Family)	$50 (Individual) / $150 (Family)
Calendar Year Maximum	$750/person	$1,000/person	$2,000/person
Preventive Services (Exam and Cleaning)	You pay 10% | 2 cleanings/year	You pay 0% | 2 cleanings/year	You pay 0% | 3 cleanings/year
Basic Services (Filling, resin, etc.)	You pay 30% after deductible	You pay 30% after deductible	You pay 20% after deductible
Major Services (Crowns, porcelain, etc.)	Not covered	You pay 50% after deductible	You pay 50% after deductible
Orthodontia Services	Not covered	Not covered	You pay 50%
Orthodontia Lifetime Maximum	N/A	N/A	$2,000

Premiums	Low Plan	Mid Plan	High Plan
Bi-Weekly Premiums			
Employee	$9.99	$14.88	$19.59
Employee + Spouse	$24.18	$36.03	$47.40
Employee + Child(ren)	$22.19	$33.07	$43.51
Family	$31.38	$46.76	$61.52

Vision Plans

or

Vision Plans In-Network Benefits	Standard Plan	Enhanced Plan
Eye Exam Copay	$10 copay once every 12 months	$10 copay once every 12 months
Single Vision Lenses	$25 copay	$10 copay
Frames Allowance	Up to $130 allowance then 30% discount once every 24 months	Up to $175 allowance then 30% discount once every 12 months
Contact Lenses Instead of Glasses (Conventional)	$25 copay once every 12 months	10 copay once every 12 months

Premiums	UHC Standard Plan	UHC Enhanced Plan	VSP Standard Plan	VSP Enhanced Plan
Bi-Weekly Premiums				
Employee	$2.63	$4.36	$3.25	$5.69
Employee + Spouse	$5.52	$9.17	$6.82	$11.94
Employee + Child(ren)	$4.73	$7.86	$5.85	$10.23
Family	$7.62	$12.66	$9.42	$16.48

Life and Disability

Employer-Paid Basic Life and AD&D

Life and Accidental Death & Dismemberment (AD&D) insurance helps ensure your family is financially protected in the event of your death or a severe accident. We provide full-time employees with automatic coverage for Basic Life and Accidental Death & Dismemberment (AD&D) insurance.

Coverage Highlights

- ✓ Employer Paid | All Full-time employees working 30+ hours/ week are eligible
- ✓ Coverage amount is 1x annual earnings (rounded to $1,000)
- ✓ Maximum $1,000,000

unum

Short-Term Disability (STD)

Short-Term Disability coverage provides income protection if you're temporarily unable to work due to illness, injury, or surgery.

Coverage Highlights

- ✓ Available to full-time employees (30+ hrs/week)
- ✓ Voluntary (Employee Paid):
  - ✓ Option 1: 50% of weekly pay, up to $3,000/week | 26 weeks | 14-day waiting period
  - ✓ Option 2: 60% of weekly pay, up to $3,000/week | 26 weeks | 14-day waiting period

unum

Long-Term Disability (LTD)

ScionHealth offers long-term disability coverage providing a safety net in the event you are unable to work due to an extended serious illness or injury.

Coverage Highlights

- ✓ Available to full-time employees (30+ hrs/week)
- ✓ Voluntary for full-time
- ✓ Replaces 50% of your pay (up to $10,000/month) if you can't work due to illness or injury
  - ✓ Option 1: Up to 5 years
  - ✓ Option 2: Age-based benefit duration (ADEA 1)
- ✓ Coverage begins after a 180-day waiting period

unum

Voluntary Benefits

Accident

Provides income replacement if you're unable to work for an extended period due to illness or injury.
Helps cover your daily expenses after short-term disability ends.

Coverage Highlights

- ✓ Newly enhanced plan designs with lower rates
- ✓ Each covered family member can receive $50 annually for a preventive visit or wellness screening
- ✓ Members receive an additional 25% benefit for eligible organized sports injuries.

Critical Illness

Receive a lump-sum payment if you are diagnosed with a covered serious condition such as cancer, heart attack, or stroke. These funds can be used for medical or everyday expenses.

Coverage Highlights

- ✓ Select coverage that is right for you and your family - between $5,000 and $30,000
- ✓ Each covered family member can receive $75 annually for a preventive visit or wellness screening
- ✓ Enhanced plan design covering more conditions

Hospital Indemnity

Pays you directly when you are hospitalized, helping with costs beyond your health plan. This includes stays, procedures, or other out-of-pocket expenses.

Coverage Highlights

- ✓ Two plan design options
- ✓ No preexisting condition limitations – pregnancy is covered day 1
- ✓ Each covered family member can receive $50 annually for a preventive visit or wellness screening

Voluntary Benefits

Employee & Dependent Supplemental Life

The UNUM Supplemental Life Plan offers added financial security for you and your family.

→ Coverage Highlights

- ✓ Extra protection for you: choose 1x–5x your annual pay (up to $1,000,000), with guaranteed coverage up to 3x pay ($550,000 max)
- ✓ Added security for your family: spouse coverage up to $50,000 (in $10,000 increments), child coverage up to $20,000 (in $5,000 steps)
- ✓ Accidental Death & Dismemberment (AD&D): choose extra coverage up to 10x your pay with flexible spouse/child options
- ✓ Available to all benefits-eligible employees

Legal Plan

Affordable access to attorneys when you need support for everyday legal matters.

→ Coverage Highlights

- ✓ Wills and estate planning
- ✓ Review of contracts and documents
- ✓ Real estate transactions
- ✓ Landlord/tenant issues
- ✓ Family law and other personal legal needs

Auto & Home

Protect what matters most with trusted coverage for your car and home. Farmers Insurance offers reliable protection and service, along with the value of group rates.

→ Coverage Highlights

- ✓ Auto insurance options tailored to your needs
- ✓ Homeowners and renters coverage
- ✓ Competitive group rates with reliable service

Voluntary Benefits

Pet Insurance

Protect your furry family members with affordable coverage for veterinary care. Nationwide offers flexible plans that help you manage costs and keep pets healthy.

Coverage Highlights

- ✓ Coverage for accidents, illnesses, and routine care
- ✓ Choice of any licensed veterinarian
- ✓ Easy claims and fast reimbursements

Nationwide®

Identity Theft

ENHANCED!

Safeguard your personal information with comprehensive identity theft protection from Allstate. This plan provides tools and support to help you stay secure and recover quickly.

Coverage Highlights

- ✓ 24/7 fraud monitoring and alerts
- ✓ Credit and financial account protection
- ✓ Identity restoration support if fraud occurs

Allstate.

Transit & Commuter Benefits

Save money on your daily commute with pre-tax transit and parking benefits. MyChoice® makes it simple to set aside funds and use them for eligible commuting expenses.

Coverage Highlights

- ✓ Pre-tax savings on transit passes and parking
- ✓ Flexible options for bus, train, rideshare, or parking costs
- ✓ Reduce commuting costs while lowering taxable income

businessolver

Virtual Care NEW!
Through Teladoc

Teladoc HEALTH

Your health, **on your schedule.**

With Teladoc, you have 24/7 access to licensed doctors and other healthcare professionals by phone, video, or app – anytime, anywhere.

Whether it's the middle of the night, during a workday, or while traveling, Teladoc makes getting care simple and convenient.

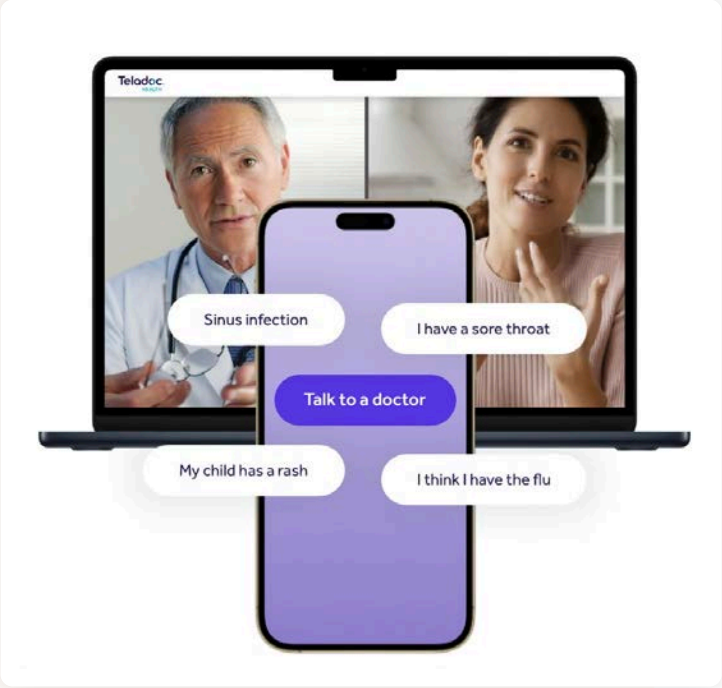
Why use Teladoc?

- ✓ Skip the waiting room – Connect with a doctor within minutes.
- ✓ Affordable and accessible – Teladoc visits often cost less than an in-person appointment.
- ✓ Quality care, anytime – Board-certified doctors can diagnose, treat, and prescribe for many common health issues.
- ✓ Specialty support – Beyond everyday care, Teladoc also offers dermatology, mental health, nutrition, chronic condition support, and more.

When to use it

Think of Teladoc as your first stop for non-emergency care. It's ideal for colds, flu, allergies, rashes, stomach issues, prescription refills, and much more.

For urgent care needs that aren't emergencies, Teladoc is often faster and less expensive than in-person visits.



How it works

Getting started is easy. Download the Teladoc Health app or visit Teladoc.com to set up your account.

From there, just select the type of care you need, connect with a provider by phone or video, and get treatment fast.

If a prescription is required, it will be sent directly to your local pharmacy.

Whole Life Plan NEW!

With Long Term Care

The Whole Life Plan from UNUM gives you permanent life insurance protection that builds cash value over time. Unlike term life insurance, whole life coverage lasts for your entire lifetime. Your premiums stay the same as you age as long as premiums are paid – providing lasting financial security for you and your loved ones.

Coverage Highlights:

- ✓ Coverage up to $150,000 for employees and $50,000 for spouses, and $20,000 for children
- ✓ Guaranteed issue coverage - no evidence of insurability questions

→ Long Term Care Rider

- This new feature adds an extra layer of protection. If you ever need long-term care due to chronic illness, disability, or aging, the rider allows you to use a portion of your life insurance benefit to help cover those costs.
- This means your policy not only supports your family after your death, but also helps protect your financial stability while you're living.

401(k) Plan

T.RowePrice

One of the valuable benefits of your job is the opportunity to save for retirement through the ScionHealth 401(k) Plan. And now's the time to start because the sooner you save, the more time your money has to work for you.

Better yet, you don't even have to sign up—you'll be enrolled automatically. You don't have to do anything to begin saving.

You can take these three steps:

1. Set up your online account. Keep your account safe by setting up your secure access at rps.troweprice.com.
2. Make sure you're comfortable with your enrollment selections. Once you're automatically enrolled, 6% of your before-tax pay will be deducted from your paycheck and automatically invested in a T. Rowe Price age-based investment option with a target date closest to the year you will turn 65—your assumed retirement age. You may change your contribution amount, contribution type, or investment allocation—or if you would like to opt out of participating in the plan—visit rps.troweprice.com.
3. Be sure to provide us with your beneficiary. Ensure that your account balance will be distributed the way you want in the event of your death. Update your beneficiary today online at rps.troweprice.com on your profile page.

Eligibility

Most full-time and part-time employees are eligible to participate in the plan starting on the first of the month following 30 days of employment. You may enroll in the plan online at rps.troweprice.com or by calling 1-800-922-9945.

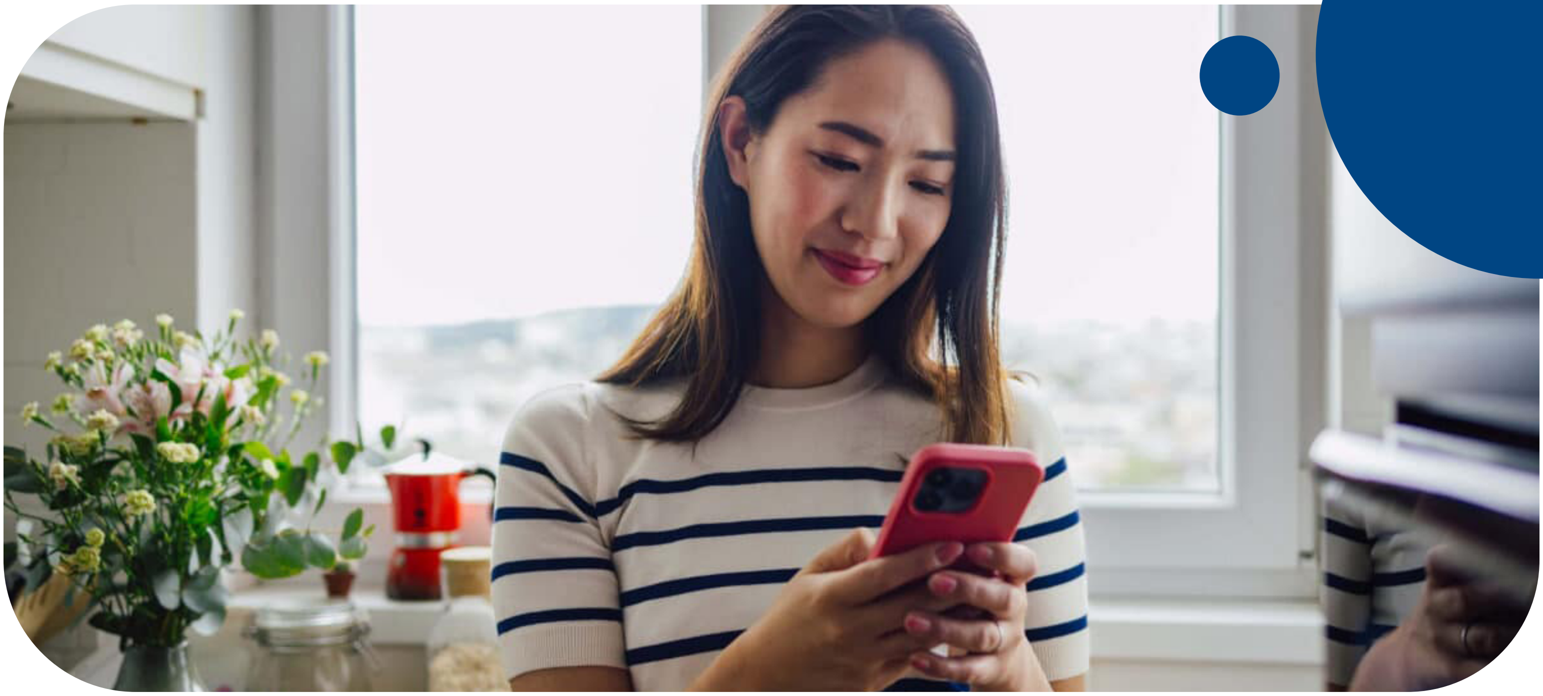
Your contributions

Your plan lets you contribute up to 50% of your pay before taxes, which can reduce your current taxable income, and up to 50% in Roth contributions, up to the IRS salary deferral limit. You will be taxed on your before-tax contributions and any earnings on your before-tax contributions when you take a distribution. Your before-tax and Roth contributions may not total more than 50% of your pay.

Roth contributions

Roth contributions are made with after-tax dollars, or money you've already paid taxes on. Unlike before-tax contributions, Roth contributions don't provide a tax break today. Tax benefits come when you take a qualified distribution.* Depending on your preference, you'll be able to choose the tax advantages of Roth contributions, before-tax contributions, or both (as long as your combined savings do not exceed either plan or IRS limits).

*A qualified distribution is tax-free if taken at least 5 years after the year of your first Roth contribution AND you've reached age 59½, become totally disabled, or died. If your distribution is not qualified, any earnings from the Roth portion will be taxable in the year it is distributed. These rules apply to Roth distributions only from employer-sponsored plans. Additional plan distribution rules apply.



Catch-up contributions

If you will be age 50 or over as of the end of the year and have already contributed the maximum allowed by your plan, you can increase your annual retirement savings amount with additional catch-up contributions. The IRS catch-up contribution limit may vary each year.

Employer contributions

Take full advantage of your employer match

Beginning on the first day of the month following 30 days of employment, ScionHealth provides you with additional money toward your retirement through a matching contribution when you participate in the plan.

For every dollar you contribute up to 6% of your pay, your employer will add 25 cents, with a maximum of $3,000 per year to your account. Please note that contributions are made on an annual basis and you must be employed by ScionHealth on December 31 of each year in order to receive the matching contribution. Don't miss out on money that's part of your retirement plan benefit.

What does vesting mean, and how does it affect you?

Vesting refers to the portion of your account that you may take with you when you leave the company or borrow from when you need a loan. You are always 100% vested in the part of your account balance that comes from your own contributions, including rollovers. Your employer contributions will become vested over time (see chart).

Completed years of service	Percent vested
1	0%
2	100%

Loans and withdrawals

The plan offers loans and permits withdrawals. Please refer to your summary plan description for more details about taking a loan or withdrawal from the plan.

Investing your contributions

Everyone has a different level of experience and comfort with investing. That's why the ScionHealth 401(k) Plan offers you different approaches—so that you can invest your contributions on your terms. For up-to-date information about your investment options, log in to rps.troweprice.com.

Connect with us

If you have any questions, you can access your plan account 24 hours a day on the T. Rowe Price website at rps.troweprice.com. You may also contact a T. Rowe Price representative at 1-800-922-9945. For TTY access, call 1-800-521-0325.

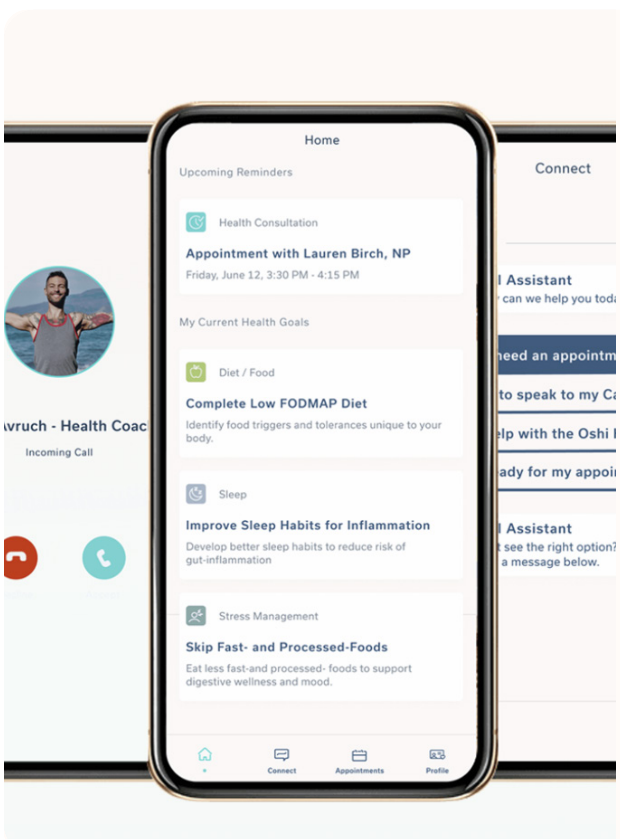
Hinge Health

Free, digital physical therapy program designed to treat and prevent joint and back pain through personalized exercise therapy, education, and 1-on-1 virtual coaching.

Available at no cost to employees and eligible dependents.

Coverage Highlights

- ✓ Personalized exercise therapy for back, joint, and muscle pain
- ✓ 1-on-1 health coaching with physical therapists and care teams
- ✓ Easy-to-follow app with reminders and progress tracking
- ✓ Eligible employees include those enrolled in our BCBS and UMR plans



Oshi

Free, specialized virtual care program for digestive health, including support for conditions like Crohn's disease, ulcerative colitis, IBS, and chronic GI symptoms.

Members receive personalized care plans from expert gastroenterology clinicians at no cost.

Coverage Highlights

- ✓ Access to GI specialists for chronic and complex digestive issues
- ✓ Personalized care plans and symptom management
- ✓ Virtual visits, testing coordination, and ongoing coaching
- ✓ Eligible employees include those enrolled in our BCBS and UMR plans

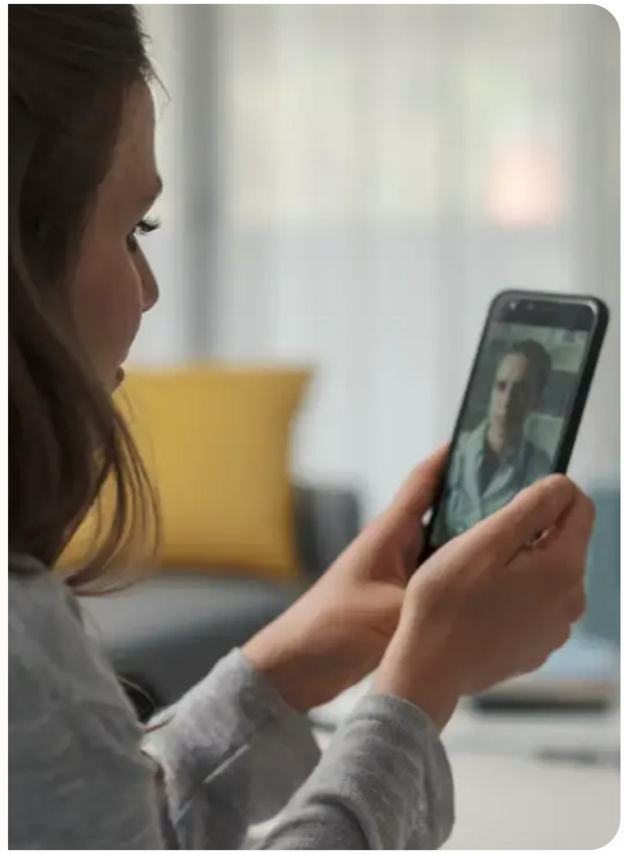
Employee Assistance Program

3 free (per incident), confidential visits for mental, legal, and financial concerns.

The EAP offers help for you and your family at no cost, whenever you need it most.

Coverage Highlights

- ✓ Mental health counseling
- ✓ Legal and financial advice
- ✓ Child and elder care resources



Virta Health

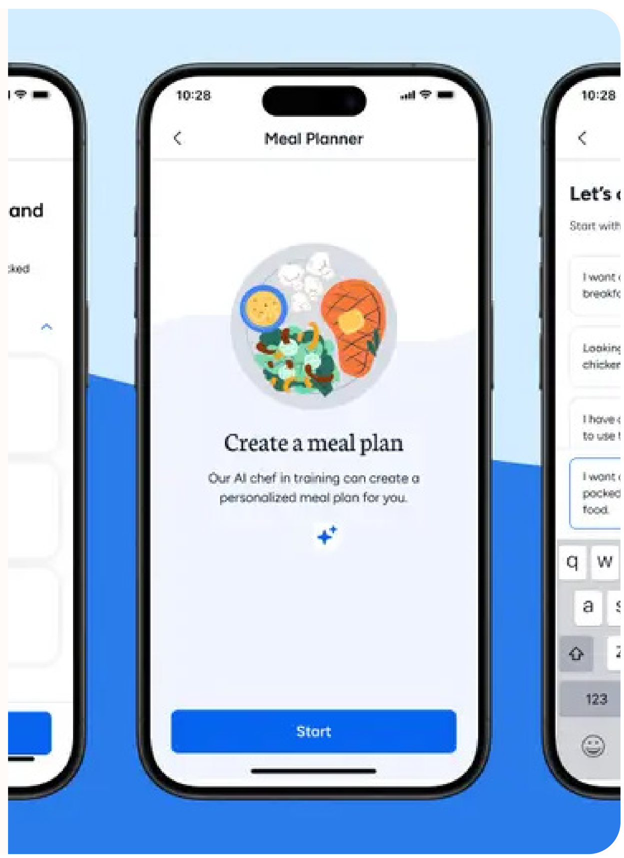
Now with Weight Loss Support! NEW!

Free, virtual, physician-led care focused on reversing type 2 diabetes and improving metabolic health.

Virta combines personalized nutrition therapy with continuous remote coaching and medical oversight. Available to eligible employees and family members 18 and over at no cost.

Coverage Highlights

- ✓ NEW! Lose weight with personalized nutrition – not counting calories. Less hunger, more energy. A dedicated health coach helps you stay on track with nutrition that works with your body.
- ✓ Personalized nutrition plan and ongoing lifestyle support
- ✓ Support for type 2 diabetes, prediabetes, and weight management
- ✓ Eligible employees include those enrolled in our BCBS and UMR plans



Lifestyle Perks

LifeBalance Discount Program

Save on the things you love with exclusive discounts through the LifeBalance program.

From gym memberships and fitness classes to travel, entertainment, and everyday shopping, LifeBalance helps stretch your paycheck further.

Coverage Highlights

- Discounts on gyms, fitness, & wellness programs
- Savings on travel, hotels, theme parks, and more
- Everyday deals on dining, shopping, and more

Visit: scionhealth.lifebalanceprogram.com

Purchasing Power

Purchasing Power lets you buy the products you need today and pay over time – directly through payroll deduction.

This voluntary program makes it easy to manage larger purchases without using credit cards or loans.

Coverage Highlights

- Shop brand-name electronics, appliances, furniture, and more
- Pay over time with predictable payroll deductions
- No credit check and no hidden fees

Visit: scionhealth.purchasingpower.com

Other Support

Tuition Assistance

Tuition Reimbursement: ScionHealth reimburses eligible employees each calendar year for job-related or career-advancing courses taken outside of work. Contact HRHelp@scionhealth.com for details.

Tuition Advancement Payback Plan: Eligible team members can pursue online undergraduate and graduate degrees at Purdue Global University with subsidized tuition and no upfront costs—tuition is advanced and repaid through future payroll deductions. Contact TuitionAdvancement@scionhealth.com for more information.

The HOPE Fund

The ScionHealth HOPE Fund provides financial assistance to employees facing severe hardship due to events like natural disasters, medical emergencies, domestic violence, or the death of a loved one.

Employees working at least four hours per week are eligible. To apply, visit ScionHealthforme.com/LiveWork/HOPEFund, email EmergencyGrants@cfmt.org, or call 615.421.4939.

ScionHealth Contacts

Benefit	Provider	Phone Number	URL/Email
Medical			
$1,000 Plan, $1,750 Plan, $2,750 Plan, & $6,550 Plan	Quantum Health UMR- Group #76414055 BCBS - Group #130504	855-649-3861	www.MyScionHealth.com
Dental			
Low Plan, Mid Plan, & High Plan	Delta Dental Group #703390	800-955-2030	www.deltadentalky.com
Low Plan, Mid Plan, & High Plan	Cigna Group #3215072	800-244-6224	mycigna.com
Vision			
Low Plan & High Plan	VSP Group #30093192	800-877-7195	www.vsp.com
Low Plan & High Plan	UnitedHealthcare Vision Group #906229	800-638-3120	www.myuhcvision.com
Advocacy Support			
Quantum Health	Quantum Health	855-649-3861	www.MyScionHealth.com
EAP			
Employee Assistance Program	Unum	800-854-1446	www.unum.com/lifebalance
Life & Disability			
Employer Paid Term Life, AD&D, Spouse Term Life, Child Term Life, Employee Paid Term Life, AD&D, & Disability	Unum	877-217-5497	www.unum.com
401(k)			
Retirement Plan	T.Rowe Price	800-922-9945	rps.troweprice.com
Pet Insurance			
Pet Insurance	Nationwide Veterinary (VPI)	877-738-7874	www.petbenefitsportal.com
ID Theft			
Identity Theft Protection	Allstate	800-991-6171	www.myaip.com
Legal			
Legal Plan	MetLife	800-991-6171	www.legalplans.com
Voluntary			
Voluntary Accident, Voluntary Permanent Life, Voluntary Critical Illness, & Voluntary Hospital Indemnity	Unum	866-679-3054	www.unum.com
Auto/Home			
Auto & Home Insurance	Farmers	800-991-6171	www.farmers.com/landing/groupselect/getquote

Be sure to review mandatory compliance notices within www.scionhealthforme.com. A Summary of Benefits and Coverage (SBC) has been designed to assist you with better understanding the coverage being offered to you, and to allow you to compare coverage options. The SBC is available on www.scionhealthforme.com.
A paper copy is also available, free of charge, by calling 978-263-2198.

ScionHealth permits insurers to offer employees of ScionHealth certain voluntary insurance programs. Whether you choose to enroll in any of these programs is completely optional and voluntary. ScionHealth does not make a contribution towards the cost of these programs and employees pay the full cost of premiums on an after-tax basis. ScionHealth does not sponsor, maintain, endorse, recommend, or promote these voluntary programs. ScionHealth's involvement regarding these voluntary insurance programs is strictly limited to allowing the insurer access to employees to publicize these programs and ScionHealth may perform certain ministerial functions such as payroll deduction and forwarding employee premium payments to the insurer. ScionHealth does not receive any consideration in the form of cash or otherwise in connection with the program, other than reasonable compensation, excluding any profit, for administrative services actually rendered in connection with payroll deductions. Accordingly, these voluntary insurance programs are not subject to ERISA and related regulations. All questions or claims regarding these programs should be directed to the insurer.

All benefit plans are governed by master policies, contracts, and plan documents. In the event of any inconsistency between the information contained herein and the applicable plan documents, the provisions of the plan documents shall prevail. ScionHealth reserves the right to amend, suspend or terminate any benefit plan, in whole or in part, at any time. The authority to make such changes rests with the Plan Administrator.

This brochure highlights recent plan design changes and is intended to fully comply with the requirements under the Employee Retirement Income Security Act (ERISA) as a Summary of Material Modifications. It should be kept with your most recent Summary Plan Description. Visit www.scionhealthforme.com for more information.

ScionHealth