2027 Benefits

Investing In You

ECU HEALTH | Total Rewards

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Scan this QR code for quick access to **TotalRewards.ECUHealth.org**.

ECU HEALTH

You can find more information in the Summary Plan Descriptions (SPDs) on the **ECU Health Service Center Portal**, or see the Summary of Benefits and Coverage (SBC) details on the **Notices page** on **TotalRewards.ECUHealth.org**.

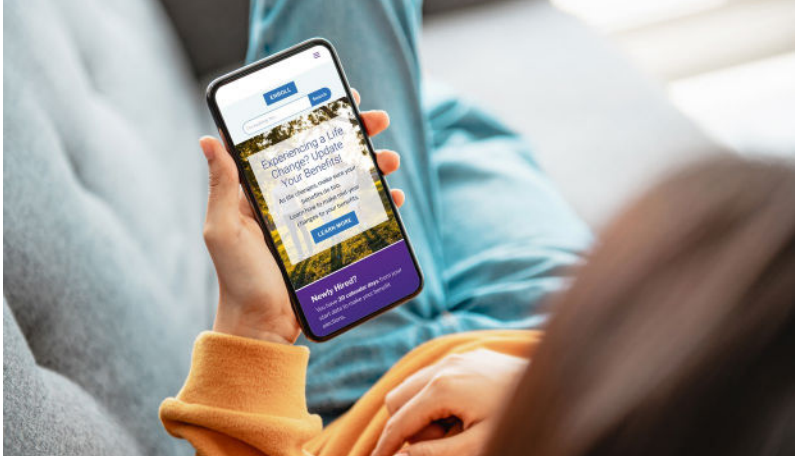
Investing In You

At ECU Health, investing in our valued providers is central to achieving our mission — today and into the future. Through our benefits plans, compensation and development opportunities, **ECU Health invests over $1.5 billion annually in our Total Rewards offering**.

This guide gives you an overview of your choices for benefits.* Our benefits provide the flexibility you need to personalize your coverage. Take time to read this guide so you can choose the plans that best fit your needs.

You can find much more information on TotalRewards.ECUHealth.org. This site provides on-demand access to Total Rewards resources, including compensation and career development information.

* Plan details are in official plan documents and insurance contracts. This benefits guide doesn't replace Summary Plan Descriptions (SPDs), official plan documents or other policies. You can find SPDs on the ECU Health Service Center Portal.



Find support

Can't find what you're looking for? **TotalRewards.ECUHealth.org** has more details.

If you want to talk about your options, call the ECU Health Service Center at **252-816-7446**.

New to ECU Health benefits?

New hires have 30 days to enroll. Newly benefits-eligible providers have 30 days from their benefits eligibility date to enroll.

You cannot change your choices until the next Annual Enrollment period, unless you have a Qualified Life Event (QLE).

See more on the **New Hire Checklist** page on **TotalRewards.ECUHealth.org**.

Enrollment and Eligibility

Enrollment is just a click away

After you have reviewed your choices, it's time to enroll. Visit **myhr.ECUHealth.org** and follow these steps:

- Enter your user ID **(provider ID number)** and **password**
- Click on the Benefits Enrollment tile (with the bswift logo)
- Enter your **ECU Health email address** and **Employee Self Service password**
- Select "View the Enrollment Center," then choose your benefits or waive coverage
- Double-check your benefits selections
- Click the "Complete Enrollment" button to submit your selections

Important enrollment reminders

- If you don't enroll, your 2026 benefits choices will roll over into 2027, **except** your Health Savings Account (HSA) and Flexible Spending Account (FSA) elections
- If you don't want benefits, you still need to visit **myhr.ECUHealth.org** to decline coverage and name your beneficiary for company-paid benefits
- Remember to name (or update) your beneficiaries

When you can enroll

- As a new hire or when you are newly benefits-eligible
- After a Qualified Life Event
- During Annual Enrollment

Qualified Life Events (QLEs)

You have 30 days to make changes to your benefits **after** you have a major life change like marriage, divorce or having a baby. If you miss the window, you must wait until the next Annual Enrollment to make your changes.

See the **Qualified Life Events** page on **TotalRewards.ECUHealth.org** for more information.

Who can enroll

Enroll in benefits if you are actively employed and have a payroll classification of 0.5 FTE or higher.

Who you can cover	Confirm dependent eligibility
• Your spouse • Your domestic partner • Your children under the age of 26 • Your unmarried, disabled children	If you enroll dependents, the Dependent and Life Event Verification team will ask you to confirm their eligibility. Acceptable documents include: • Marriage license • Domestic partner attestation • Birth certificate • First page of your most recent tax return

For more information about eligibility, check out the **Eligibility** page on **TotalRewards.ECUHealth.org**.

Personalize your coverage

ECU Health benefits give you flexibility and choice so you can personalize your coverage. When considering your options, aside from premiums, you should also think about the coverage and out-of-pocket costs you are likely to pay.

You pay premiums that are deducted from your paycheck in 24 biweekly increments. The amount you pay is based on the plans you choose and the dependents you cover.

Investing In You

At ECU Health, we believe supporting our providers means investing in their benefits. That's why ECU Health shares in the cost — paying an average of 82.5% of your medical plan coverage — to help keep coverage affordable.

Even if you opt out of benefits, you still have company-paid coverage and plans:

- **Life Insurance — Basic and AD&D**
- **Short-term Disability (full-time providers)**
- **Employee Assistance Program (EAP)**
- **Provider Time Away (PTA)**
- **Adoption Assistance**
- **Tuition Reimbursement**
- **Beneplace**
- **Circles Concierge**

Working spouse/domestic partner additional premium

If you cover your spouse/domestic partner under the medical plan when they are eligible for medical coverage through their employer, you will pay **an additional $55 premium per pay period**. The extra cost doesn't apply when:

- You and your spouse/domestic partner are both employed at ECU Health
- Your spouse/domestic partner has no group medical coverage available
- Your spouse/domestic partner is enrolled in Medicare or TRICARE coverage

Health and Well-being

Medical

We offer three medical options that support different lifestyles, budgets and levels of care so you can choose the coverage that fits your needs best.

All plans offer you the same network of providers, cover the same services, give you in-network preventive care at 100% and provide free access to ECU HealthNow virtual care. **The main differences** are how much you pay through your paycheck and how much you pay when you need care.

Your options include:

- Medical Savings Plan
- Basic Plan
- Choice Plan

Network tiers

- The ECU Health medical plans offer two in-network tiers of providers
- You will get the best value by using the Tier 1 ECU Health Alliance Network

Medical plans support

Plan administrator: Allegiance, a Cigna company

Website: **askallegiance.com/ECUHealth**
Phone number: **800-258-5794**
Group number: 2005028

Need help?

Visit the **ECU Health Service Center Portal** or reach us at **252-816-7446**.

Learn more

Visit the **Medical and Pharmacy** page on **TotalRewards.ECUHealth.org** for more details.

$	$$	$$$
Tier 1: ECU Health Alliance Network	**Tier 2: Allegiance Network, a Cigna Open Access Plus (OAP) network**	**Tier 3: Out-of-network**
• ECU Health providers, facilities and other select providers • Your cost is considerably less	• Providers and facilities within the Cigna OAP network • You will pay more than with Tier 1, but much less than with Tier 3	• Providers and facilities that do not offer discounted rates • You'll pay much more than with Tier 1 or Tier 2

Save more by choosing Tier 1 providers and facilities

Tier 1 providers include ECU Health physicians, clinics and facilities, offering high-quality care at the lowest cost to you and the health plan. Choosing Tier 1 providers whenever possible can help reduce out-of-pocket expenses and manage overall plan costs. Visit the **Find a Provider** page of **askallegiance.com/ECUHealth** to access in-network provider directories.

How the plans work

Medical Savings Plan

- This plan is a High-Deductible Health Plan (HDHP).
- It has a higher deductible but lower premiums. Review the plan comparison and rates on **pages 8 and 9** for more details.
- You pay the full cost of care and prescriptions until you meet your deductible.
  - After that, you and the plan share costs through coinsurance until you reach the out-of-pocket maximum (OOP max).
  - Once you hit the OOP max, the plan pays 100% of covered care for the rest of the year.
- This plan is paired with a Health Savings Account (HSA), which lets you save, spend and invest pre-tax dollars for eligible health care expenses. ECU Health also matches your HSA contribution. Learn more about HSAs on **page 24**.

About your out-of-pocket maximum

Once a covered family member meets the individual OOP max, the plan will pay the full cost of covered charges for that family member for the rest of the plan year. Charges for all covered family members will continue to count toward the family OOP max.

AT FIRST
You pay 100% for medical services and prescriptions.

You pay

MEET THE DEDUCTIBLE
You and the plan share costs through coinsurance.

Share costs

REACH OOP MAX
The plan pays 100% for the rest of the year.

Plan pays

The Basic Plan

This plan is a PPO plan. You pay copays for some services, like office visits and prescriptions. For other care, you pay the full cost until you meet your deductible, then share expenses with the plan through coinsurance. When you meet the OOP max, the plan pays 100% for the rest of the year.

The Choice Plan

This plan is also a PPO and works the same way as the Basic Plan. However, the Choice Plan has a lower deductible, lower OOP max and lower copays, but the premium is higher than the Basic Plan.

AT FIRST
You pay a copay for certain medical services* and prescriptions. The plan pays the rest of the cost.

Share costs

MEET THE DEDUCTIBLE
You and the plan share costs through coinsurance.

Share costs

REACH OOP MAX
The plan pays 100% for the rest of the year.

Plan pays

* You pay the full cost of certain services until you meet the deductible.

Medical Savings Plan

	Tier 1 ECU Health Alliance/In-network	Tier 2 Allegiance/In-network	Tier 3 Out-of-network
Preventive care	Covered at 100%	Covered at 100%	Ded., then 50% coins.
ECU HealthNow	Covered at 100%	Covered at 100%	Covered at 100%
Plan coinsurance	Ded., Plan pays 85%, you pay 15%	Ded., Plan pays 75%, you pay 25%	Plan pays 50%, you pay 50%
Med deductible (Single/Family)	$2,000/$4,000	$2,500/$5,000	$6,000/$12,000
Med max out-of-pocket (OOP) (Single/Family)	$6,000/$12,000	$6,750/$13,500	$12,500/$25,000
Prescription max OOP (Single/Family)	Included in OOP max	Included in OOP max	Included in OOP max
Combined OOP max (Med + Rx)	$6,000/$12,000	$6,750/$13,500	$12,500/$25,000
Primary care provider (PCP) visit	Ded., then 5% coins.	Ded., then 5% coins.	Ded., then 50% coins.
Specialist visit	Ded., then 10% coins.	Ded., then 25% coins.	Ded., then 50% coins.
Behavioral Health office visit	Ded., then 5% coins.	Ded., then 5% coins.	Ded., then 50% coins.
Emergency room	Ded., then 15% coins.	Tier 1 ded., then 15% coins.*	Tier 1 ded., then 15% coins.*
Urgent care	Ded., then 15% coins.	Ded., then 25% coins.	Ded., then 50% coins.
Inpatient/Outpatient hospital	Ded., then 15% coins.	Ded., then 25% coins.	Ded., then 50% coins.

* For these services, you first pay the Tier 1 deductible, and then coinsurance.

Basic Plan

	Tier 1 ECU Health Alliance/In-network	Tier 2 Allegiance/In-network	Tier 3 Out-of-network
Preventive care	Covered at 100%	Covered at 100%	Ded., then 50% coins.
ECU HealthNow	Covered at 100%	Covered at 100%	Covered at 100%
Plan coinsurance	Plan pays 80%, you pay 20%	Plan pays 70%, you pay 30%	Plan pays 50%, you pay 50%
Med deductible (Single/Family)	$1,000/$2,000	$2,000/$4,000	$4,500/$9,000
Med max OOP (Single/Family)	$4,000/$8,000	$10,000/$20,000	$10,600/$21,200
Prescription max OOP (Single/Family)	$2,500/$5,000	$2,500/$5,000	$2,500/$5,000
Combined OOP max (Med + Rx)	$6,500/$13,000	$12,500/$25,000	$13,100/$26,200
PCP visit	$15 copay	$25 copay	Ded., then 50% coins.
Specialist visit	$30 copay	$75 copay	Ded., then 50% coins.
Behavioral Health office visit	$15 copay	$25 copay	Ded., then 50% coins.
Emergency room	$250 copay	$250 copay	$250 copay
Urgent care	$50 copay	$60 copay	Ded., then 50% coins.
Inpatient/Outpatient hospital	Ded., then 20% coins.	Ded., then 30% coins.	Ded., then 50% coins.

Choice Plan

	Tier 1 ECU Health Alliance/In-network	Tier 2 Allegiance/In-network	Tier 3 Out-of-network
Preventive care	Covered at 100%	Covered at 100%	Ded., then 50% coins.
ECU HealthNow	Covered at 100%	Covered at 100%	Covered at 100%
Plan coinsurance	Plan pays 90%, you pay 10%	Plan pays 70%, you pay 30%	Plan pays 50%, you pay 50%
Med deductible (Single/Family)	$800/$1,600	$1,400/$2,800	$3,500/$7,000
Med max out-of-pocket (OOP) (Single/Family)	$3,300/$6,600	$9,000/$18,000	$10,600/$21,200
Prescription max OOP (Single/Family)	$2,500/$5,000	$2,500/$5,000	$2,500/$5,000
Combined OOP max (Med + Rx)	$5,800/$11,600	$11,500/$23,000	$13,100/$26,200
PCP visit	$10 copay	$20 copay	Ded., then 50% coins.
Specialist visit	$15 copay	$60 copay	Ded., then 50% coins.
Behavioral Health office visit	$10 copay	$20 copay	Ded., then 50% coins.
Emergency room	$200 copay	$200 copay	$200 copay
Urgent care	$40 copay	$50 copay	Ded., then 50% coins.
Inpatient/Outpatient hospital	Ded., then 10% coins.	Ded., then 30% coins.	Ded., then 50% coins.

For more information, refer to the Summary Plan Descriptions on the **ECU Health Service Center Portal**.
You can also visit the Summary of Benefits and coverage details on **TotalRewards.ECUHealth.org**.

24 Biweekly deductions

Coverage	Medical Savings Plan	Basic Medical	Choice Medical
Full-time members			
Single	$41.83	$47.81	$63.35
+ Children*	$155.37	$181.67	$210.35
+ Spouse*	$243.81	$284.45	$319.11
+ Family*	$267.72	$311.94	$348.99
Part-time members			
Single	$117.13	$135.06	$149.40
+ Children*	$265.33	$309.55	$337.04
+ Spouse*	$335.84	$393.21	$429.07
+ Family*	$396.80	$462.53	$498.39

* Includes domestic partner/domestic partner's children. Family must include you, your spouse/domestic partner and at least one child.

ECU Health Care Options

ECU HealthNow

When you're not feeling well and it isn't an emergency, the last thing you want to do is wait in a doctor's office, express clinic or urgent care center.

ECU HealthNow is a convenient, confidential choice, bringing you free, flexible, 24/7/365 service when you are enrolled in an ECU Health medical plan.

Their providers can diagnose your symptoms, prescribe medications and send prescriptions to your pharmacy.

They provide head-to-toe, non-emergency care for many symptoms and conditions, such as:

- Cold, flu and infections
- Depression, anxiety, stress, grief and loss
- Eczema, acne, psoriasis and rashes
- Upset stomach, constipation and diarrhea

Our providers can also give you a referral to in-person specialists or a recommendation to visit urgent care if necessary.

Plan ahead, be prepared

Be a step ahead when you need care. Set up your account now so you can connect to care right away when you're sick.

1. You must use this specific link to sign up: **app.mdlive.com/landing/ecuhealth**.
2. Call **888-894-0199**.

Get free virtual care with ECU HealthNow

From minor illnesses to routine care needs, **ECU HealthNow is free** for those covered by an ECU Health medical plan.

Set up your account when you click the **ECU HealthNow** link or scan the QR code.

ECU Health Employee Clinic

The ECU Health Employee Clinic serves ECU Health providers (regardless of medical insurance) and family members covered under an ECU Health medical plan.

Our providers tailor your care to your lifestyle, medical history and health concerns. We are here to coordinate your care, answer your questions and address your concerns.

Same- and next-day appointments are available.

Get started now

Visit the **Employee Clinic** page on **TotalRewards.ECUHealth.org** for more details. Schedule your appointment through **MyChart**.

Prescription Drugs

Your ECU Health medical plan includes prescription drug coverage. **Get exclusive savings by using the ECU Health Employee Pharmacy.** You may also use the network of retail pharmacies to fill prescriptions.

Save with the ECU Health Employee Pharmacy

The ECU Health Employee Pharmacy in Greenville provides convenient, confidential and quality pharmacy services for all ECU Health providers and dependents covered by an ECU Health medical plan. The Employee Pharmacy offers exclusive savings on prescription medications, over-the-counter medications and personal care products.

If you work outside of Greenville, you can still use the Employee Pharmacy. Their courier service can deliver your medication to the nearest hospital. Some medications may even qualify for mail delivery to your home!

Employee Pharmacy support

Call: 252-847-4311
Fax: 252-847-4350

Address:
2000 Venture Tower Drive
Greenville, NC 27834

Hours:
Monday – Friday: 6:30 a.m. – 6:30 p.m.
Saturday: 8 a.m. – noon
Closed on Sundays, limited hours on holidays

Learn more

Visit the **Employee Pharmacy** page on **TotalRewards.ECUHealth.org** for more details.

Judi Rx is ready to help

Judi Rx (formerly known as Capital Rx) is our pharmacy administrator. If you need prescription support, their customer care experts are available 24/7 when you call **833-554-4733** or visit the **Judi Rx** website. You can also download their helpful mobile app from the **Judi Rx mobile app** website. It features a personal prescription advisor and lets you manage your prescriptions when and where it's convenient for you.

Prescription Coverage

	Medical Savings Plan		Basic and Choice	
	ECU Health Pharmacy	Retail Pharmacy	ECU Health Pharmacy	Retail Pharmacy
Rx deductible	Included w/medical	Included w/medical	None	None
Rx max out-of-pocket (OOP) (Single/Family)	Included w/medical	Included w/medical	$2,500/$5,000	$2,500/$5,000
30-Day fill				
Generic	Ded. then 10% coins.	Ded. then 20% coins.	$10 copay	$25 copay
Preferred brand	Ded. then 20% coins.	Ded. then 30% coins.	$25 copay	$50 copay
Non-preferred brand	Ded. then 30% coins.	Ded. then 40% coins.	$50 copay	$100 copay
90-Day fill				
Generic	Ded. then 10% coins.	Ded. then 20% coins.	$25 copay	$75 copay
Preferred brand	Ded. then 20% coins.	Ded. then 30% coins.	$62.50 copay	$150 copay
Non-preferred brand	Ded. then 30% coins.	Ded. then 40% coins.	$125 copay	$300 copay
Specialty				
Preferred brand*	Ded. then 20% coins.	No coverage	$100 copay	No coverage
Non-preferred brand*	Ded. then 30% coins.	No coverage	$300 copay	No coverage
All medications and fills				
If cost exceeds $300	N/A	N/A	15% coins.	25% coins.

Once a covered family member meets the individual out-of-pocket maximum (OOP max), the plan will pay the full cost of covered charges for that family member. Charges for all covered family members will continue to count toward the family OOP max. The annual OOP max includes amounts paid toward your deductible.

* Certain specialty medications must be filled at the ECU Health Specialty Pharmacy.

Dental Plans

Our dental plans make dental care more affordable so you can keep your oral health a priority. You have two plan choices for your dental coverage.

Delta Dental has two networks — PPO and Premier. Both plans offer flexibility to choose any licensed dentist, but you receive better benefits when you stick to the Delta Dental PPO or Premier networks.

The main difference between the two networks is the discount. You may save more when you visit a PPO network dentist.

Investing In You

ECU Health's dental plans make preventive care easy and give you flexibility.

Dental support

Administrator: Delta Dental
Phone number: **800-662-8856**
Website: **deltadentalnc.com**
App: **Apple App Store** or **Google Play**
Group number: 10575

	Basic		Choice	
	PPO/Premier Networks	Out-of-network	PPO/Premier Networks	Out-of-network
Annual deductible	$50/$100	$75/$150	$50/$100	$75/$150
Annual maximum	$1,000 per member	$750 per member	$2,000 per member	$1,500 per member
Preventive cleanings	Covered at 100% (ded. waived)	Covered at 100% (ded. waived)	Covered at 100% (ded. waived)	Covered at 100% (ded. waived)
Other diagnostic/preventive services	20% coins. (ded. waived)	20% coins. (ded. waived)	Covered at 100% (ded. waived)	Covered at 100% (ded. waived)
Basic services	40% after ded.	50% after ded.	20% after ded.	30% after ded.
Major services	40% after ded.	50% after ded.	40% after ded.	50% after ded.
Orthodontia (under age 19)	No coverage		40% coins. (ded. waived)	50% coins. (ded. waived)
Orthodontia lifetime maximum	No coverage		$1,000 per person	

If you, or any member of your family, are covered by a dental plan in addition to the ECU Health Dental Plan, advise your dental office so benefits can be coordinated.

24 biweekly deductions

Coverage	Basic Dental	Choice Dental
Single	$10.55	$20.52
+ Children*	$19.34	$35.75
+ Spouse*	$22.27	$41.61
+ Family*	$31.65	$59.20

* Includes domestic partner/domestic partner's children. Family must include you, your spouse/domestic partner and at least one child.

Learn more

Visit the **Dental Plans** page on **TotalRewards.ECUHealth.org** for more details. Download or request a copy of your ID card by visiting **deltadentalnc.com**.

Vision Plan

Your eyes can tell providers a lot about your overall health. With ECU Health's vision plan, your vision health is our focus. With the Vision Plan, you and your family have access to annual eye exams, imaging, contacts and frames at discounted rates.

You can visit any licensed provider, but you will pay less at an in-network provider.

Vision plan support

Administrator: EyeMed
Phone number: **844-409-3401**
Website: **eyemed.com**

EyeMed benefit coverage	In-network	Out-of-network
Well vision exam • Focuses on your eyes • Every calendar year	$20 copay	Covered up to $44
Frames • Every calendar year	Included in prescription glasses • $200 allowance; 20% off amount over your allowance	Covered up to $77 retail
Lenses • Single vision, lined bifocal and lined trifocal lenses • Every calendar year	$20 copay	Covered up to $64 retail*
Lens options	• Scratch coat: $13 copay | Ultraviolet coat: $15 copay • Tints, solid or gradients: $15 copay | Anti-reflective coat: $45 copay • Polycarbonate: $40 copay | High index 1.6: $55 copay • Photochromic: $75 copay	
Contacts (instead of lenses) • Contact lens exam (fitting and evaluation) • Every calendar year	Fit and Follow Up • $25 copay (Standard) • $25 copay; 10% off retail price, then apply $40 allowance (Premium) Contact Lenses • Conventional — 15% off balance over $150 allowance • Disposable — $150 allowance	Fit and Follow Up • Up to $40 reimbursement Contact Lenses • Up to $100 reimbursement
Extra savings and discounts	• 40% off additional pairs of glasses once funded benefit is used • 20% off any item not covered, including non-prescription sunglasses • 15% discount on conventional lenses once funded benefit is used • 15% off retail price or 5% off promotional price for LASIK or PRK through US Laser Network	Discounts may not be available for out-of-network providers

* Single lens covered up to $34 retail; bifocal covered up to $48 retail; trifocal covered up to $84 retail.

24 biweekly deductions

Coverage	Vision
Single	$4.11
+ Children*	$6.77
+ Spouse*	$6.18
+ Family*	$10.32

* Includes domestic partner/domestic partner's children. Family must include you, your spouse/domestic partner and at least one child.

Learn more

Visit the **Vision Plan** page on **TotalRewards.ECUHealth.org** for more details. Download or request a copy of your ID card by visiting **eyemed.com**.

Life and AD&D Insurance

Sometimes life brings the unexpected. Life and Accidental Death and Dismemberment (AD&D) coverage can help you be prepared. Life benefits provide income for those you love if the unexpected happens. AD&D coverage pays benefits to you if you have a loss of limb, sight, speech or hearing.

Basic Life and AD&D Insurance

- ECU Health provides this coverage at no cost
- Full-time providers' coverage equals one times their annual compensation rounded to the next higher $1,000 (maximum $1 million)
- Part-time providers' coverage equals $10,000

Provider Optional Life and AD&D

- You can buy coverage in increments of your compensation
- The maximum coverage is up to four times your compensation (maximum $500,000)
- If you do not make an election when you are first eligible, you must complete a health questionnaire (Evidence of Insurability) and be approved by Reliance Matrix before your coverage becomes effective
- Your optional AD&D coverage election matches your optional life benefit election

Spousal Life and AD&D

- You can buy $50,000 in coverage for your spouse/domestic partner
- If you and your spouse/domestic partner are ECU Health providers, you cannot cover your spouse/domestic partner
- If you do not make an election when you are first eligible, your spouse/domestic partner must complete a health questionnaire (Evidence of Insurability) and be approved by Reliance Matrix before your coverage becomes effective

Is optional coverage a good fit?

The ECU Health Basic Life and AD&D coverage may not be enough to provide for your family's lifestyle should you die or lose your income because you become permanently disabled.

Investing In You

ECU Health provides Basic Life and AD&D coverage to ensure your loved ones are covered if the unexpected happens.

Life and AD&D support

Administrator: Reliance Matrix
Phone: **800-351-7500**
Website: **reliancematrix.com**

Child Life and AD&D

- You can buy $15,000 of coverage per child
- Children can only be covered by one parent if both you and your spouse/domestic partner work at ECU Health
- If your child also works at ECU Health, they are not eligible to be covered under this plan

Note: Optional, Spouse and Child Life and AD&D are term life insurance policies. There are reductions to your life insurance amount after age 70. The amount you pay for optional insurance depends on how much coverage you choose and your age. You will see your prices when you enter the enrollment system.

Whole Life

- This plan provides you with a fixed death benefit
- Your premium locks in at the age you buy coverage
- You can add long-term care coverage to this plan
- You enroll for this coverage directly with Unum
- Read this **flyer** to learn more about whole life coverage

Learn more

Visit the **Life and AD&D Insurance** page on **TotalRewards.ECUHealth.org** for more about life coverage.

Whole Life support

Administrator: Unum
Phone: **888-778-6817**
Website: **ECUHealthBenefits.com**

Who gets your benefits?

Make sure you designate and regularly review your beneficiary information to make sure your benefits go to the right person. If you don't name a beneficiary, your benefits will be paid out in a specific order according to the carrier's policy. You are automatically the beneficiary for any spouse or child coverage.

Disability Coverage

Think of Short- and Long-term Disability benefits as insurance for your paycheck. These plans pay a portion of your earnings if you can't work because you are sick or get hurt while away from work.

Short-term Disability

- Basic coverage is paid for by ECU Health at no cost to you
- Full-time providers are eligible for Short-term Disability
- Replaces 60% of your pre-disability pay (lasts up to 13 weeks and has a maximum weekly benefit of $3,500)
- This plan begins to pay you after a seven-day waiting period
- **Option to purchase additional coverage:** Providers can buy supplemental coverage to increase their benefit up to 80%; this buy-up plan has a $4,000 maximum weekly benefit
- Short-term Disability payments will stop upon separation from employment, regardless of benefit payment approval status

Long-term Disability

- Full- and part-time providers are eligible for Long-term Disability (LTD)
- This plan starts after a 90-day elimination period
- It replaces 50% of your pre-disability pay up to $12,000 a month
- Pre-existing conditions apply
- Providers can buy this supplemental coverage at discounted group rates

Investing In You

To protect your income, ECU Health provides Short-term and Long-term Disability options at discounted group rates.

Need to use your disability benefits?

Contact Reliance Matrix at **877-202-0055.**

Looking for the details?

Visit the **Disability Coverage** page on **TotalRewards.ECUHealth.org**.

Physician Individual Disability Insurance (IDI)

- Annual Enrollment opportunity for newly eligible providers
- Covers more of your compensation, above LTD plan benefit maximums
- Discounted premiums
- Policy belongs to you and is portable
- Premiums are rate-locked

Voluntary Benefits

Voluntary benefits provide an additional layer of financial protection. These plans pay a lump sum directly to you if you experience a covered accident, illness or hospital stay. And you get to use the benefit however you choose, including medical expenses, child care costs, groceries and bills.

You have the option to cover yourself, your spouse and dependent children under these plans.

Ready to learn more?

Find details on the **Voluntary Benefits** page on **TotalRewards.ECUHealth.org**.

Find support

Reach out to the plan administrator, VOYA, at **877-236-7564** or go to **voya.com**.

Accident Insurance

Accidents are unpredictable, but you can be prepared. Accident Insurance pays you based on the type of injury and its treatment, such as:

- Fractures
- Dislocations
- Concussion
- Emergency room treatment
- Hospitalization
- Accidental death

Enroll yourself, your spouse or your children without health questions or physical exams.

Even more with an ECU Health facility!

Receive a **25% larger payout** for Accident Insurance claims when you use an ECU Health facility. There's a $1,000 maximum per covered accident.

24 biweekly deductions

Coverage	Accident Insurance plan
Single	$3.73
+ Children*	$6.50
+ Spouse*	$7.72
+ Family*	$10.49

* Includes domestic partner/domestic partner's children. Family must include you, your spouse/domestic partner and at least one child.

Critical Illness Insurance

This plan pays you if you are diagnosed with a critical illness like stroke, cancer or heart attack.

- You choose the coverage amount, up to $30,000
- Your spouse and children automatically receive 50% of your coverage at no additional cost. You must select coverage for yourself first
- There are pre-existing condition limits. The plan covers conditions diagnosed on or after your coverage effective date

Rates are dependent on your age and amount of coverage selected. Refer to the **Overview of Premiums** page on **TotalRewards.ECUHealth.org** for more details.

* Includes domestic partner/domestic partner's children. Family must include you, your spouse/domestic partner and at least one child.

The Wellness Benefit pays you!

You and your insured spouse/domestic partner and children can **earn a $75 wellness benefit** from each of the voluntary benefit plans each year by completing a routine wellness screening.

You must be covered under a plan to receive this benefit.

Hospital Indemnity Insurance

Hospital stays can lead to unexpected costs, including medical bills, time away from work and extra child care costs. Hospital Indemnity Insurance pays you directly if you or a covered family member experiences a covered hospital stay. If you are planning any procedures with a hospital stay (including labor and delivery), it's a good idea to choose this plan.

Receive a bigger benefit!

Receive a **50% bigger benefit** for hospital indemnity claims with no maximum when you use an ECU Health facility.

24 biweekly deductions

Coverage	Hospital Insurance plan
Single	$12.33
+ Children*	$21.29
+ Spouse*	$20.92
+ Family*	$29.88

* Includes domestic partner/domestic partner's children. Family must include you, your spouse/domestic partner and at least one child.

Well-being Benefits

At ECU Health, we provide programs to support and encourage you to get and stay well. Many of these services are free or discounted.

The first step is to connect with your Well-being Navigator, who will guide you on your personalized path to better well-being.

Your next steps may include completing your annual Health Risk Assessment and/or scheduling a Well-being Consultation to connect to the resources that best support your unique needs.

Investing In You

You help provide exceptional care to our patients, and we want to provide you the resources to care for yourself too.

Healthy eating

- Nutrition counseling
- Weight loss support
- Culinary medicine and cooking classes

Physical activity

- Discounted memberships at ECU Health Wellness Centers and other fitness centers
- Exercise is Medicine

Risky substances and restorative sleep

- Help with quitting tobacco
- Health coaching

Stress management and healthy relationships

- Employee Assistance Program (EAP)
- Health coaching

Chronic care management

- Weight management program
- Diabetes program and supplies
- Muscle and joint (musculoskeletal) exercise program
- Cancer support programs

Additional well-being services

- Work-life balance support/self-care and emotional support
- Employee clinic and pharmacy
- Legal and financial planning
- Advance care planning

Let us support you

Call a Well-being Navigator at **252-847-5590** or learn more on the **Well-being** page on **TotalRewards.ECUHealth.org**.

Financial Support

Provider Time Away (PTA)

Front-loaded amounts by provider type and additional information about PTA is outlined below.

Front-loaded amounts by provider type	
Provider type	**Hours**
• Physicians • Ambulatory Advanced Practice Providers (APPs)	336
• Inpatient • Emergency Department (ED) • Hospitalists	168
• Certified Registered Nurse Anesthetists (CRNAs)	96

- Amounts are pro-rated based on date of hire
- Limited carryover
  - Physicians/Ambulatory APPs have an 80-hour carryover maximum
  - Inpatient/ED/Hospitalist/CRNAs have a 48-hour carryover maximum
- PTA includes time for Continuing Medical Education (CME). Although five days are designated for CME, providers may use PTA days however they choose
- PTA is not accrued therefore not paid out upon separation

Legacy vacation time cash-out

Providers with accrued legacy vacation time will be required to cash out up to 80 hours annually until the legacy vacation balance has been exhausted. ECU Health will pay out up to 80 hours of the frozen legacy vacation balance each year until the balance is depleted.

Providers can cash out this time in a lump sum or in increments throughout the year. If not cashed out, it will automatically pay out in the last paycheck of the payroll calendar year. Providers do not have to "opt in" to cash out time.

Investing In You

ECU Health provides a Provider Time Away Benefit to give you time to rest and recharge away from work.

More information

Provider Time Away changes effective Jan. 1, 2027:

- One easy-to-manage bank that includes vacation, sick, holidays and CME time
- Hours provided up-front each year (not accrued)
- Amount depends on role, pro-rated based on date of hire and full-time or part-time status
- Not accrued so not paid out upon separation
- Any unpaid holiday balances will be paid out January 2027; legacy vacation will be frozen with cash-out options

Find more information on the **ECU Health Service Center Portal**.

Extended Illness Bank

Effective Jan. 1, 2027, all accrued sick leave balances will be transferred to a Physician Extended Illness Bank (EIB). During an eligible medical leave of absence, EIB hours will be paid at 100% of the provider's current rate of pay.

Each year, providers will have the option to elect participation in the EIB program in place of Short-term Disability coverage. For more information, please reference the **EIB policy** on PolicyStat.

Retirement and Savings

ECU Health helps you prepare for life after your career by offering a variety of resources to help you save money now and reap the rewards later.

401(k) Plan

The ECU Health Partnership Savings Plan gives you choice and flexibility when it comes to saving for retirement. You can contribute to a pre-tax 401(k) plan, an after-tax Roth 401(k) plan and/or an after-tax plan.

About the plan

- New hires and first-time eligible providers are automatically enrolled in the pre-tax 401(k) at 5% of your earnings after 30 days, or as soon as administratively practical
- Non-benefit eligible providers may have the opportunity to save to the plan, but do not receive the ECU Health matching contributions. Refer to this **Non-Benefit Eligible Provider Enrollment Guide** to learn more
- To start saving sooner or to change or waive your automatic contribution, contact Fidelity at **800-343-0860** or **netbenefits.com**
- Benefits-eligible providers receive the employer match immediately after they enroll
- You are always fully vested in your contributions
- Those hired on or after Jan. 1, 2025, will be vested in the ECU Health contributions after three years. If you leave the organization before you reach three years of service, you will lose the employer-matching contributions
- The IRS limits the amount you can save to your 401(k). Click to the **Retirement and Savings** page on **TotalRewards.ECUHealth.org** to learn more about contribution limits and other features of the 401(k)

Investing In You

ECU Health is proud to provide programs to help you secure your financial future.

Get retirement plan support

Contact Fidelity at **800-343-0860** or online at **netbenefits.com**.

Speak with a Fidelity Retirement Planner

Contact Michael C. Kitto, CRPC
Dedicated Retirement Planner
Personal and Workplace Investing

Email: **Michael.Kitto@FMR.com**

Phone: **252-481-2003** | Fax: **859-392-6600**

To make an appointment, call **800-642-7131** or visit the **Fidelity Scheduler** website.

Employer-matching contributions

ECU Health will match up to 5% of your compensation that you contribute to the plan. Your match is based on your years of service.

Years of service	Matching %
Less than 5	50%
5 but less than 10	75%
10 or more	100%

If you are eligible* for the Pension Plan, ECU Health will match 50% of the first 5% of your compensation you contribute to the plan.

* Effective December 31, 2009, the ECU Health Medical Center Pension Plan was frozen. If you are eligible for the ECU Health Medical Center Pension Plan, ECU Health will match 50% of the first 5% of your compensation you contribute to the plan.

Harness the power of compounding

When it comes to retirement, it's never too early or too late to start saving. You can see more return on your savings if you start saving early because of compounding interest.

Compounding interest works this way — interest is added to the amount you save, then you earn interest on that new balance. This interest on interest can lead to exponential growth over time.

Use the **Fidelity Contribution Calculator** to find out how this can work for you.

529 College Savings Plan

The NC 529 Plan gives you an easy way to save for college over time. It is a tax-advantaged plan that helps you save money for a child's, grandchild's or your own education.

Your savings grow on a tax-deferred basis and can be used tax-free when the money is spent on qualified higher education expenses. When you enroll, you will choose a per-paycheck amount that ECU Health will deduct from your paycheck and deposit into your NC 529 Plan account.

Learn more by contacting College Foundation of North Carolina at **866-866-2362** or **cfnc.org**.

Things to know

- **Vested:** The portion of your 401(k) that you own
- **Pre-tax contributions:** Come out of your paycheck before taxes are deducted. You pay taxes on these savings when you retire
- **After-tax Roth contributions:** Come out of your paycheck after taxes are deducted. You do not pay taxes on these savings when you retire
- **Catch-up contributions:** If you are 50 or older, you may be able to save more once you reach the IRS contribution limit through the plan's catch-up provisions. Under the SECURE Act, if your prior-year ECU Health FICA wages were more than $150,000, catch-up contributions must be Roth after-tax contributions

457(b)

ECU Health offers eligible providers the opportunity to participate in a 457(b) Deferred Compensation Plan.

This plan allows you to set aside retirement savings on a pre-tax basis and provides tax-efficient growth of your retirement savings.

The 2026 IRS contribution limit is $24,500. If you are over age 50, you can invest an additional $8,000 through the catch-up provision (see catch-up contributions reference above).

Pre-tax contributions to your 457(b) are deducted from your paycheck, which lowers your overall tax burden today. At retirement, you will pay income taxes on the withdrawals.

If you are enrolled in the plan and need additional assistance, call **252-816-7446** or visit **TotalRewards.ECUHealth.org**.

Explore more on the **Retirement and Savings** page on **TotalRewards.ECUHealth.org**.

Health Savings Account (HSA)

If you choose the Medical Savings Plan, you can use an HSA to save pre-tax dollars for your eligible out-of-pocket medical, dental and vision care expenses.

How it works

- Save at least $25 through pre-tax payroll deduction
- Invest and earn tax-free interest
- Spend tax-free when paying for eligible expenses
- You own the account — your balance carries over year to year and is yours if you leave the company or retire
- Re-elect your HSA contribution each year during enrollment and adjust your contribution at any time
- You can also use a Limited Purpose Flexible Spending Account (FSA) to pay for your eligible dental and vision costs

HSA support

Administrator: WEX
Phone: **866-451-3399**
Website: **wexinc.com**

Learn more about **HSAs** on **TotalRewards.ECUHealth.org**.

Investing In You

ECU Health annually matches up to $600 for single coverage and up to $1,200 for family coverage. To be eligible, you must be participating in the pay period in which quarterly contributions are made.

Save for today and the future

You can set aside how much you expect to spend on health care this year, or enough to cover your deductible or out-of-pocket maximum just in case.

Since your account grows over time, you can use it to save for the future, even into retirement. Think of it as a 401(k) for health care.

IRS limits

The IRS limits how much you can save in your HSA each year.

- Single: $4,500
- Family: $9,000
- Those ages 55 to 65 can save an additional $1,000

Is it a good fit?

The HSA might be a good choice if:

- You are enrolled in the Medical Savings Plan
- You can afford to save at least $25 each payday for your health care expenses
- You want to build a health care nest egg for the future
- You are under 65 years old

Flexible Spending Accounts (FSA)

FSAs help you save pre-tax money to pay for certain eligible expenses throughout the year. You can personalize your benefits with a Health Care, Dependent Care or Limited Purpose FSA.

How FSAs work

- The first step is to estimate your eligible expenses for the year. See the **WEX** website for a list of eligible expenses or visit **irs.gov/publications/p502**
- Make your annual FSA election during enrollment. Your election is divided between the number of pay periods in the year. That amount is deducted from your paycheck before taxes are withheld. It is deposited into your FSA each pay period
- You will receive a debit card to use when you need to pay for eligible expenses. Keep your receipts to prove that you spent your FSA dollars on eligible expenses
- Your FSA election does not carry over to the following year. You must elect your FSA amount each year during Annual Enrollment
- FSAs are subject to annual nondiscrimination testing. As a result of the testing outcomes, account balances may be adjusted to ensure compliance

FSA support

Administrator: WEX
Phone: **866-451-3399**
Website: **wexinc.com**

Learn more about **FSAs** on **TotalRewards.ECUHealth.org**.

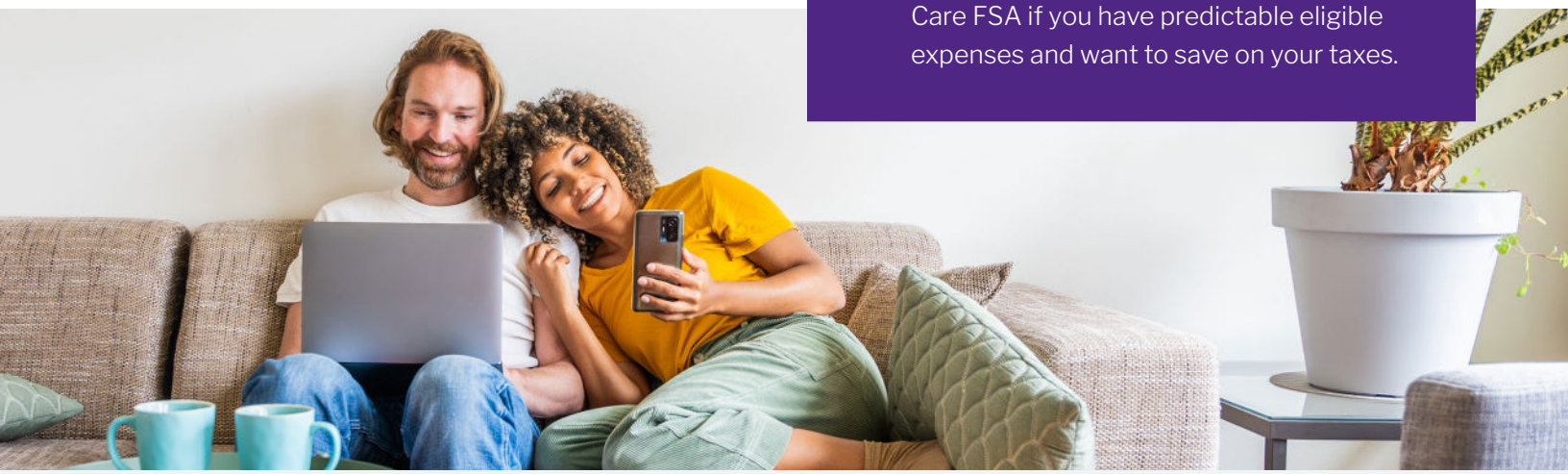
Health Care FSA

- You can use the Health Care FSA if you are enrolled in the **Basic or Choice** Plans or if you are enrolled in FSA-eligible medical coverage not provided by ECU Health
- Your account is pre-loaded, so you have access to your entire year's amount on day one
- You can save up to $3,400 in 2026
- Eligible expenses* include, but are not limited to:
  - Copays, deductibles and coinsurance for your medical, dental and/or vision plan
  - Orthodontia
  - Vision care (contacts, glasses, LASIK surgery)
  - Certain over-the-counter medications
  - Menstrual products
- Expenses can be for you or anyone you claim as a dependent on your federal tax return**
- You have until Dec. 31 to spend your FSA dollars. The deadline to submit claims is April 30 of the following year
- You can carry over up to $680 from calendar year 2026 to 2027

* Visit **WEX** for a complete list of eligible expenses.
** Visit **irs.gov** for the definition of an eligible dependent.

Is it a good fit?

- Personalize your benefits with a Health Care FSA if you have predictable eligible expenses and want to save on your taxes.



Limited Purpose FSA

- You can use this FSA if you are enrolled in the **Medical Savings Plan**
- It works the same way as the Health Care FSA, except you can **only use this FSA for eligible dental and vision expenses**
- Eligible expenses* include, but are not limited to:
  - Copays, deductibles and coinsurance for your dental and/or vision plan
  - Orthodontia
  - Vision care (contacts, glasses, LASIK surgery)

* Visit **WEX** for a complete list of eligible expenses.

Is it a good fit?

Use the Limited Purpose FSA if you are planning an expensive dental or vision procedure within the year.

When you use this FSA, you won't have to use your HSA to pay for your dental and/or vision expenses with pre-tax dollars.

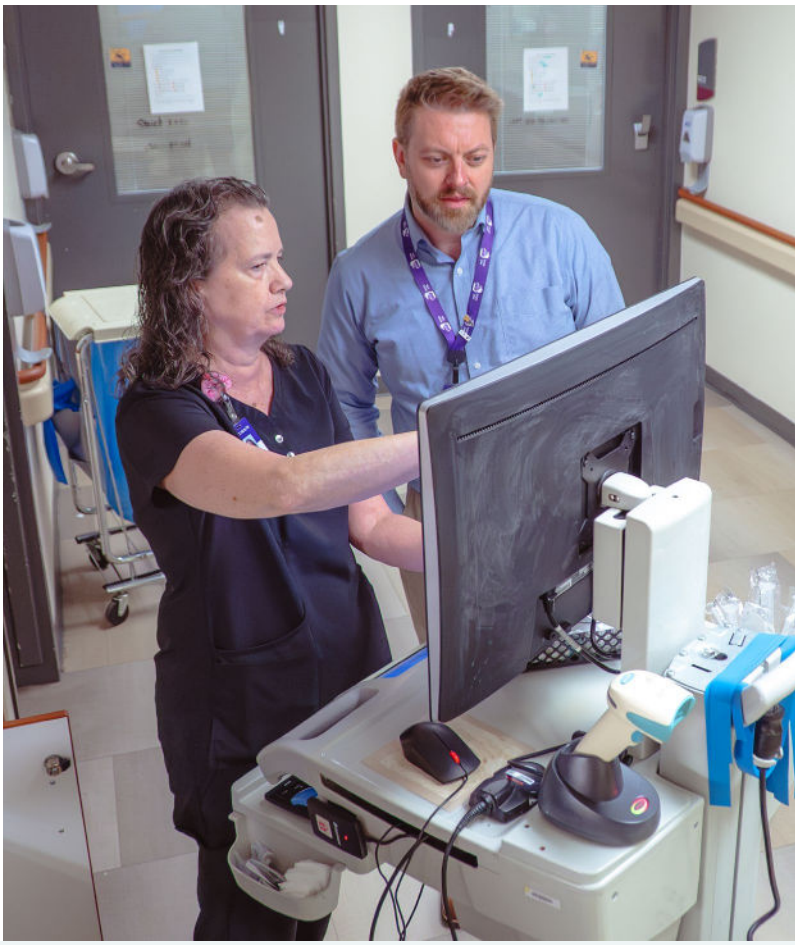
Dependent Care FSA

- You can use the Dependent Care FSA **even if you don't have medical coverage through ECU Health**
- Your account builds over the year. You can only spend your Dependent Care FSA dollars after they have been deposited into your account
- You can save up to $7,500 each year per household
- Dependents* include children under age 13 and other dependents who are physically or mentally unable to care for themselves
- You must spend your Dependent Care FSA dollars by March 15 of the following year. You have until April 30 of the following year to submit your expenses for reimbursement
- Dependent Care FSAs are subject to annual nondiscrimination testing. As a result of the testing outcomes, benefit balances may be adjusted to ensure compliance

* Visit **irs.gov** for the definition of an eligible dependent.

Is it a good fit?

Use the Dependent Care FSA if you need child, adult or eldercare so you and your spouse can work, look for work or go to school full time.



Special Assistance

Adoption Assistance

Growing your family through adoption? The Adoption Assistance program supports you by reimbursing you for your eligible adoption expenses up to $2,500 per child (with a maximum of $5,000 in a fiscal year). Eligible expenses include:

- Legal and court fees
- Temporary foster care charges
- Travel expenses associated with the adoption
- Counseling
- Placement and agency fees

Learn more about this program on **TotalRewards.ECUHealth.org**.

Investing In You

Through the Adoption Assistance program, ECU Health reimburses you up to $2,500 per child (with a maximum of $5,000 in a fiscal year).

Tuition reimbursement

When you're ready to go back to school, ECU Health is here to help.

We provide tuition reimbursement to both full-time and part-time providers when they continue their education through voluntary, off-the-job instruction. To qualify for tuition reimbursement, you'll need to have completed six months of continuous service before your classes start.

Tuition reimbursement per calendar year		
Degree	**Full-time providers**	**Part-time providers**
Associate's	$5,250	$2,625
Bachelor's	$5,250	$2,625
Graduate/professional	$5,250	$2,625

Degree and coursework

- Must be done at a two- or four-year educational institution that is recognized by one of the Regional Accrediting Organizations
- Should relate to a reimbursement-eligible position within the health system
- Should be advancing you toward an approved degree
- Must be completed with a grade of C or higher and cumulative GPA of 2.5 or higher

Learn more about this program on **TotalRewards.ECUHealth.org**.

Benefits Extras

Protect your identity

Get comprehensive identity theft and device security protection through LifeLock at ECU Health's discounted rates.

View more details on the **Identity Theft Insurance** page on **TotalRewards.ECUHealth.org**.

Access an attorney

Our Legal Insurance Plan can ease the stress of finding an attorney while saving you time and costly legal fees. Most importantly, it gives you confidence in dealing with serious financial and legal situations.

Learn more by visiting the **Legal Insurance** page on **TotalRewards.ECUHealth.org**.

Exclusive discounts

Stretch your budget with 30,000+ national and local discounts in over 20 different categories, such as:

- Electronics and home appliances
- Food and groceries
- Travel
- Entertainment

Visit the **Beneplace** website to shop and start saving.

Investing In You

ECU Health provides programs to provide extra support in your everyday life at exclusive discounted rates.

Circles Concierge

Your personal concierge can shop for gifts, organize group activities, plan personal travel, find trustworthy contractors and more. The service is available 24/7 at no cost to you. You only pay for the goods or services you request.

Explore more by visiting the **Additional Benefits and Perks** page on **TotalRewards.ECUHealth.org**.

Pet Insurance

Pet Insurance helps you manage the cost of caring for your furry and feathered friends. Reptiles are also included. Coverage includes up to 90% reimbursement after a $250 deductible (up to an annual maximum of $25,000) to visit any licensed vet.

Visit the **Additional Benefits and Perks** page on **TotalRewards.ECUHealth.org** to learn more.

Benefits Contacts

Need help? We have the answers and information you need.

TotalRewards.ECUHealth.org

- Details for benefits plans and programs
- Additional resources

ECU Health Service Center Portal 252-816-7446

- Talk to a representative
- Ask about plan details

Benefit	Provider	Phone #	Website
Health and Well-being			
Medical Plan	Allegiance, a Cigna Healthcare network	**800-258-5794**	**askallegiance.com/ecuhealth** Plan Group Number: 2005028
Virtual Care	ECU HealthNow	**888-894-0199**	**app.mdlive.com/landing/ecuhealth**
Prescription Drug Benefit	JudiRx	**833-554-4733**	**judi.health/solutions/pharmacy-benefits-manager**
ECU Health Employee Pharmacy	ECU Health	**252-847-4311**	**myECUHealth.org/teamcentral/wellness/Pages/EmployeePharmacy.aspx**
Dental Plans	Delta Dental	**800-662-8856**	**DeltaDentalNC.com**
Vision Plan	EyeMed	**888-581-3648**	**eyemed.com**
Life and AD&D Insurance	Reliance Matrix	**800-351-7500**	**reliancematrix.com**
Whole Life Insurance	UNUM	**800-635-5597**	**unum.com/employees**
Disability (Short- and Long-term)	Reliance Matrix	**877-202-0055**	**matrixabsence.com**
Critical Illness, Accident or Hospital Indemnity Insurance	VOYA	**877-236-7564**	**voya.com/claims**
Well-being Navigator	ECU Health	**252-847-5590**	**wellness@ecuhealth.org**
Employee Assistance Program (EAP)	ECU Health	**877-843-7207** or **252-847-4357**	**ECUHealth.org/employee-assistance-program/contact-us/**

Benefit	Provider	Phone #	Website
Financial Support			
401(k) Retirement Savings Plans	Fidelity Investments	**800-343-0860**	**netbenefits.com**
NC 529 College Savings Plan	CFNC	**866-866-2362**	**cfnc.org**
Health Savings Account (HSA)	WEX	**866-451-3399**	**wexinc.com**
Flexible Spending Accounts (FSAs)	WEX	**866-451-3399**	**wexinc.com**
Workers' Compensation	ECU Health	**252-847-5509**	**myECUHealth.org**
Benefits Extras			
ID Theft Protection	Norton LifeLock	**800-607-9174** 9 a.m. – 7 p.m. EST	**gendigital.com/us/en/partner/employee-benefits/premier-plan**
Legal Services	ARAG	**800-247-4184** Monday – Friday 8 a.m. – 8 p.m. EST	**ARAGlegal.com/myinfo** Access Code: 18778ecu
Discounts	Beneplace	**800-683-2886**	**auth.savings.beneplace.com/ecuhealth/sign-in**
Pet Health Insurance	Pet Benefit Solutions (Wishbone)	**800-891-2565**	**wishboneinsurance.com/ecuhealth**

Annual Required Notices

We encourage you to read and review the annual required notices on the **Notices** page on **TotalRewards.ECUHealth.org**. They are accessible from any workstation, personal computer or smartphone. You may also request printed copies of annual required notices by contacting Human Resources. Providing these notices digitally helps ECU Health be a better steward of resources, such as time, people and paper.

ECU HEALTH

This benefits guide is only intended to highlight some of the major benefit provisions of the company plan and should not be relied upon as a complete detailed representation of the plan. Please refer to the plan's summary plan descriptions for further detail. Should this guide differ from the summary plan descriptions, the summary plan descriptions prevail.