

# TEAMHealth<sup>®</sup>

2026 | BENEFITS GUIDE



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Our associates are the heart of our success at TeamHealth. We work to ensure we show our appreciation by providing you and your family the best possible care through the programs and benefits we offer. Take some time to review your options for 2026, so you can choose the benefits that best fit you and your family.

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### THIS GUIDE IS INTERACTIVE!

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# ELIGIBILITY AND ENROLLMENT

## It's Time to Enroll

Our benefit resources and programs are designed to support you and your family in every stage, circumstance, and aspect of life. This guide is an overview of what you need to know about your benefits and where to go for details.

- 1 Think about your healthcare needs and reflect on the past year's expenses.** Consider these and other factors when choosing the best plan for you and your family.
- 2 Get informed.** Read this guide and all benefit materials to understand your options.
- 3 Discuss with others.** Share this information with your family members to help decide which coverage works best for you. If you have any questions, call **877.516.7492** or email **benefits@teamhealth.com**.
- 4 Choose your benefits.** Visit **teamhealthbenefits.com**, 24 hours a day, 7 days a week.
- 5 Enroll in spending accounts.** Make sure to enroll in the Health Savings Account (HSA) or Flexible Spending Accounts (FSAs). **Remember — Spending Account elections do not roll over from year to year; you must re-enroll annually.**
- 6 Confirm your elections.** Print your confirmation statement to ensure your benefit choices are correct. After enrollment ends, you cannot make changes to your elections unless you experience a **qualifying life event**.

## Important Dates to Remember

2026 coverage begins **January 1, 2026**, or your benefit effective date.

## New Hire Enrollment

As a new hire, you can elect benefits outside of open enrollment. You must enroll in your benefits within your first 30 days of employment. Benefit premiums begin in the month your benefits are effective. For any late enrollment, you will be responsible for any missed benefit premiums. To enroll, go to **teamhealthbenefits.com**.

# ELIGIBILITY AND ENROLLMENT

## Benefit Basics

### Eligibility



#### YOU

- Regular, full-time TeamHealth employee



#### SPOUSE

- Individual to whom you're legally married



#### DEPENDENT CHILDREN

- Up to age 26
- Up to any age if unmarried and mentally or physically handicapped and meet certain requirements

### Qualifying Life Events

If you experience a **qualifying life event** during the year, you may be able to change your current benefit elections. Otherwise, Open Enrollment is the only time you're allowed to make or change your benefit elections.

### Keep in Mind

- You have 30 days to notify TeamHealth Benefits of your qualifying life event. If you don't, you must wait until Open Enrollment next year to make changes – unless you experience another qualifying life event during the year.
- You must provide proof of the event. For example, a marriage license for a marriage event.
- If your child turns 26 this year, coverage will continue through the end of the month in which they turn 26. COBRA will be offered to children enrolled in medical, dental, or vision plans. COBRA information will be sent to your home address.

### For More Information, Contact TeamHealth Benefits:

Phone: 877.516.7492

Email: [benefits@teamhealth.com](mailto:benefits@teamhealth.com)

Online: [teamhealthbenefits.com](https://teamhealthbenefits.com)



# MEDICAL PLAN

## Your Aetna Medical Plan Options

We offer comprehensive medical coverage for you and your family through Aetna and the Aetna Choice network, which offers a wide network of physicians and hospitals. All of our medical plans come with in-network **preventive care**, at no cost to you, to help you stay healthy.

You have three Aetna health plans to choose from. Decide which plan works best for you and your family based on how often you may use the medical and prescription benefits, the cost of coverage (premiums, and the various deductibles and copays).

Remember: All plans allow you to see any doctor of your choice, but visits are most affordable to you if you choose an in-network provider.

[Click here to learn more about the key differences between an HDHP and a PPO plan.](#)

<b>HDHP</b> with optional <b>HSA</b>	The HDHP with optional HSA Plan is a High Deductible Health Plan that offers an individually-owned Health Savings Account (HSA) that remains yours even if you leave TeamHealth. You can elect and contribute your own funds to the Health Savings Account.
<b>HDHP</b> with <b>HRA</b>	The HDHP with HRA Plan is a High Deductible Health Plan that includes a company-funded, salary- based Health Reimbursement Account (HRA) for eligible employees.
<b>PPO</b>	In a PPO Plan, a copay covers the office visit charge. Labs and x-rays done in the physician's office will apply to the deductible and coinsurance.

### Aetna Indemnity Plan

If you're in an area with little or no Aetna in-network providers, you may be eligible for the Aetna Indemnity Plan. Call **877.516.7492** for more information.

# MEDICAL PLAN

## Compare Your Coverage Options

### Medical Plan Comparison Chart (Employee Cost)

	PPO PLAN		HDHP WITH HRA PLAN		HDHP WITH OPTIONAL HSA PLAN	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
<b>Annual Deductible<sup>1</sup></b> (Individual/Family)	\$1,000 / \$2,000	\$2,000 / \$4,000	\$1,600 / \$3,200	\$3,200 / \$6,400	\$2,500 / \$5,000	\$5,000 / \$10,000
<b>Out-of-Pocket Maximum<sup>1</sup></b> (Individual/Family)	\$3,000 / \$6,000	\$6,000 / \$12,000	\$4,000 / \$8,000	\$8,000 / \$16,000	\$5,000 / \$10,000	\$12,000 / \$20,000
<b>Lifetime Maximum</b>	Unlimited		Unlimited		Unlimited	
<b>Urgent Care</b>	\$75 copay	40% after deductible	20% after deductible	40% after deductible	20% after deductible	40% after deductible
<b>Emergency Room Visit</b>	\$200 copay (waived if admitted)	\$200 copay (waived if admitted)	20% after deductible	Same as in-network	20% after deductible	Same as in-network
<b>Non-notification Penalty</b>	N/A	50% reduction	N/A	50% reduction	N/A	50% reduction
<b>Physician Office Visits</b> <ul style="list-style-type: none"> <li>Preventive Care<sup>2</sup></li> <li>Primary Care Physician</li> <li>Specialist Visits</li> </ul>	<ul style="list-style-type: none"> <li>No cost to you</li> <li>\$25 copay</li> <li>\$50 copay</li> </ul>	<ul style="list-style-type: none"> <li>40% after deductible</li> </ul>	<ul style="list-style-type: none"> <li>No cost to you</li> <li>20% after deductible</li> </ul>	<ul style="list-style-type: none"> <li>40% after deductible</li> </ul>	<ul style="list-style-type: none"> <li>No cost to you</li> <li>20% after deductible</li> </ul>	<ul style="list-style-type: none"> <li>40% after deductible</li> </ul>
<b>Diagnostic Services</b> (In physician's office or outpatient) <ul style="list-style-type: none"> <li>Routine Diagnostics</li> <li>Non-routine</li> </ul>	<ul style="list-style-type: none"> <li>20% after deductible</li> </ul>	<ul style="list-style-type: none"> <li>40% after deductible</li> </ul>	<ul style="list-style-type: none"> <li>20% after deductible</li> </ul>	<ul style="list-style-type: none"> <li>40% after deductible</li> </ul>	<ul style="list-style-type: none"> <li>20% after deductible</li> </ul>	<ul style="list-style-type: none"> <li>40% after deductible</li> </ul>
<b>Mammograms</b> <ul style="list-style-type: none"> <li>Preventive</li> <li>Diagnostic</li> </ul>	<ul style="list-style-type: none"> <li>No cost to you</li> <li>20% after deductible</li> </ul>	<ul style="list-style-type: none"> <li>40% after deductible</li> </ul>	<ul style="list-style-type: none"> <li>No cost to you</li> <li>20% after deductible</li> </ul>	<ul style="list-style-type: none"> <li>40% after deductible</li> </ul>	<ul style="list-style-type: none"> <li>No cost to you</li> <li>20% after deductible</li> </ul>	<ul style="list-style-type: none"> <li>40% after deductible</li> </ul>
<b>Outpatient Surgery Center</b>	20% after deductible	40% after deductible	20% after deductible	40% after deductible	20% after deductible	40% after deductible

<sup>1</sup> Applied on a calendar year basis.

<sup>2</sup> Covered preventive services.

The HDHP with Optional HSA Plan features an **aggregate deductible** and **embedded out-of-pocket maximum** for family coverage.



# MEDICAL PLAN

## Compare Your Coverage Options

### Medical Plan Comparison Chart (Employee Cost)

	PPO PLAN		HDHP WITH HRA PLAN		HDHP WITH OPTIONAL HSA PLAN	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Outpatient Rehabilitation (In office)	\$25 copay per visit	40% after deductible	20% after deductible	40% after deductible	20% after deductible	40% after deductible
Hospital Care	20% after deductible					
Professional Fees - Inpatient						
Maternity Care						
Durable Medical Equipment						
Home Healthcare (80 visits per year)						
Hospice Services						
Skilled Nursing/Extended Care (120 days per calendar year)						
Infertility Services (\$10,000 per lifetime)						
Transplant Benefits through Institutes of Excellence						
Ambulance Services	\$200 copay	\$200 copay	20% after deductible	Same as in-network	20% after deductible	Same as in-network
Mental Health/Substance Abuse <ul style="list-style-type: none"> <li>• Inpatient</li> <li>• Outpatient</li> </ul>	<ul style="list-style-type: none"> <li>• 20% after deductible</li> <li>• \$25 copay</li> </ul>	<ul style="list-style-type: none"> <li>• 40% after deductible</li> <li>• 40% after deductible</li> </ul>	<ul style="list-style-type: none"> <li>• 20% after deductible</li> </ul>	<ul style="list-style-type: none"> <li>• 40% after deductible</li> </ul>	<ul style="list-style-type: none"> <li>• 20% after deductible</li> </ul>	<ul style="list-style-type: none"> <li>• 40% after deductible</li> </ul>

**Note:** This is a summary only of your coverage. In-network services are based on negotiated charges. Out-of-network professional services are paid at Fair Health 80th (R&C) and facility services are paid at 140% of Medicare. You may be balance billed for any charges on voluntary OON services over what the plan pays for.

To learn about TeamHealth's contribution to your salary-based HRA that is a part of the HDHP with HRA Plan, see [page 13](#).



## On-Demand Care When You Need It

### Leo

Leo is available for non-emergent injuries and illnesses 24/7/365. Enjoy healthcare built for you with no commutes, no appointments, and nothing to download. Visits with Leo are available at no cost for associates and their dependents enrolled in a TeamHealth Aetna plan.

#### Here's how you can get started:

**1** Visit [team.getleohealth.com](https://team.getleohealth.com) and sign up or log into your account. When signing up be sure to select "Aetna TeamHealth Plan Participants" for your insurance plan/benefit group.

**2** Select your desired visit type. Visit types include:



#### Online interview

Complete a digital medical questionnaire by answering a few questions about how you're feeling and any symptoms you are experiencing. A provider will review your responses and create a treatment plan personalized for you.



#### Phone visit

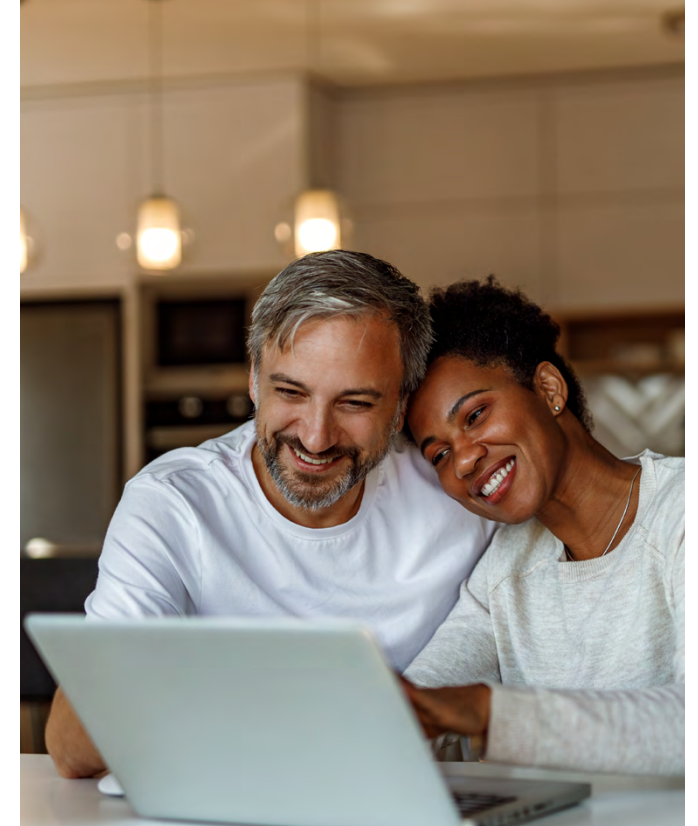
Share basic details about your symptoms before your phone consultation. During the call, a provider will discuss your concerns, review your information, and develop a personalized treatment plan.



#### Video visit

Share basic details about your symptoms before entering the video waiting room. During your consultation, a provider will discuss your concerns, review your information, and develop a personalized treatment plan.

**3** Get your diagnosis and treatment plan. A trusted clinician will help you determine which care option is best for you.



*Leo*

## Your Prescription Benefits Through Caremark

Under the Aetna medical plans, you receive prescription drug coverage through CVS Caremark. There are three tiers of prescription drugs: **generic**, **formulary brand-name drugs**, and **non-formulary brand-name drugs**. Review the chart for more information about your prescription drug benefits.

Plan Feature	PPO Plan and HDHP with HRA (In-Network)	HDHP with Optional HSA
Prescription Out-of-Pocket Maximum	\$2,000 / \$4,000	<ul style="list-style-type: none"> <li>You pay the full cost of the prescriptions until you hit the combined medical/prescription deductible.</li> <li>Prescriptions are then 20% of total cost until you meet the combined medical/prescription out-of-pocket maximum.</li> <li>Certain preventive ACA drugs are covered at 100%.</li> </ul>
Retail Prescription Drugs (30-day supply)		
<ul style="list-style-type: none"> <li>Tier 1: Generic</li> <li>Tier 2: Formulary brand-name</li> <li>Tier 3: Non-formulary brand-name</li> </ul>	<ul style="list-style-type: none"> <li>35% coinsurance (\$5 min, \$150 max)</li> <li>35% coinsurance (\$15 min, \$150 max)</li> <li>35% coinsurance (\$35 min)</li> </ul>	
Mail Order or CVS Pharmacy Prescription (90-day supply)		
<ul style="list-style-type: none"> <li>Tier 1: Generic</li> <li>Tier 2: Formulary brand-name</li> <li>Tier 3: Non-formulary brand-name</li> </ul>	<ul style="list-style-type: none"> <li>25% coinsurance (\$10 min, \$200 max)</li> <li>25% coinsurance (\$30 min, \$200 max)</li> <li>25% coinsurance (\$70 min)</li> </ul>	
Specialty Prescription Drugs (30-day supply)		
<ul style="list-style-type: none"> <li>PrudentRx eligible</li> <li>All other specialty drugs</li> </ul>	For Aetna PPO and Aetna HRA enrollees: \$0 when enrolled with PrudentRx otherwise 30% with no maximum coinsurance.	

### Save Money with Mail Order

Maintenance Choice encourages members to fill maintenance medications in 90-day supplies at either a CVS Pharmacy or CVS Caremark Mail Service Pharmacy. If you want to receive your maintenance medications in a 30-day supply at your local non-CVS pharmacy, you may elect to opt out of the program by calling **800.481.5613**.

### What You Need to Know About Your 90-Day Prescriptions

- Maintenance medications should be filled through mail order or at a CVS Pharmacy.
- Some **diabetic supplies** are free through mail order.
- Under all health plans, prescription drugs classified as preventive under the Affordable Care Act (ACA) are covered at 100% and no deductible applies.
- Under the PPO and the HDHP with HRA plans, if you fill certain preventive drugs that are not on the ACA preventive drug list but are on CVS Caremark’s Generic Only Preventive List, you would pay \$10 for a 90-day supply.

Call Caremark at **800.481.5613** or visit [caremark.com](https://www.caremark.com) for more information.

# SPENDING ACCOUNTS

## Your Health Care Dollars, Maximized

Depending on the medical plan you enroll in, you can save pre-tax dollars by participating in a savings or spending account.

### Health Savings Account – For Aetna HDHP with Optional HSA Plan Members (HSA Bank)

Use the Health Savings Account (HSA) to save for medical expenses now and in the future.	Yours to Keep	Eligibility	Tax-free Money Out	Your Pre-tax Contributions
<p>You get a triple tax benefit:</p> <ul style="list-style-type: none"> <li>• Tax-free contributions automatically taken from your paycheck<sup>1</sup></li> <li>• Tax-free interest on your HSA balance</li> <li>• Tax-free payment for qualified medical expenses</li> </ul>	<ul style="list-style-type: none"> <li>• You will not lose what you don't use.</li> <li>• The HSA is yours to keep and your money can grow tax free.</li> <li>• Use it to save for healthcare costs in retirement.</li> </ul>	<p>You're eligible to open an HSA if you meet the below IRS requirements:</p> <ul style="list-style-type: none"> <li>• You enroll in the HDHP with Optional HSA Plan and have no other health coverage (unless it's an HDHP).</li> <li>• You or your covered spouse only participate in a Limited Purpose Healthcare Flexible Spending Account to cover dental and vision expenses.</li> <li>• You aren't enrolled in Medicare.</li> <li>• Someone else doesn't claim you as a dependent on their tax form.</li> </ul>	<p>Use for qualified medical expenses:</p> <ul style="list-style-type: none"> <li>• FSA eligible expenses, including HDHP deductible and coinsurance</li> <li>• COBRA premiums</li> <li>• Long-term care premiums</li> <li>• Retiree premiums</li> </ul>	<ul style="list-style-type: none"> <li>• Up to \$4,400 for Individual coverage</li> <li>• Up to \$8,750 for Family coverage</li> <li>• Up to \$5,400 for Individual coverage, if age 55+</li> <li>• Up to \$9,750 for Family coverage, if age 55+</li> </ul>

[Click here to learn more about an HSA and how it works.](#)

**You must actively enroll in the HSA and select your contribution amount each year.**

<sup>1</sup>If you switch from the HDHP with HSA Plan to another plan before you've been enrolled in the HSA for at least 12 months, the pre-tax contributions you would have made become part of your income, and you'll pay an additional 10% tax.

# SPENDING ACCOUNTS

## Your Health Care Dollars, Maximized

### Health Reimbursement Account – For Those Enrolled in the Aetna HDHP With HRA

The Health Reimbursement Account (HRA) is a salary-based, TeamHealth funded account to help you pay for out-of-pocket expenses, such as your deductible and coinsurance. We encourage you to be a good healthcare consumer by using your HRA dollars wisely and carefully selecting your medical treatment. When you have eligible medical expenses, your HRA pays those costs first.

Yours to Keep	Tax-free Money Out	Limits	TeamHealth Contributions
<ul style="list-style-type: none"> <li>You won't lose what you don't use until termination from the plan.</li> </ul>	<ul style="list-style-type: none"> <li>Use to help cover out-of-pocket medical costs</li> <li>Once a claim is submitted, Aetna will use the HRA money to pay the provider</li> <li>You'll pay any leftover amount once your HRA runs out of funds</li> <li>No card needed</li> </ul>	<ul style="list-style-type: none"> <li>Contributions from TeamHealth to your HRA count against the annual IRS limits.</li> </ul>	<ul style="list-style-type: none"> <li>If your salary is less than \$50,000: TeamHealth contributes <b>\$600/\$1,200</b> (Individual/Family)</li> <li>\$50,000 – \$99,999: TeamHealth contributes <b>\$300/\$600</b> (Individual/Family)</li> <li>\$100,000 and over: Not eligible</li> </ul>

**Note:** Your HRA balance rolls over from year to year, up to the HDHP with HRA Plan out-of-pocket maximum, as long as you are enrolled in the HDHP with HRA Plan. If you enroll after July, your HRA funding will be pro-rated.

[Click here to learn more about an HRA and how it works](#)



# SPENDING ACCOUNTS

## Flexible Spending Accounts – HealthEquity | WageWorks

You can choose from several different types of Flexible Spending Accounts (FSAs) to help pay for healthcare and dependent care costs using tax-free dollars. FSAs offer sizable tax advantages. The trade-off is that these accounts are subject to strict IRS regulations. TeamHealth automatically deducts contributions in equal installments from your paycheck to your FSAs.

### Healthcare FSA (use-it-or-lose-it account)

Contribute up to \$3,300 to pay for medical, dental, and vision expenses not covered by your medical plan, as well as over-the-counter (OTC) items, for you and your eligible dependents.



### Dependent Care FSA<sup>1</sup> (use-it-or-lose-it account)

Contribute up to \$7,500 to pay for dependent care expenses (such as daycare, etc.) so you and your spouse can work or attend school full-time.<sup>2</sup>



### Limited Purpose Healthcare FSA (HSA participants only)

Contribute up to \$3,300 to pay for dental and vision expenses. The IRS minimum annual deductible must be met for the account to be converted to pay medical expenses.



<sup>1</sup> Dependent Care FSA does not roll over. If your benefit salary is \$120,000 or more, your contributions to the Dependent Care Flexible Spending Account will be limited to \$2,000 per year.

<sup>2</sup> Spouse must work, be actively looking for work or be a student.

**Note:** The Healthcare Spending Account annual contribution limit is \$3,300. IRS has not announced the limit for 2026 as of the creation of this guide.

[HEALTH FSA ELIGIBLE EXPENSES >](#)
[DEPENDENT CARE FSA ELIGIBLE EXPENSES >](#)

## FSA Key Dates

FSAs become effective **January 1, 2026**, or your benefit effective date.

The 2026 plan year is from **January 1, 2026**, or your benefit effective date, through **December 31, 2026**.

You can submit expenses you've incurred during the plan year on your FSAs through **March 31, 2027**.

## Planning Your Contributions

Take time to think about how much to contribute to your FSA. You can roll over up to \$660 in your Healthcare FSA account each year for the next plan year. However, you forfeit any funds over \$660 left in your account.

For the Healthcare FSA, you can pay using a debit card from HealthEquity | WageWorks or pay out of pocket. For the Dependent Care FSA, you pay out of pocket.

To be reimbursed, complete a claim form online, attach your receipts and submit to **HealthEquity | WageWorks**, our FSA vendor.

**Your elections don't carry over from year to year. You have to actively enroll in the FSAs and select your contribution amount each year.**

Check out this video to learn more about the different types of FSAs.

## Interested in how your colleagues at TeamHealth make their healthcare choices?

While these scenarios might not exactly match your situation, they provide valuable insights to help you make informed decisions tailored to your needs. Take a look!



### Meet Ruth

Ruth works in an administrative role. She's in good health overall but has a chronic condition to manage. She covers her husband and two small children. Here's how her year in health looks under the HDHP with HRA Plan:

**First dollar coverage with an Employer HRA contribution:** Ruth chooses the HDHP with HRA Plan for the family's coverage. She likes knowing she pays lower premiums, and because of her income level, she gets an employer HRA contribution to cover some of her family's first dollar medical cost.

**Fewer taxes with FSAs:** Ruth sets aside tax-free money in the Healthcare Flexible Spending Account to cover prescriptions. Since this account has use-it-or-lose-it rules, she keeps careful track of her balance.

**Practicing prevention:** In addition to getting free preventive exams for every member of the family, Ruth makes sure everyone stays current on their vaccines.

**Less time in line:** Ruth sets up mail order for her maintenance medication, so she can skip a trip to the pharmacy every month.

**Protecting her income:** With so much depending on her, Ruth likes to find peace of mind where she can. That's why she enrolls in Aflac's Voluntary Life Insurance and Voluntary Short-Term Disability Insurance to protect her finances.

**Investing in her future:** Ruth knows she can find peace of mind about the future through the TeamHealth 401(k) Plan. She saves 2% to the plan through paycheck deduction. Her savings are tax-free and reduce her taxable income.



## Meet Janice

Janice works as a clinician. She's married and expecting her first baby. Her husband is covered under his employer's plan. Here's how her year in health looks under the PPO Plan:

**Enjoying predictable costs, complete coverage:** Janice chooses the PPO Plan because it offers a lower deductible and predictable copays. She uses the Aetna website to find a pediatrician after the baby arrives.

**Taking care of her teeth:** To get ready for her new mom life, Janice makes sure to get her annual checkup and cleaning before her baby arrives. Her dental plan gives her 100% coverage since she used an in-network dentist.

**Using Maven for maternity:** Janice signs up with Maven to get extra support during her pregnancy. She connects with providers to better understand prenatal screenings and to track her baby's development. After her baby is born, she sticks with Maven to learn newborn and infant care tips.

**Adding extra coverage:** Since she's expecting a hospital stay, Janice enrolls in Hospital Indemnity Insurance coverage through Aflac. It gives her a cash benefit to help offset the costs of her labor and delivery hospital stay.

**Getting convenient care with Leo:** Once the baby arrives, Janice signs up for Leo, on-demand care that's available at no cost. She uses the video visit feature to get help for baby's midnight earache in the summer. Convenient, quality care at no cost makes Janice a fan for life.

**Handling the stress of new parenthood:** Janice and her husband need a little extra support as they adjust to becoming parents. They call Aetna Resources for Living (RFL) to get help and are connected with a licensed therapist. The couple take advantage of the five free counseling sessions through video chat with Talkspace.



## Meet Paul

Paul works as a clinician. He's single and in good health except for ongoing knee pain from a recent injury. Here's how his year in health looks under the HDHP with Optional HSA Plan:

**Planning ahead:** Paul has his eye on retirement and wants to take advantage of a Health Savings Account. He chooses the Aetna HDHP with Optional HSA Plan so he can lower his taxable income. He fully funds his Health Savings Account but does not plan on using it for current year medical expenses. Instead, he will invest it and let it grow to use for future medical expenses in retirement.

**Starting with preventive care:** Paul knows preventive care can help him find and treat illness before it becomes a problem. He sees his doctor for screenings and a checkup every year.

**Connecting to Hinge Health:** To help his knee pain, Paul decides to try Hinge Health. He accesses it from home and learns physical therapy exercises to strengthen his knee.

**Getting fit with Grokker:** It's been a while since he's focused on his physical health, so Paul signs up with Grokker to kick-start a new fitness routine and eating plan.

**Saving for retirement:** Paul currently maxes out his pre-tax contributions to the IRS limit in the TeamHealth 401(k) plan. He decides to add additional contributions by enrolling in the after-tax plan. Even though these after-tax contributions are taxable now, he will turn on the automatic in-plan Roth rollover option at Schwab so all future earnings are tax-free to save more for his retirement.

## DENTAL

## Your Dental Coverage Through Delta Dental

Plan Feature	Premium Plan In-Network
Annual Deductible (Individual/Family)	\$50 / \$150
Annual Maximum Per Person	\$1,500
<b>Diagnostic and Preventive Care</b> <ul style="list-style-type: none"> <li>• Cleanings<sup>1</sup></li> <li>• Fluoride treatments</li> <li>• Sealants</li> <li>• X-rays</li> </ul>	Plan pays 100% of <b>usual and customary fees</b> <sup>2</sup>
<b>Basic Services</b> <ul style="list-style-type: none"> <li>• Fillings</li> <li>• Periodontics</li> <li>• Scaling and root planing</li> <li>• Oral surgery</li> </ul>	Plan pays 80% of <b>usual and customary fees</b> <sup>2</sup> after deductible
<b>Major Services</b> <ul style="list-style-type: none"> <li>• Crowns</li> <li>• Bridges</li> <li>• Full and partial dentures</li> </ul>	Plan pays 50% of <b>usual and customary fees</b> <sup>2</sup> after deductible
<b>Orthodontia</b> (Children up to age 19 only)	\$1,500 per person lifetime maximum

<sup>1</sup>You can receive 2 teeth cleanings within a calendar year.

<sup>2</sup>You are responsible for amounts over the usual and customary fees.



### BONUS BENEFIT

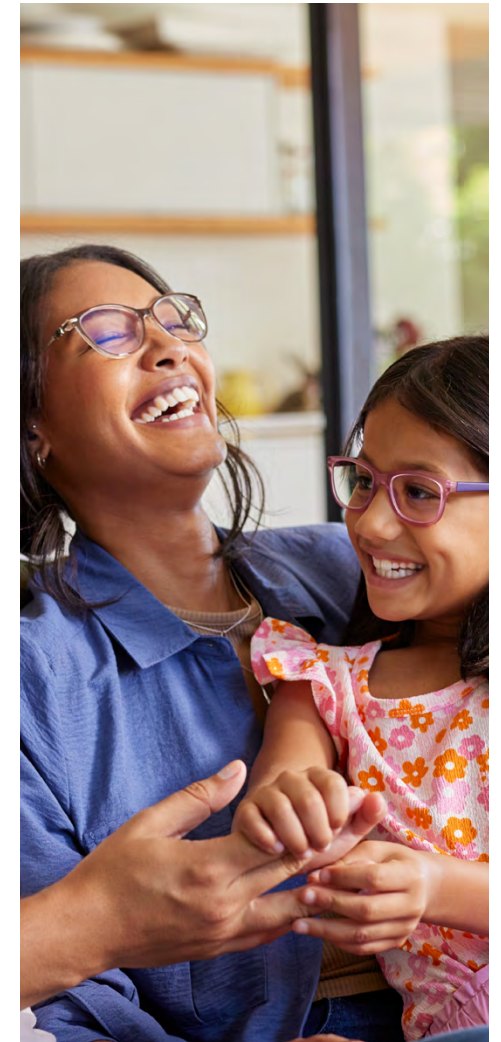
You can enjoy up to 66% off retail hearing aid pricing through Amplifon, included with your Delta Dental and EyeMed coverage. Call 888.779.1429 or visit [amplifonusa.com/deltadentalins](https://amplifonusa.com/deltadentalins) for more information.

# VISION

## Your Vision Coverage Through EyeMed

Choosing an in-network eye doctor helps save you money, but you can save even more by choosing a PLUS Provider. With a PLUS Provider, there's a \$0 exam copay and other discounts to take advantage of through your EyeMed benefits.

PLAN FEATURE	PREFERRED PLAN			PREMIER PLAN		
	In-Network Member Cost at Plus Providers	In-Network Member Cost	Out-of-Network Benefit	In-Network Member Cost at Plus Providers	In-Network Member Cost	Out-of-Network Benefit
<b>Routine Eye Exam</b>	\$0	\$10 copay	Up to \$35	\$0	\$10 copay	Up to \$35
Frequency • Exam • Lenses • Frames • Contact Lenses	Once every calendar year for exams  Unlimited for lenses, frames and contact lenses	Once every calendar year for exams Unlimited for lenses, frames and contact lenses		Once every calendar year	Once every calendar year	
Frames	35% off retail price	35% off retail	N/A	\$0 copay; \$200 allowance; 80% of balance over \$200	\$0 copay; \$150 allowance; 80% of balance over \$150	Up to \$75
Lenses • Single Vision • Bifocal • Trifocal • Progressive-Standard • Progressive-Premium Tier 1-3 • Progressive-Standard Tier 4	\$50 copay \$70 copay \$105 copay \$135 copay N/A N/A	\$50 copay \$70 copay \$105 copay \$135 copay N/A N/A	N/A	\$15 copay \$15 copay \$15 copay \$80 copay \$100-\$125 copay \$80 copay-20% off retail price less \$120	\$15 copay \$15 copay \$15 copay \$80 copay \$100-\$125 copay \$80 copay-20% off retail price less \$120	Up to \$25 Up to \$40 Up to \$55 Up to \$40 Up to \$40 Up to \$40
Retinal Imaging	Up to \$39	Up to \$39	N/A	Up to \$39	Up to \$39	N/A
<b>Contacts</b>						
Fit and Follow-up-Standard	Standard: Up to \$55 Premium: 10% off retail price	Standard: Up to \$55 Premium: 10% off retail price		Standard: Up to \$55 Premium: 10% off retail price	Standard: Up to \$55 Premium: 10% off retail price	N/A
Conventional	15% off retail	15% off retail		\$0 copay; \$130 allowance; 15% off balance over \$130	\$0 copay; \$130 allowance; 15% off balance over \$130	Up to \$92
Disposables	N/A	N/A		\$0 copay; \$130 allowance	\$0 copay; \$130 allowance	Up to \$92
Medically Necessary	N/A	N/A		\$0 copay; paid in full	\$0 copay; paid in full	Up to \$200



# WELL-BEING AND SUPPORT

At TeamHealth, your well-being is our priority. Our well-being program is designed to support you and your loved ones in managing stress and maintaining a healthy, balanced lifestyle.

## Emotional Well-being

- **Aetna Resources for Living (RFL):** RFL is an employer sponsored program, available at no cost to you and all members<sup>1</sup> of your household. RFL provides confidential support with a variety of issues, including:

- Anxiety and depression
- Stress management
- Relationship and family support
- Grief and loss
- Legal and financial services
- Substance misuse and more

You and your loved ones can receive five free counseling sessions per issue each year. Sessions are available via phone, video, in person, or chat (through Talkspace). Services are available 24 hours a day, 7 days a week.

Access support anytime by calling **844.526.8300**, **TTY: 711** or visiting [go.rfl.com/teamhealth](https://go.rfl.com/teamhealth).

<sup>1</sup>Children living away from home are covered up to age 26; available 24/7.

- **Talkspace:** Whether you are struggling with the pressures of work, anxious about the state of the world, or fighting depression, you are not alone. Talkspace offers easy access to licensed behavioral therapists through online chat therapy, anytime, anywhere.

Therapy sessions are available to you, your spouse, and dependents ages 13 and older. As a TeamHealth associate, you receive five visits per person, per event, at no cost to you or your family.

Visit [redemption.talkspace.com/redemption/rfl](https://redemption.talkspace.com/redemption/rfl) to learn more.

- **Mind Companion:** This program offered through Aetna, helps you find the right behavioral health support, when and how you need it.
  - **How it works:** Complete a short digital screener.
  - **What you get:** Tailored guidance to the most appropriate behavioral health services, including self-guided programs and care plan options.
  - **Why it matters:** Quicker access to the right care, less stress navigating behavioral health options, and a more personalized experience.

To register, visit [mindcompanion.com](https://mindcompanion.com) and use access code: **MIND**. Aetna members can use the username and password they set up to access their member website at [Aetna.com](https://Aetna.com). You don't need to re-register.



Have questions about well-being at TeamHealth?  
Call 877.516.7492, or email: [LiveWell@teamhealth.com](mailto:LiveWell@teamhealth.com)



# WELL-BEING AND SUPPORT

## Physical Well-being

- **Grokker:** Take charge of your well-being with Grokker, your all-in-one platform for fitness, mindfulness, healthy eating, better sleep, financial wellness, and more. Enjoy unlimited access to 4,000+ expert-led, on-demand videos, at no cost to you. Plus, you can invite up to two friends or family members to join free.

Access Grokker via the mobile app (iOS or Android) or at [Grokker.com/teamhealth](https://Grokker.com/teamhealth) to enjoy:

- On-demand classes: (Fitness, Yoga, Mindfulness, Nutrition and Finance)
  - World-class instructors
  - Activity tracking and goal setting
  - Monthly raffle prizes through TeamHealth
- **Hinge Health:** Get moving again from the comfort of your own home. Hinge Health offers personalized exercise therapy for joint and muscle pain, including:
    - Exercise therapy tailored to your needs
    - App-based programs with real-time feedback
    - A dedicated personal coach and physical therapist.

TeamHealth covers 100% of the cost for you and your eligible family members enrolled in a TeamHealth Aetna Health Plan.

Learn more or apply at [hinge.health/teamhealth](https://hinge.health/teamhealth) or call 855.902.2777.

- **Maven:** Through Aetna, TeamHealth offers free access to Maven, a digital health platform that provides 24/7 support for family planning at no cost to you and your partner. Maven features the largest virtual provider network in women's and family care. Connect with trusted providers through unlimited video appointments, messaging, and on-demand classes.

Maven supports you through every step of your journey, including:

- Family planning
- Maternity
- Adoption
- Surrogacy
- Fertility or fertility preservation
- Menopause

To activate your membership, visit [mavenclinic.com/join/aetnafamily](https://mavenclinic.com/join/aetnafamily) or download the Maven Clinic app from the Apple Store or Google Play.

- **Posterity Health:** Get access to Posterity Health, the nation's only Center of Excellence focused exclusively on comprehensive men's health. This new program gives you easier, more convenient access to expert-led care in areas such as preventive health, hormone management, sexual wellness, healthy aging, and more.

Here's what you can expect:

- At-home or in-clinic lab testing for hormones, sexual health, and fertility
- Virtual or in-person visits with expert men's health providers
- Personalized treatment plans, prescriptions, and ongoing support

If you're enrolled in a TeamHealth Aetna medical plan, services are covered by insurance (standard copays or deductibles may apply).

For questions or to get started, call 720.292.1633.

# WELL-BEING AND SUPPORT

- **Twin Health:** Twin Health offers a personalized program to help reverse Type 2 diabetes, available at no extra cost to members enrolled in a TeamHealth Aetna Health Plan.

How it works:

- 1 **Schedule a free consultation:** Talk with a Twin Health advisor to assess your eligibility, discuss your goals, and walk through the enrollment process.
- 2 **Verify clinical eligibility:** Download the Twin Health app, set up your profile, and complete a lab test to verify your eligibility.
- 3 **Activate your Whole Body Digital Twin:** Meet your Twin Health care team via video visits and set up your personalized sensors, including a continuous glucose monitor, smart scale, blood pressure monitor, and activity tracker.

Transform the way you manage Type 2 diabetes.

Visit [connect.twinhealth.com/teamhealth](https://connect.twinhealth.com/teamhealth) to learn more or schedule a free consultation.

- **OSHI:** Offered through Aetna, OSHI is a digital program designed to support your digestive health with tools, resources, and guided care.

**How it works:** Start by completing a digestive health assessment.

**What you get:** Personalized recommendations, education, and connection to the most appropriate digestive health services and specialists.

**Why it matters to you:** Get answers faster, feel more in control of your digestive health, and access the right care without the guesswork.

Take control of your digestive health with OSHI.

Visit [oshihealth.com/aetna](https://oshihealth.com/aetna) to get started.



# RETIREMENT

## Plan For Your Future

### Retirement Savings

All employees of TeamHealth are eligible after 30 days of employment. Both Traditional and Roth 401(k) options are available, and you can change your elections at any time. You have a variety of investment choices, including index funds, mutual funds, and the option to invest in individual stocks through a Personal Choice Retirement Account (PCRA).

After-tax option in 401(k) plan:

- After-tax contribution with automatic In-plan Roth Rollover.
- Contribute another 10% of income not to exceed the 415(c) limit.
- Rollover after-tax contributions immediately to Roth and let earnings grow tax free.



Effective January 1, 2026, employees that have earned \$145,000 (indexed each year for inflation) or more in the previous year, will be required to make all catch-up contributions as after-tax Roth contributions.

### Allsup Medicare Advisory Services

TeamHealth and Allsup have partnered to provide you with essential Medicare guidance. Employees nearing or over the age of 65 will get access to certified and licensed benefit specialists who will personally support and consult with you to share their expertise and insight. This is a personalized service to help you review coverage options, assess personal needs, assist with enrollment, and determine eligibility.

To get started, visit [allsup.help/healthinsurance](https://allsup.help/healthinsurance) and schedule an appointment to speak with a specialist.

### Learn More

Visit the Charles Schwab website for a variety of tools and resources to support you:  
**[workplace.schwab.com](https://workplace.schwab.com)**

If you need help, call **800.724.7526**, Monday through Friday 8 a.m. to 10 p.m. ET.



## Your Life Insurance Through AFLAC

TeamHealth offers life insurance and Accidental Death & Dismemberment (AD&D) insurance that provides additional protection if an accident causes you serious harm or results in your passing. You receive automatic coverage at no cost to you. You can also purchase additional coverage for you and your family through Aflac.

### TeamHealth Provided Life Insurance and AD&D Insurance Benefit:

- 1x your benefit salary (up to a maximum benefit of \$500,000).

### Supplemental AD&D Insurance Benefit:

- Up to 4x your benefit salary.
- Up to a maximum benefit of \$1,000,000.
- Aflac will pay the full benefit amount for accidental loss of life occurring within 365 days of a covered accident. To help survivors of severe accidents adjust to new living circumstances, Aflac will pay certain benefits for paralysis, dismemberment, and loss of eyesight, speech, or hearing.

#### IMPORTANT NOTE

It's important to name a beneficiary for your life insurance policy and keep it updated. Review this information frequently to ensure it is current.

### Voluntary Life Insurance:

You can purchase additional coverage for you, your spouse, and your children through Aflac:

- **Voluntary Employee Life Insurance:** Increments of \$10,000 up to \$1,000,000 maximum. Guaranteed issue of \$500,000 at hire date enrollment.
- **Voluntary Spouse Life Insurance:** Increments of \$10,000 up to \$250,000 maximum. Guaranteed issue of \$30,000 at hire date enrollment.
- **Child Life Insurance:** \$5,000 increments up to \$20,000. Covers all eligible children up to age 26.

Note: During your new hire enrollment, an Evidence of Insurability (EOI) is not required to enroll in Supplemental Employee/Spouse coverage up to the guaranteed issue. After new hire enrollment, you will be required to complete an EOI and be approved by Aflac to enroll in or increase the amount of coverage in supplemental life insurance.

Some exclusions may apply to the Accidental Death and Dismemberment coverage. A brief summary of those exclusions can be found in the Benefit Summary. However, more details regarding the plan can be found in the Aflac Certificate of Coverage/SPD. You can also visit [zenith.teamhealth.com/user/document/10386593](https://zenith.teamhealth.com/user/document/10386593).

**Supplemental Employee/Spouse Premiums**

Age	Rate (per \$1,000 of coverage per month)
<25	0.051
25-29	0.061
30-34	0.081
35-39	0.091
40-44	0.101
45-49	0.165
50-54	0.295
55-59	0.505
60-64	0.86
65-69	1.47
70-74	2.28
75-79	3.45
80+	4.9

## Your Disability Insurance Through AFLAC

Disability Insurance can help replace part of your income if you're disabled and unable to work due to a covered illness or injury not related to work.

### Voluntary Short-Term Disability

Voluntary Short-Term Disability provides partial income replacement if you're disabled and unable to work from a covered sickness or accident not related to work. Your coverage replaces 60% of your salary up to a maximum of \$2,309 per week.

### 3 Options to Choose From:

- 1 [7-day elimination period](#)
- 2 [14-day elimination period](#)
- 3 [30-day elimination period](#)

Benefits can last up to 180 days, or until you no longer qualify for benefits.

- You must use two-thirds of your paid time off (PTO) and long-term sick (LTS), if applicable, before you receive Short-Term Disability benefits.
- Your elimination period is included in your disability time frame. **Example:** If you are approved for six weeks of disability and you must wait 14 days for the benefit to pay (because you elected the 14-day elimination period plan and you have no sick or PTO balance available), you will receive four weeks of disability payments.

**Keep in mind:** If you have a large amount of PTO or sick time available, you may want to consider a longer elimination period plan. Short-Term Disability benefits aren't considered taxable income because you pay premiums with post-tax dollars.

**NOTE:** During your new hire enrollment, an Evidence of Insurability (EOI) is not required to enroll in Voluntary Short-Term Disability coverage. After new hire enrollment, you will be required to complete an EOI and be approved by Aflac to enroll in the Voluntary Short-Term Disability plan. EOI is waived for the 2026 Open Enrollment period.

[READ MORE: PLAN OVERVIEW](#)



**Note:** See the Short-Term Disability Summary Plan Description for exclusions and limitations.

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### Long-Term Disability

We offer Long-Term Disability (LTD) coverage at no cost to you. If you're unable to work due to a qualified illness or injury, the plan replaces 60% of your benefit salary up to a maximum of \$15,000 per month. LTD coverage begins if you're disabled for more than 180 days and are unable to work, and it continues for the duration of your disability, up to age 65. Other sources of income may offset your LTD benefits, such as Social Security and workers' compensation.

### Long-Term Disability Buy-Up

You can purchase additional LTD coverage for an additional 6.67% of your benefit salary. Your total coverage could reach 66.67% of benefits salary, up to a maximum salary of \$300,000. You must pay taxes on the company-provided LTD benefit, but you don't have to pay taxes on the LTD buy-up benefit.

[READ MORE: PLAN OVERVIEW](#) >

- Note:** Aflac does not require the completion of Evidence of Insurability (EOI) to add LTD Buy-up coverage.
- Note:** See the Long-Term Disability Summary Plan Description for exclusions and limitations.
- Note:** LTD excludes coverage for pre-existing conditions.



Age at Disability Maximum Period

Age	Benefit
<60	To age 65 (not less than 5 years)
60	60 months
61	48 months
62	42 months
63	36 months
64	30 months
65	24 months
66	21 months
67	18 months
68	15 months
69+	12 months

# ADDITIONAL BENEFITS

## Your Supplemental Benefits Through AFLAC

TeamHealth offers Accident Insurance, Critical Illness Insurance, and Hospital Indemnity Insurance coverage for you and your family through Aflac.

Accident Insurance	Critical Illness Insurance	Hospital Indemnity Insurance
<p>Helps cover unexpected costs due to an accident, such as:</p> <ul style="list-style-type: none"> <li>• Ambulance services</li> <li>• Emergency room fees</li> </ul> <p>You receive a lump-sum benefit based on the amount listed in the schedule of benefits. The accident base plan is guaranteed issue, so you don't have to answer any health questions.</p> <ul style="list-style-type: none"> <li>• To see what types of accidents are covered, review the schedule of benefits.</li> </ul>	<p>Helps cover additional costs from a covered critical illness, such as:</p> <ul style="list-style-type: none"> <li>• Cancer</li> <li>• Heart attack</li> <li>• Stroke</li> </ul> <p>You receive a lump-sum benefit when diagnosed with a covered critical illness as listed in the schedule of benefits. The critical illness plan is guaranteed issue.</p> <p><b>Wellness Benefit:</b></p> <ul style="list-style-type: none"> <li>• Amount received is based on the amount of coverage elected per insured person per calendar year.</li> </ul>	<p>Helps cover additional costs related to a stay in the hospital as listed in the schedule of benefits. The hospital indemnity plan is guaranteed issue.</p> <p><b>Wellness Benefit:</b></p> <ul style="list-style-type: none"> <li>• \$50 per insured person per calendar year.</li> </ul>

Note: Benefits with child dependent coverage ends at the end of the month in which the child turns 26. If your child turns 26 and you are enrolled in Child Life, Accident, or Hospital Indemnity plans and do not have additional children to cover, please contact TeamHealth Benefits.

### LifeLock Theft Protection

LifeLock with Norton Benefit Plans combine leading identity theft protection and device security against online threats, viruses, ransomware, and malware, at home and on the go. TeamHealth employees can choose from two plans:

- **Benefit Essential** features include Identity Verification Monitoring, One Bureau Credit Application Alerts, Data Breach Notifications, and the Million Dollar Protection Package.
- **Benefit Premier** features include the above, plus: Bank Account Takeover Alert and Three Bureau Credit Monitoring.

Visit [lifelock.norton.com/](https://lifelock.norton.com/) to learn more.



Your Aflac Supplemental Benefits are portable. Employees have 31 days to request portability options from Aflac. To request portability options, you can visit [aflacgroupinsurance.com](https://aflacgroupinsurance.com) or call 800.433.3036.

# CONTACTS

## Carrier Contact Information

Vendor	Benefit	Phone Number	Website
TeamHealth	TeamHealth Benefits	877.516.7492	<a href="https://teamhealthbenefits.com">teamhealthbenefits.com</a>
			<a href="mailto:Benefits@teamhealth.com">Benefits@teamhealth.com</a>
TeamHealth	TeamHealth Wellness	877.516.7492	<a href="mailto:Livewell@teamhealth.com">Livewell@teamhealth.com</a>
Aetna	Medical Plans - Aetna Choice POS II (Open Access)	888.252.2734	<a href="https://aetna.com">aetna.com</a>
Aflac	Hospital Indemnity, Critical Illness, and Accident coverage	800.433.3036	<a href="https://aflacgroupinsurance.com">aflacgroupinsurance.com</a>
Aflac	Life, AD&D, and Disability	844.440.1062	<a href="https://aflac.com">aflac.com</a>
Allsup	Medicare Advisory Service	888.271.1173	<a href="https://allsup.help/healthinsurance">allsup.help/healthinsurance</a>
Assist America	Worldwide Emergency Travel Service	800.304.4585	<a href="https://assistamerica.com">assistamerica.com</a>
			<a href="mailto:medservices@assistamerica.com">medservices@assistamerica.com</a>
BCU	Credit Union	800.388.7000	<a href="https://bcu.org">bcu.org</a>
Caremark	Prescription Drug	800.481.5613	<a href="https://caremark.com">caremark.com</a>
Charles Schwab	Retirement Savings	800.724.7526	<a href="https://workplace.schwab.com">workplace.schwab.com</a>
Delta Dental	Dental	800.223.3104	<a href="https://deltadentaltn.com">deltadentaltn.com</a>
EyeMed	Vision Plans	866.723.0513	<a href="https://eyemedvisioncare.com">eyemedvisioncare.com</a>
HSA Bank	Health Savings Account (HSA)	800.357.6246	<a href="https://hsabank.com">hsabank.com</a>
Lifelock	LifeLock with Norton Benefit Plans	844.698.8640	<a href="https://lifelock.com">lifelock.com</a>
Resources for Living	Employee Assistance Program	844.526.8300	<a href="https://go.rfl.com/teamhealth">go.rfl.com/teamhealth</a>
Wageworks	Flexible Spending Accounts (FSAs)	877.924.3967	<a href="https://wageworks.com">wageworks.com</a>

Visit the [Apple Store](#) or [Google Play](#) to download mobile apps.