

2026 BENEFITS GUIDE



California



MYHEALTH
& WELLBEING

ACADIA
HEALTHCARE

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Get Started on Your Path to Better Benefits

Every day, you strive to set the standard for care, lift and uplift our patients' lives, innovate quickly and succeed as one. The Acadia Benefits Team aims to incorporate these same values into the benefits we offer you and your family. The MyHealth & Wellbeing logo is your guiding compass, supporting your and your family's physical, emotional and financial well-being.

Help and Guidance When You Need It

MyHR Hotline

Want step-by-step help enrolling in your benefits or guidance on what options may be best for you and your family? Call MyHR at **844.866.1475** to get assistance from a benefits counselor, who can walk you through enrolling in your benefits, coverage options, ID cards, qualifying life events, 401(k), leaves of absence, EAP, employment verification and more. Help is available Monday–Friday, 8 a.m. to 5 p.m. CT.

One-Stop Shop for Benefits

Visit myacadiabenefits.com to access benefits materials, helpful resources, important contact information and more!

Get Helpful Benefits Reminders Via Text

Text "**MyAcadia**" to **888111** to receive timely benefits-related informational texts to your mobile phone. Message and data rates apply.

Benefits Begin and End

Benefits will become effective on the first day of the calendar month following the completion of a 30-day waiting period.

All health and welfare benefits with Acadia will end on your termination date or change to non-benefits eligible status. Full deductions will be taken for any day you were enrolled and covered under the plans during the pay period. COBRA information will be sent by the COBRA Administrator to your home address on file after your termination date.

Opportunities to Enroll

As an Acadia employee, there are three instances when you can enroll in benefits or change your elections for yourself as well as the dependents you cover.

New Hire Enrollment

You and your eligible dependents are eligible for coverage on the first day of the calendar month after a 30-day waiting period. You must enroll within **30 days** of your hire date. If you miss this deadline, you will not be able to enroll in benefits until Open Enrollment unless you experience a qualifying life event.

Open Enrollment

Open Enrollment is your annual opportunity each fall to review your benefits and dependents and make any necessary changes for the upcoming plan year.

Changing Benefits During the Plan Year

You may change your benefits during the plan year if you experience a qualifying life event. You must change your benefits and provide supporting documentation through **UKG > Myself > Benefits > Manage My Benefits** within **30 days** of the event date. Examples of qualifying life events include a change in:

- Legal marital status (e.g., marriage, divorce, death of a spouse, legal separation)
- A dependent's eligibility status (e.g., a dependent child is no longer eligible)
- Employment or job status
- Gain or loss of other coverage
- Number of dependents (e.g., birth, adoption, death of a dependent); newborn babies are not automatically added to an employee's plan. An employee must add them through a qualifying life event.

Get Help Enrolling or Ask Benefits Questions

Call MyHR at **844.866.1475** to get assistance from a benefits counselor who can walk you through enrolling in your benefits, coverage options, ID cards, qualifying life events, 401(k), leaves of absence, EAP, employment verification and more. Help is available Monday–Friday, 8 a.m. to 5 p.m. CT.

UKG > Myself > Benefits > Manage My Benefits is your self-service portal you can use to enroll in benefits, upload dependent documentation, complete qualifying life events and update beneficiaries.

There are several convenient ways to access UKG:

1. Single sign-on users: acadia.ultipro.com
2. All other users: myacadiahealthcare.com
3. UKG Pro Mobile App:
 - A. Download the UKG Pro App: [App Store](#) | [Google Play](#)
 - B. Use company code: **ACAHC**
 - C. Log in using your UKG login



Who is Eligible for Benefits?

You and your loved ones are eligible to enroll in benefits if you meet the following requirements:



Covering Yourself

You are eligible for benefits if you are a full-time or part-time employee regularly scheduled to work at least 30 hours per week.



Covering a Spouse

You can enroll your legal spouse for coverage, including medical, dental, vision and life insurance.

If your spouse has access to an employer-sponsored medical plan, they are not eligible to enroll in an Acadia medical plan.

If electing a Kaiser medical plan in the state of California, review eligibility guidelines for domestic partners.



Covering Children

You can enroll children under 26 years old, including:

- Biological
- Adopted
- Stepchildren
- Children you are the full, legal guardian for

Documentation will be required within 30 days of a qualifying life event.

Please note: Newborn babies are not automatically added to an employee's plan. An employee must add them through a qualifying life event.

Unmarried children who become totally and permanently disabled prior to age 19 may be eligible for coverage after 26.



Dependent Eligibility Documentation

Proof of dependent eligibility will be required for any new dependents being added to medical coverage. When you enroll your dependents, you must be prepared to provide your dependent's full legal name, Social Security Number and eligibility proof documents. The company reserves the right to ask for proof of dependent documentation at any time.



Medical and Pharmacy Benefits

When it comes to choosing the medical plan that is best for you and your family, you have a choice between three plans offered through UMR and one plan option through Kaiser Permanente.

How the Plans Compare

HIGH DEDUCTIBLE HEALTH PLAN (HDHP)	PPO PLAN	NEW FOR 2026: SUREST PPO PLAN	KAISER HMO PLAN
<ul style="list-style-type: none"> You will pay the least per pay period with this plan, but you will have to meet the highest deductible. You pay the cost of services and prescriptions until you meet the deductible. Eligible for a tax-advantaged Health Savings Account (HSA) and HSA dollars contributed by Acadia 	<ul style="list-style-type: none"> You will pay the most per pay period with this plan, but you will have to meet the lowest deductibles. This plan has copays for most services and prescription drugs. Eligible for a Healthcare Flexible Spending Account (FSA) 	<ul style="list-style-type: none"> This plan has fixed copays for services based on the provider chosen. This plan has copays for most services and prescription drugs. Eligible for a Healthcare Flexible Spending Account (FSA) See how the plan works: surest.care/Acadia (Access code: Acadia 2026) 	<ul style="list-style-type: none"> Available to California residents only This is an in-network plan only. This plan has a \$750 deductible. See the Kaiser column on the following three pages for more details on plan costs.

How Medical Plans Work

As you consider which plan is best for you and your family, it's important to understand how the plans work. **Keep in mind, all four medical plans cover in-network preventive care at 100%.**

High Deductible Health Plan (HDHP)

At First

You pay 100% for medical services and prescriptions (**HSA dollars donated by Acadia can be used to help offset expenses**).

Meet Deductible

You and the plan share costs, called coinsurance (**HSA dollars donated by Acadia can be used to help offset expenses**).

Reach Out-of-Pocket Maximum

Plan pays 100% for the rest of the plan year.

PPO and Kaiser HMO Plans

At First

You pay copays for most medical services and prescriptions.

Meet Deductible

You and the plan share costs, called coinsurance.

Reach Out-of-Pocket Maximum

Plan pays 100% for the rest of the plan year.

Surest (Know Before You Go!)

Search

Use the Surest app or website to search for the care you need.

Compare

Check costs and compare options. See upfront prices.

Decide

Choose the provider that works for your family and your budget.

NEW for 2026 — Know Before You Go: The Surest PPO Plan

Surest is designed to give you more control of cost and coverage. When you receive care, you pay a copay — set dollar amount — and can see that price before making an appointment. Having the ability to see costs up front means you'll be able to plan ahead. You'll also have access to the same broad network of providers as the other Acadia medical plans.

The Surest PPO Plan at a glance:

- Actual prices (copays) are easily displayed so you can comparison-shop for care that works for you and your family.
- Lower copays are assigned to providers evaluated as higher-value, based on past effectiveness and cost efficiency data.
- Low- or no-cost virtual options available
- Access to a dedicated Member Services team and clinical advocates
- No deductible, no coinsurance

Know Before You Go!

Is the Surest Plan right for you? See how it works: surest.care/Acadia (Access code: Acadia 2026)

Medical Plans At-A-Glance

	HDHP IN-NETWORK	PPO IN-NETWORK	SUREST PPO IN-NETWORK	KAISER
Company HSA Contribution (Employee Only/Family)				
	\$500/\$1,000	Not applicable	Not applicable	Not applicable
Calendar Year Deductible				
Individual	\$3,400	\$1,700	\$0	\$750
Family	\$6,800	\$3,400	\$0	\$1,500
Out-of-Pocket Maximum (Includes Deductible)				
Individual	\$7,050	\$6,000	\$6,000	\$3,000
Family	\$14,100	\$12,000	\$12,000	\$6,000
Coinsurance (After You Reach the Deductible)				
You pay	20%	20%	0%	20%
Physician Office Visits				
Preventive Care	100% covered	100% covered	100% covered	100% covered
Telehealth General Medicine	\$10 copay; deductible waived	\$10 copay	\$0 copay	No charge
Telehealth Behavioral Health	\$10 copay; deductible waived	\$10 copay	\$40 to \$100 copay	No charge
Telehealth Dermatology	\$30 copay; deductible waived	\$30 copay	\$0 to \$150 copay	No charge
Primary Care	20% after deductible	\$25 copay	\$40 to \$150 copay	\$30 copay
Specialist		\$45 copay	\$40 to \$150 copay	\$40 copay
Hospital Services				
Urgent Care	20% after deductible	\$45 copay	\$90 copay	\$30 copay
Emergency Room		20% after deductible	\$1,000 copay	Deductible/coinsurance
Inpatient			\$600 to \$4,500 copay	Deductible/coinsurance
Outpatient			\$350 to \$1,200 copay	Deductible/coinsurance
Behavioral Health				
Office Visits	20% after deductible	\$25 copay	\$40 copay	\$30 copay
Inpatient/Outpatient		20% after deductible	\$2,700/\$180	Inpatient: Deductible/coinsurance Outpatient: \$30 copay
PRESCRIPTION DRUGS				
Retail Prescription Copay (30-Day Supply)				
Deductible	Medical Deductible Applies	\$150 Individual/\$300 Family (Brand/Specialty Deductible)	No Deductible with Surest PPO	Not Applicable
Generic	20%**	\$10	\$10	\$10
Preferred Brand	20%*	\$40*	\$40	\$30
Non-Preferred Brand	20%*	\$70*	\$70	\$30
Mail-Order Prescription Copay (90-Day Supply)				
Generic	20%**	\$20	\$25	\$20
Preferred Brand	20%*	\$80*	\$100	\$60
Non-Preferred Brand	20%*	\$140*	\$175	\$60
Specialty Drugs				
Preferred Vendor	20%*	\$120*	\$120	20% up to \$250 max
Non-Preferred Vendor	20%*	\$240*	\$240	Not applicable

* After you meet deductible

** Certain low-cost, generic maintenance medications may have the deductible waived (coinsurance applies).

How the Medical Plans Compare

Please note: These are examples using estimated numbers, and your experience may vary. Visit [page 9](#) for a more detailed overview of how you may benefit from an HDHP paired with an HSA.

Employee-Only Coverage


DESCRIPTION	HDHP	PPO	SUREST PPO	KAISER
Services Rendered				
Preventive Care: Well Woman Visit Avg. Cost: \$285 for Visit	Covered at 100%	Covered at 100%	Covered at 100%	Covered at 100%
1 Primary Care Office Visit Avg. Cost: \$120 per Visit	\$120* (applies towards \$3,400 deductible)	\$25 copay	\$40 to \$150 copay	\$30 copay
1 Specialist Office Visit Avg. Cost: \$200	\$200* (applies towards \$3,400 deductible)	\$45 copay	\$40 to \$150 copay	\$40 copay
Prescriptions (Rx): 2 Brand-Name, Preferred Prescriptions Avg. Cost: \$100 per Prescription	\$200* (applies towards \$3,400 deductible)	\$80 copay + \$150 annual deductible (\$40 copay per script)	\$80 copay (\$40 copay per script)	\$60 copay (\$30 copay per script)
Total Employee Responsibility				
Total Out-of-Pocket Expenses Under Plan	\$520	\$300	\$270	\$130
Estimated Annual Payroll Deduction	\$1,249	\$4,032	\$2,334	\$3,819
Total Out-of-Pocket Expenses + Payroll Deductions	\$1,769	\$4,332	\$2,604**	\$3,949
Annual Amount Acadia Puts in the HSA	-\$500***	N/A	N/A	N/A
Employee's Total Annual Cost	\$1,269	\$4,332	\$2,604	\$3,949

* Cost is estimated and may vary.

** Totals are estimated as copays vary.

*** \$500 is the employer contribution that is deducted from an employee's total annual cost for individual-only coverage; this decreases total annual out-of-pocket expenses by \$500. Employer contribution is prorated based on benefits effective date.

You could save an average of \$1,335–\$3,063 a year by choosing the HDHP.



Family Coverage

DESCRIPTION	HDHP	PPO	SUREST PPO	KAISER
Services Rendered				
Preventive Care: Well Woman Visit Avg. Cost: \$285 for Visit	Covered at 100%	Covered at 100%	Covered at 100%	Covered at 100%
4 Primary Care Office Visits Avg. Cost: \$120 per Visit	\$480* (applies towards \$6,800 deductible)	\$100 (\$25 copay per visit)	\$160 to \$600 (\$40 to \$150 copay per visit)	\$120 (\$30 copay per visit)
1 Specialist Office Visit Avg. Cost: \$200	\$200* (applies towards \$6,800 deductible)	\$45 copay	\$40 to \$150 copay	\$40 copay
Prescriptions (Rx): 4 Generic Prescriptions Avg. Cost: \$20 per Prescription	\$80* (applies towards \$6,800 deductible)	\$40 (\$10 copay per script)	\$40 (\$10 copay per script)	\$40 (\$10 copay per script)
Prescriptions (Rx): 2 Brand Name, Preferred Prescriptions Avg. Cost: \$100 per Prescription	\$200* (applies towards \$6,800 deductible)	\$80 copay + \$300 annual deductible (\$40 copay per script)	\$80 copay (\$40 copay per script)	\$60 copay (\$30 copay per script)
Total Employee Responsibility				
Total Out-of-Pocket Expenses Under Plan	\$960	\$565	\$595**	\$260
Estimated Annual Payroll Deduction	\$6,434	\$12,458	\$8,373	\$17,753
Total Out-of-Pocket Expenses + Payroll Deductions	\$7,394	\$13,023	\$8,968**	\$18,013
Annual Amount Acadia Puts in the HSA	-\$1,000***	N/A	N/A	N/A
Employee's Total Annual Cost	\$6,394	\$13,023	\$8,968	\$18,013

* Cost is estimated and may vary.

** Totals are estimated as copays vary.

*** \$1,000 is the employer contribution that is deducted from total annual cost for family coverage; this decreases total annual out-of-pocket expenses by \$1,000. Employer contribution is pro-rated based on benefits effective date.

Your family could save an average of \$2,574–\$11,619 a year by choosing the HDHP.



Curious about how to use an HSA with your HDHP? Visit the [Health Savings Account page](#) on our benefits website to learn more!



Health Savings Account (HSA)

A Health Savings Account (HSA) is a tax-favored personal savings account that works with your High Deductible Health Plan (HDHP). You can use it to pay for qualified medical expenses such as deductibles, copays, dental and vision care as well as health and wellness-related items. For a complete list of qualified expenses, see [IRS Publication 502](#).

HSA Major Benefits

- Your account always belongs to you; you can take it with you when you leave or retire.
- Your balance rolls over from year-to-year.
- Contributing lowers your taxable income.
- The account helps you build a healthcare nest egg for emergencies or retirement.

Triple Tax Savings

- **It's tax-free when it goes in:** You can put money into your HSA on a pre-tax basis through convenient payroll deduction.
- **It's tax-free as it grows:** You earn tax-free interest on your money and have options for investment.
- **It's tax-free when you spend it:** When you spend the funds on eligible expenses, the funds are used tax-free.

Opening and Managing an HSA

If you enroll in the HDHP and elect to participate in an HSA, we will automatically open an HSA for you through HealthEquity. Manage your account 24/7 by downloading the [HealthEquity Mobile App](#). You may be prompted to confirm your identity by HealthEquity, based on guidelines within the Patriot Act.

HSA Eligibility

You may elect to open and donate to an HSA if you're enrolled in the HDHP and you:

- Are not enrolled in a traditional PPO plan through your spouse or other employer-sponsored plan
- Are not enrolled in a Medicare plan
- Are not claimed as a dependent on someone else's tax return
- Do not have a healthcare FSA or HRA
- Have not received VA benefits in the past three months
- You must make an election of a minimum of \$100 annually to be eligible.
- You may only receive employer contributions if you are enrolled in an HSA.

HSA Funding Limits*

COVERAGE LEVEL	2026 IRS LIMITS	EMPLOYER CONTRIBUTION	YOUR TOTAL POSSIBLE CONTRIBUTION
Individual Coverage	\$4,400	\$500	\$3,900
Family Coverage	\$8,750	\$1,000	\$7,750
Age 55+ Catch-Up Contribution	\$1,000	\$0	\$1,000

* See page 8 for additional details on funding limits based on tier of coverage for individual and family plans.

Curious about how to use an HSA with your HDHP? Visit the [Health Savings Account page](#) on our benefits website to learn more!



Acadia Contributes to Your HSA!

Acadia makes a per-pay-period contribution to your HSA, distributed equally over 24 pay periods, if eligible, to help you pay your deductible, out-of-pocket healthcare costs or save for the future. Acadia adds:

- \$500 annually for employee-only coverage
- \$1,000 annually for family coverage

Please note: The employer contribution is prorated based on benefits effective date.

Flexible Spending Accounts (FSAs)

Flexible Spending Accounts (FSAs) allow you to set aside pre-tax dollars from your paycheck to cover qualified expenses. Acadia offers three types of FSAs through HealthEquity.

Healthcare FSA

The Healthcare FSA helps you pay for IRS-approved medical expenses. Funds you set aside in the healthcare FSA are available in full on the first day of the plan year. The Healthcare FSA is available with either of the PPO health plans.

Limited Healthcare FSA

The Limited Healthcare FSA is similar to the healthcare FSA, but it only covers dental and vision expenses. You can choose this FSA if you are enrolled in an HDHP and open an HSA.

Dependent Care FSA

The Dependent Care FSA helps you pay for dependent care. This account works like a debit card; you need to accumulate the funds before you can use them.

FSA Funding Limits

FSA TYPE	2026 IRS LIMITS
Healthcare FSA	\$3,400
Limited Healthcare FSA	\$3,400
Dependent Care FSA	\$7,500*

* \$3,750 if married and filing separately

FSA Contributions Expire at the End of the Plan Year

Carefully consider your FSA contribution amounts for the plan year, because once you make your annual election, you will not be able to change it until the next Open Enrollment period or qualifying life event. At the end of the year, you lose any money left in your FSA — this balance will not roll over.



Eligible Expenses

The funds in each FSA must be used for qualified expenses such as the examples listed below. For a more comprehensive list of eligible expenses, see [IRS Publication 502](#).

Healthcare FSA

- Doctor's visits
- Prescription drugs
- Medical and dental deductibles
- Health and wellness items
- Over-the-counter items
- Hearing aids
- Eyeglasses

Limited Healthcare FSA

- Braces
- Dental services
- Eyeglasses
- Eye exams

Dependent Care FSA

- Child or adult daycare*
- Nursery school
- Preschool (excluding kindergarten)

* An eligible dependent is a tax-dependent child under age 13 or a tax-dependent spouse, parent or child unable to care for themselves.

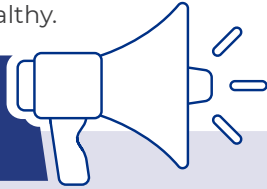


Medical Resources

If you are enrolled in an Acadia medical plan, you have access to a variety of programs and resources to help you and your family get and stay healthy.



SAVE MONEY



Your Teladoc Services Include:

- General 24/7 Medical Care: \$55 or less per visit
- Mental Health: \$90 or less per therapy visit
- Dermatology (for rashes and acne): \$85 or less per online review

Virtual Visits with Teladoc

Teladoc provides a quick and convenient way to access a board-certified doctor 24/7 by phone, mobile app or video. Providers will assess your symptoms, recommend a care plan and send a prescription to your local pharmacy, if needed.

Virtual visits are good to receive care for:

- Bladder/urinary tract infection
- Cold/flu
- Diarrhea
- Headaches/migraines
- Mental health support
- Pink eye
- Sinus problems
- Skin/dermatology
- Sore throat
- And more!

Talk to a doctor anytime! Visit teladochealth.com, download the [Teladoc Health mobile app](#) or call **800.TELADOC (800.835.2362)**.

NurseLine

NurseLine is part of your health benefits and a free service that is available 24/7 to address basic, non-emergency health concerns and questions regarding symptoms, medications and where to go for care. Call **877.950.5083** to get connected to a registered nurse. NurseLine can assist callers in more than 140 languages, as well as those who need hearing assistance.

Chat Online with a Registered Nurse, 24/7

- Sign in to umr.com.
- View the **Health Center** drop-down menu and select **NurseLine**.
- Select **Nurse Chat** to get started.



Explore resources, including a [provider search](#), plan details and claims by visiting umr.com or download the UMR app in the [App Store](#)® or [Google Play](#)®.

Vida for Weight Loss and Chronic Conditions

Starting in 2026, Vida Health is available as part of your Acadia benefits at no additional cost to you. Vida is a virtual health program to help you lose weight and manage or prevent conditions like diabetes, high blood pressure and high cholesterol.

When you join Vida, you will have access to:

- Accredited health coaches and registered dietitians through video meetings and in-app messaging
- Support and resources to manage and prevent chronic conditions, including guidance and monitoring tools
- Tools to track food, exercise, sleep and informative content like healthy recipes
- Personalized, actionable and timely digital health insights via your mobile app

Get started at vida.com/acadia or call **833.732.2242**.

Vida is available to employees and dependents 18+ enrolled in an Acadia UMR medical plan.

Plan Advisor by UMR

If you need assistance with your healthcare plan, Plan Advisor is here to help with real, dedicated health advisors who will work to answer your questions and connect you to the resources you need. You will receive free guidance and partner with your advisor to help match you to high-quality healthcare providers, as well as find ways to reduce costs wherever possible. Your plan advisor can review medical claim costs, find rewards programs near you, compare your out-of-pocket costs and much more.

Plan advisors are available weekdays from 7 a.m. to 7 p.m. CT at **888.804.9425**. You can also visit umr.com anytime to view your claims and benefits information.

Get Help to Quit Smoking

UMR's Tobacco Cessation Program

If you are enrolled in the High Deductible Health Plan or PPO Plan, UMR's free program can help you quit or reduce your use of nicotine. Call **800.207.7680** or scan the QR code to complete the tobacco cessation enrollment survey.



Tobacco Cessation for Surest Members

If you are enrolled in the Surest PPO Plan, visit pivot.co/surest and use code surest to access the free tobacco cessation program. Pivot is free to eligible Surest members ages 18+.

One Pass Select

This benefit provides fitness options to support you at any age and with any lifestyle goals — from gyms to digital classes to well-being content.

As a One Pass Select member, you have access to up to 20,000 gyms and fitness studios across the U.S. Plus, you can view more than 40,000 on-demand and livestreaming classes on your computer, TV and mobile device. You can even have groceries delivered through One Pass Select.

Choose from a variety of membership tiers and pay month-to-month with no contracts. And more good news — you receive a 10% discount when your family joins One Pass Select.

Sign up at onepasselect.com.

Kaiser Resources

Kaiser My Health Manager

My Health Manager is your one-stop online resource for:

- Scheduling and changing routine appointments
- Checking most lab results
- Refilling most prescriptions
- Making personal action plans for ongoing care
- Managing a family member's care
- Getting timely reminders for screenings and more

Access My Health Manager online at kp.org or download the Kaiser Permanente mobile app.

Kaiser Telehealth Services

Telehealth services are available with your Kaiser medical plan whether you are at home or on the go. As a Kaiser member, you have access to the below virtual services:

- **Phone appointments** — Schedule routine primary care and specialist visits, wellness coaching and more
- **Unscheduled care** — 24/7 telephonic access to medical professionals for urgent issues
- **Video visits** — Available for routine and urgent primary care, dermatology, follow-up care and more
- **Email consultations** — Securely email your doctor any time of day and receive a response within 48 hours

To get started, register online at kp.org or download the Kaiser Permanente mobile app.

UMR Maternity CARE

This no-cost program connects mothers-to-be with personalized health advice and emotional support. If you enroll in the program, you will receive an incentive gift sent to you after your delivery as a "thank you" for participating.

Newborn babies are not automatically added to an employee's plan. An employee must add them through a qualifying life event.

Benefits of this program include:

- One-on-one phone calls with a CARE nurse
- A selection of high-quality books and other educational materials on pregnancy, pre-term labor, childbirth and more
- Monthly virtual classes and a breastfeeding support group
- Check-ins conducted by your CARE nurse during each trimester and after your baby is born
- Support from a high-risk maternity nurse or certified lactation counselor, if needed
- Free access to the CARE mobile app, which connects you to nurses via text, email or video
- If diagnosed as high-risk, support from a CARE nurse who will monitor your condition and work to reduce claims costs pre- and post-delivery



Enroll by calling **888.438.8105** or scanning the QR code to complete the enrollment form online.

UMR CARE for Complex Condition Support

As part of your healthcare benefits, the UMR CARE clinical team may help coordinate medical care and treatment during a serious injury or illness. Case Management identifies when you or a covered family member are experiencing a health crisis during the hospital review process.

The UMR CARE clinical team may reach out to you to offer assistance with:

- Understanding your treatment plan from the beginning of your care through recovery
- Reviewing treatment options your doctor has proposed
- Serving as your advocate to help you and your family navigate the healthcare system
- Helping you better understand complex healthcare issues

If contacted by UMR CARE, you will most likely see "CARE clinical" on your caller ID. If you need to contact UMR CARE, call the number on your member ID card.

Your Prescription Coverage

If you enroll in an Acadia medical plan, you will automatically receive coverage for prescription drug medications administered by Express Scripts. Prescriptions are offered at four different levels: generic, preferred brand, non-preferred brand and specialty drugs. You can opt to have your prescriptions filled at a covered pharmacy or through Express Scripts Pharmacy's mail order program.

Generics Under HDHP

If you are enrolled in the High Deductible Health Plan (HDHP), you will have access to certain generic, preventive medications covered with the deductible waived (coinsurance applies). For more details and for a list of these medications, visit [express-scripts.com](https://www.express-scripts.com) or the Express Scripts [mobile app](#).

Access Medication Cost and Coverage

Register online at [express-scripts.com](https://www.express-scripts.com) or download the [Express Scripts mobile app](#) to check coverage, medication price and generic availability. To price a medication, choose "Price a Medication" from the Prescriptions menu, enter your drug name and click Search. After you find your medication, you will be able to view cost and coverage information.

Mail Order Pharmacy

Mail order pharmacies are a convenient way to get prescriptions you take on an ongoing basis delivered right to your doorstep. With Express Scripts Pharmacy, you'll receive a 90-day supply while only paying the cost of a 60-day supply if you were to go to a retail location.

Step Therapy Program

The Step Therapy program helps you find the most affordable medications available while providing you the treatment you need. The program is known as a "step" because it provides a process to try proven, cost-effective medications (often generics) before a more costly medication will be covered under the medical plan.

Switch and Save Today!



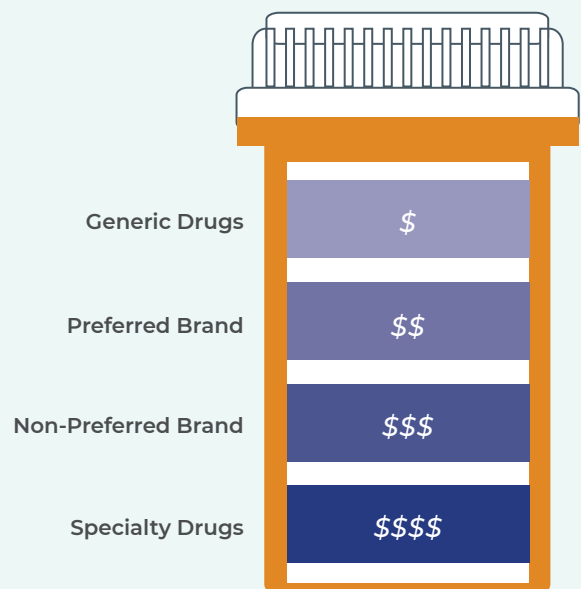
Have your doctor send your prescriptions electronically to Express Scripts Pharmacy.



Visit [express-scripts.com/hd](https://www.express-scripts.com/hd) or download the mobile app on the [App Store](#) or [Google Play](#).



Call the dedicated member services number at [866.808.0968](tel:866.808.0968).



Dental Coverage

We partner with Delta Dental of TN to offer you and your family members affordable dental insurance. Choose an in-network provider to make the most of your dental coverage and to avoid balance billing. Visit www.deltadentaltn.com to find an in-network provider, and always check with your provider when making an appointment to confirm they are in-network.

Two Dental Plan Options

- **Value Plan PPO:** You have access to the Delta Dental PPO network.
- **Base Plan:** You have access to both the Delta Dental PPO and Delta Dental Premier networks.

	VALUE PLAN PPO IN-NETWORK*	BASE PLAN PREMIER/PPO IN-NETWORK*
Calendar Year Deductible		
Individual	\$50	\$50
Family	\$150	\$150
Calendar Year Maximum Benefit		
Preventive, Basic and Major Services	\$500 per person	\$1,500 per person
Coinsurance		
Preventive/Diagnostic		
Examples: Exams, Cleaning, Fluoride Treatment, X-Rays and Space Maintainers	100% no deductible	100% no deductible
Basic Services		
Examples: Fillings, Extractions, Periodontal Scaling and Root Planning and Oral Surgery	20% after deductible (no endodontic/periodontal surgery)	20% after deductible
Major Services		
Examples: Crown, Inlays, Fixed Bridgework and Dentures	No coverage	50% after deductible
Orthodontia		
Coinsurance	No coverage	50%
Lifetime Maximum		\$1,500 per person
Benefit Applies to		Children to end of the month of age 19

* If you choose to visit an out-of-network provider, you may be balance billed.



What is Balance Billing?

In-network providers are contracted with the plans at negotiated rates. If you see an out-of-network provider, you may be balance billed, which means you will be responsible for paying any charges that are not covered by your plan.



Access Your Dental ID Card

Register or log in to deltadentaltn.com or download the **Delta Dental mobile app**. When you log in to the member portal, “**view and print ID card**” can be found on the right-hand side. In the mobile app, **member ID card info** can be found directly at the top once you log in.

Vision Coverage

We partner with VSP to offer you and your family members affordable vision care, including generous allowances for glasses or contact lenses. Visit vsp.com to find an in-network provider.

	VSP VISION PLAN	
	IN-NETWORK	OUT-OF-NETWORK
Exam (once every 12 months)		
	100% covered	Up to \$45
Prescription Lenses (once every 12 months)		
Single Vision	\$10 copay	Up to \$30
Lined Bifocal		Up to \$50
Lined Trifocal		Up to \$60
Lenticular		Up to \$75
Standard Progressive Lenses (once every 12 months)		
See plan document for additional lens options and discounts.	100% covered	Up to \$50
Frames (once every 12 months)		
	\$170 allowance	Up to \$50
Contacts (once every 12 months, instead of glasses)		
Contacts	\$145 allowance	Up to \$100
Contact Lens Exam	\$20 copay	

Extra Discounts and Savings

Laser Vision Correction Discounts

- Those covered under our vision plans have access to exclusive savings on laser vision correction.
- Those eligible will receive an average of 15% off the regular price at contracted facilities.

Exclusive Discounts

- Discover all current eyewear offers and savings at vsp.com/offers.

Free Hearing Exams and Resources

Treating hearing loss is an important part of staying healthy long-term and reducing your risk for diseases such as dementia.

UnitedHealthcare Hearing is here to assist you by providing free hearing exams and consultations as well as offering up to 50% off a wide selection of hearing aids and services. Call **866.926.6632**, **TTY 711** to schedule an appointment.



Member ID Cards

Members enrolled in the VSP vision plan can create an account on vsp.com and print an ID card. However, an ID card is not needed for services.



Life and AD&D Coverage

Protect yourself and your loved ones when the unexpected occurs. Life and Accidental Death and Dismemberment (AD&D) insurance is provided in partnership with MetLife.

It is important to name a beneficiary for your Life and AD&D insurance and keep your beneficiary designation up-to-date. If you elect Supplemental Life Insurance for your spouse or child(ren), you will automatically be the beneficiary.

Basic Life and AD&D

Acadia automatically provides, at no cost to you, life and AD&D coverage of 1.5 times your annual salary, rounded to the next higher \$1,000, to a maximum of \$50,000. Benefits begin to reduce at age 70 by the following amounts: Age 70–74: 35%; Age 75–79: 60%; Age 80 or older: 75%

Employee Supplemental Life and AD&D

You're eligible to purchase additional coverage in increments of \$10,000 up to a maximum of 10 times your annual salary or \$500,000. The guaranteed issue amount is \$400,000. Benefits begin to reduce at age 70 by the following amounts: Age 70–74: 35%; Age 75–79: 60%; Age 80–84: 75%; Age 85 or older: 90%

Spouse Supplemental Life

If you elect optional life coverage for yourself, you can also elect voluntary life coverage for your spouse in increments of \$5,000 up to a maximum of 50% of the employee approved amount. The guaranteed issue amount is \$50,000. **The spouse rate is based on your spouse's age and will terminate at age 70.**

Child(ren) Optional Life

You may elect coverage for your eligible dependent child(ren) from birth to age 26 in the amount of \$10,000. The cost of coverage is the same regardless of how many children you enroll.

Supplemental Life and AD&D Coverage

AGE BAND	SUPPLEMENTAL LIFE AND AD&D RATE PER \$1,000 (24 PAY PERIODS)
Less than 25	\$0.047
25-29	\$0.047
30-34	\$0.057
35-39	\$0.067
40-44	\$0.077
45-49	\$0.117
50-54	\$0.182
55-59	\$0.297
60-64	\$0.432
65-69	\$0.587
70+*	\$0.942
Child Rate	Flat Rate \$0.310

* Benefits are subject to age reduction.



What is Evidence of Insurability (EOI)?

EOI, sometimes known as proof of good health, is health information the insurance company requires to approve you for coverage. You may be required to submit EOI if you elect coverage outside new hire enrollment or if you elect above the guaranteed issue amount.

What is Guaranteed Issue Amount?

This is the amount of coverage available without having to provide information about your health.

Disability Coverage

Disability insurance protects your income by financially supporting you and your family when you are unable to work. We partner with MetLife to provide this coverage. If you participate in a voluntary disability plan, premiums are taken as a post-tax deduction so any benefits you receive can be paid to you tax-free.

Employer-Paid Short-Term Disability

Acadia offers an employer-paid Short-Term Disability benefit at 60% of an employee's weekly earnings up to the maximum of \$1,500.

Voluntary Long-Term Disability

Acadia also offers Long-Term Disability (LTD) insurance for you to elect at discounted group rates. Once you are approved, you will receive benefits on the 91st day of disability. This plan pays 60% of your pre-disability income:

- Up to a \$5,000 monthly benefit for employees making less than \$100,000
- Up to a \$10,000 monthly benefit for employees making \$100,000 or more

The plan will pay you benefits for the duration of an approved disability to age 65 or Social Security Normal Retirement Age, whichever is later.

Before you enroll, you may want to consider whether your state offers a state disability and/or family leave program. Please reach out to your state's disability office for additional information.

Pre-Existing Condition Limitation

A pre-existing condition limitation period is a window of time, after your disability plan takes effect, when a pre-existing condition (or multiple pre-existing conditions) will not be covered by the plan. This means that if any condition you receive medical attention for in the three months before your coverage begins results in a disability during the first 12 months after your coverage begins, this disability would not be eligible for payout under your plan.

Both voluntary LTD plans have pre-existing condition limitations.

Example of Pre-Existing Condition Limitation:

- Sarah elected voluntary LTD during Open Enrollment, with an effective date of January 1, 2026. In March 2026, she became disabled due to a back condition she was treated for in October 2025 (within the three-month look-back period). Because the disability occurred within 12 months of her coverage start date, this condition would not be covered under her policy.

Voluntary Long-Term Disability Coverage

AGE BAND	SEMI-MONTHLY RATE* (24 PAY PERIODS) PREMIUM FACTORS	
	VOLUNTARY LTD (UP TO \$5K MONTHLY)	VOLUNTARY LTD (UP TO \$10K MONTHLY)
Less than 25	\$0.00047	\$0.00064
25-29	\$0.00074	\$0.00101
30-34	\$0.00134	\$0.00183
35-39	\$0.00215	\$0.00293
40-44	\$0.00369	\$0.00504
45-49	\$0.00483	\$0.00659
50-54	\$0.00682	\$0.00930
55-59	\$0.00879	\$0.01199
60-64	\$0.00678	\$0.00924
65-69	\$0.00457	\$0.00623
70-99	\$0.00333	\$0.00454

* To calculate your per-pay-period premium, multiply your age rate times your monthly salary.

Voluntary Benefits

When life throws you a curve ball, our voluntary benefits provide an added layer of financial protection for you and your family. These benefits will help cover extra out-of-pocket expenses if you or your eligible family members suffer an unexpected serious illness or qualifying accident.

Accident Insurance

Accidents can happen when you least expect them. While you can't plan for when an accident will occur, you can protect yourself financially. Accident insurance, administered by MetLife, provides direct payments for you to use however you wish in the case of over 150 different off-the-job accidents that result in the following medical services and treatments, including:

- Ambulance transport
- Emergency care and/or follow-up care
- Inpatient/outpatient surgery
- Medical testing (e.g., CT, X-rays, MRIs)
- Therapy services



Health Screening Benefit

Each person covered under accident insurance is eligible to receive a **\$50 benefit per calendar year** for taking one of over 40 health screenings. These screenings include blood tests for cholesterol, colonoscopy and endoscopy procedures.

Critical Illness Insurance

Critical Illness insurance, administered by MetLife, provides you a lump sum payment when you need it so you can focus on what matters most — getting better. You have the option to purchase coverage of \$15,000, \$30,000 or \$50,000. Covered critical illnesses include, but are not limited to:

- Cancer
- Heart attack
- Stroke
- Alzheimer's disease
- Major organ transplant
- Seven childhood diseases

Hospital Indemnity Insurance

Hospital stays can add up fast, and medical coverage doesn't always cover the entire stay. Hospital Indemnity insurance, administered by MetLife, typically provides a flat amount for a hospital admission and a per day amount for the duration of your hospital stay. This plan includes coverage for:

- Hospital admission
- Hospital/ICU stays
- Inpatient rehab unit stays

Life with Long-Term Care

If you suddenly need long-term care, like a nursing home or assisted living, would your family be able to afford this cost? Life with Long-Term Care, provided by Chubb, is here to help. This coverage can pay you directly if you need long-term care, or it can pay benefits to your loved ones in the event of your death.



401(k) Plan

Acadia wants you to feel secure and prepared for life after your career. In partnership with Empower, our 401(k) savings plan is designed to help you plan ahead and feel prepared for retirement.

Eligibility

Acadia employees are eligible to participate in our 401(k) plan on the first day of any month after meeting the eligibility requirements by contacting Empower at [866.467.7756](tel:866.467.7756) or online at empowermyretirement.com.

Donate to Your 401(k)

Through convenient payroll deductions, you may donate traditional pre-tax, Roth after-tax or a combination. For 2026, you may donate up to \$23,500* to your 401(k). If you are age 50 or older, you may donate an additional catch-up contribution of \$7,500. Deferral changes may take up to 30 days to process in payroll.

* 401(k) maximum contribution is subject to change for 2026. Refer to [IRS.gov](https://www.irs.gov) for additional information.

Acadia Adds to Your 401(k)



Acadia will donate a discretionary match into your 401(k) if you are actively investing in your account. The discretionary employer match is donated at each pay period and can be viewed on both your payroll statement and within your 401(k) account.

If your salary is \$10,000 and you defer 5% of that \$10,000, Acadia will match 50% of the 5%.

If your salary is \$10,000...



Ownership

In a retirement plan, the term “vesting” refers to who owns the funds. You are always vested in your own 401(k) contributions, which means you always own the funds you donate. Based on a graded schedule, you are 100% vested in company contributions after four years of service.

Your 401(k) in Action

Manage your 401(k) account by logging into empowermyretirement.com or call [866.467.7756](tel:866.467.7756).

By logging in, you can:

- Join/change your contribution amount
- Change investments
- Update/designate your beneficiary
- Process rollovers and withdrawals
- Find resources and interactive planning tools
- Review a summary of plan offerings

Note: Beneficiaries, demographic information and elections are all managed by Empower.

The beneficiary you designate will receive your 401(k) balance in the event of your death. It's important to ensure you designate and keep your beneficiary information up-to-date.



Mental Health Resources

Employee Assistance Program: CuraLinc

Acadia recognizes its employees as one of its most valuable resources. While everyone experiences challenges in life, sometimes the effects can disrupt work performance and personal well-being.

Acadia has partnered with **CuraLinc** to help you and your family members deal with problems before they become unmanageable. Services offered, such as counseling, legal services, financial services, work-life services and more, can help you cope through a difficult time. These services are **confidential and free of charge** to all eligible employees and dependents.

EAP benefits include:

- Up to six free sessions of face-to-face counseling, per incident, per covered participant
- 24/7/365 telephone support from a licensed clinician
- Mobile app to chat live with a counselor
- Online resources such as videos, financial calculators and self-assessments

Our EAP supports a variety of concerns, including:

- Anxiety
- Depression
- Marriage and relationship problems
- Grief and loss
- Substance use
- Anger management
- Stress
- Financial and legal assistance
- Family assistance
- And more

Mindstream with CuraLinc

Mindstream is a customizable platform that gives you access to live and on-demand video and audio sessions to boost your mental clarity and build helpful skillsets to tackle even life's biggest challenges. This service is available to employees at no cost.

Identity Recovery with CuraLinc

In addition to mental health resources, your Employee Assistance Program offers identity theft recovery services, including:

- Free 30-minute phone consultation with an identity recovery professional
- Personalized action plan to undo damage and restore peace of mind
- Ongoing guidance whenever needed

Contact CuraLinc:

- Call **888.881.5462**
- Visit supportlinc.com (company code: **acadia**)
- Download the [eConnect mobile app](#) (company code: **acadia**)

Talkspace

Through UMR, you have access to Talkspace, a virtual therapy program that offers counseling for a variety of behavioral health conditions such as:

- Anxiety
- Depression
- PTSD
- Substance abuse
- Eating disorders
- Compulsive disorders
- And more

Talkspace is a convenient and safe space to speak with a therapist from the comfort of your own home. Specialized clinicians are available to support you and build a personalized treatment plan to help you stay on track. All services are covered under your UMR health benefits and are accessible to you and your dependents ages 13 (therapy only) and above (psychiatric care for those 18 and over).

Before your first visit, register online at talkspace.com/connect. After registering, download the Talkspace mobile app. If preferred, Talkspace can also be accessed via desktop.

Teladoc: Virtual Mental Health Support

Through Teladoc Health, you have access to confidential therapy for conditions like depression, anxiety, stress, marital or family issues, and much more by phone or video. Choose a therapist who best fits your needs and schedule an appointment when it's convenient for you.

Visit teladochealth.com, download the [Teladoc Health mobile app](#), or call **800.TELADOC**.

Benefits Extras

Our benefits program offers a variety of additional services to support you.

Tuition Reimbursement

When you choose to invest in education and learning new career skills, Acadia is proud to invest in you as well. This program, provided in partnership with EdAssist by Bright Horizons, includes low-cost program options, exclusive discounts at over 200 accredited schools, free one-on-one coaching sessions and a personalized education plan.

Visit the [Tuition Reimbursement page on Acadia Connect](#) to learn more about how this program can support you.

Employee Discount Program

Acadia offers employees an Employee Discount Program through PerkSpot. You can save on everything from travel to electronics. Take advantage of exclusive perks offered by more than 30,000 merchants. Browse thousands of discounts from home, work or on-the-go!

Visit acadiahealthcare.perkspot.com or opt-in to receive our texts and stay updated on deals every month!

EarnIn App

EarnIn is an app that allows you to access a portion of your earned but unpaid wages before payday.

The app also includes additional features, including:

- **Balance Shield:** Opt to receive an instant alert and automatic cash out if your bank balance ever falls below a limit you set.
- **Free Credit Monitoring:** Keep track of your credit score with complimentary access to your VantageScore 3.0[®] by Experian[®].
- **Tip Yourself:** Create a savings goal (e.g., a trip or a house) and automatically have savings allocated from every paycheck so you can meet your goal sooner.

[Download the app](#), and when prompted for your employer, enter "Acadia Healthcare."

Employee Cares Fund

The [Acadia Employee Cares Fund](#) provides short-term emergency support to employees facing financial hardship due to certain unforeseen and unpreventable circumstances. These include natural disaster, life-threatening illness/injury, a death or another extreme life event. The fund is seeded through employee donations. To donate to this fund or to apply for assistance, visit the Employee Cares Fund [page](#). Thank you for your support in helping illuminate the path forward when our colleagues are facing a dark time.



Important Contacts

Your Path to Health

Medical	UMR Group Number: 76-417129 888.804.9425 www.umar.com
	Surest Group Number: 78800944 866.683.6440 surest.care/Acadia
	Kaiser Permanente Group Number (Northern CA): 604944 Group Number (Southern CA): 231861 800.464.4000 www.kp.org
Prescription	Express Scripts 866.808.0968 express-scripts.com
Teladoc	Teladoc Health 800.TELADOC (800.835.2362) teladochealth.com
Weight loss/ chronic conditions	Vida Health 833.732.2242 vida.com/acadia
Tobacco Cessation Program	UMR 800.207.7680
Healthy Maternity	UMR Maternity CARE 888.438.8105
Healthcare Advisory Services	Plan Advisor 888.804.9425 umar.com
COBRA	HealthEquity/WAGEWORKS, INC. 888.678.4881 mybenefits.wageworks.com
Dental	Delta Dental of TN Group Number: 5603 800.223.3104 deltadentaltn.com
Vision	VSP Group Number: 40151499 800.877.7195 vsp.com
Medicare Advisory Services	Allsup 888.271.1173 allsup.com

Your Path to Financial Wellness

HSA and FSA	HealthEquity 866.346.5800 memberservices@healthequity.com
Life and Disability	MetLife Group Number: 252797 800.438.6388 mybenefits.metlife.com
Voluntary Benefits (Accident, Hospital, Critical Illness, Health Screening Benefit)	MetLife Group Number: 252797 800.438.6388 online.metlife.com
Life with Long- Term Care	Chubb Company Code: ATJ 855.241.9891 chubb.com
401(k) Plan	Empower 866.467.7756 empowermyretirement.com

Your Path to Support

Employee Assistance Program (EAP)	CuraLinc Company Code: acadia 888.881.5462 supportlinc.com
Tuition Reimbursement Program	EdAssist by Bright Horizons
Employee Discount Program	PerkSpot
Employee Assistance Fund	Employee Cares Fund

Call MyHR at **844.866.1475** to get assistance from a benefits counselor who can walk you through enrolling in your benefits, coverage options, ID cards, qualifying life events, 401(k), leaves of absence, EAP, employment verification and more. Help is available Monday–Friday, 8 a.m. to 5 p.m. CT.

1. Single sign-on users: acadia.ultipro.com
2. All other users: myacadiahealthcare.com
3. UKG Pro Mobile App:
 - A. Download the UKG Pro App: [App Store](#) | [Google Play](#)
 - B. Use company code: ACAHC
 - C. Log in using your UKG Login



Visit [Acadia Connect](#) and myacadiahealthcare.com for benefits information and resources.

Insurance Terms You Should Know

Insurance can be confusing. Understanding these common insurance terms will help you make the most of your benefits.



Balance Billing

This is a bill that is considered your responsibility. Out-of-network providers may send you a bill for care or services you received that your insurance does not cover.



Formulary

The list of medications covered under your health plan; they typically have different tiers, such as generic and brand name.



Coinsurance

This is a percentage of what you will pay for covered services after you reach any applicable deductible or copays. Typically, your percentage is lower than the plan's.



Network

A group of doctors and facilities contracted with the plan at negotiated rates.



Copay

This is a set fee you pay for certain services and expenses, such as doctor visits and prescriptions.



Out-of-Pocket Maximum

This is the most you'll pay for eligible healthcare services during the plan year.



Deductible

This is the amount you pay out of your pocket before the plan begins to help pay for covered expenses.



Preauthorization

Is a process giving the insurance company a chance to review needed services and/or medication and determine if it will be covered.



Explanation of Benefits (EOB)

This is not a bill; it is a document sent by the insurance company to list the services you receive and what the insurance plan will cover.



Premium

This is the cost you must pay to be covered by the plan.



This document highlights some of the benefits offered through our benefits program. Please refer to the plan document(s) for a complete description. If there is a conflict between this document and the legal plan documents, the legal plan documents will prevail. The benefits and policies outlined in this document do not constitute the terms and conditions of an employment contract. Although the company maintains the benefits program on an ongoing basis, the company reserves the right to amend or terminate any plan at any time.



**MYHEALTH
& WELLBEING**

ACADIA
HEALTHCARE