

2023

Benefits Guide



Children's
of Alabama®

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*Available to all employees

Greetings! Ben E Fitz Here to Give You the Scoop for 2023

- **MEDICAL PLANS** — 5% premium increase for all plans and coverage tiers. Effective January 1, 2022, all COA medical plans will no longer be considered grandfathered under the Affordable Care Act (ACA). This means that our plans will comply with all consumer protections under the ACA, including 100% coverage for a preventive visit and certain preventive medications.
- **DENTAL** — We are pleased to announce there are NO premium increases or plan changes for 2023.
- **VISION** — A small increase in premiums with no plan changes.
- **NEW FSA VENDOR AND LIMITS**
 - The 2023 Flexible Spending Accounts will be administered by Fidelity Investments. You will receive a new FSA card in the mail to use for FSA eligible expenses. For all claims that occurred in 2022, you will need to contact TASC to be reimbursed by the end of the runout period which is March 31, 2023.
 - All 2022 FSA rollover funds from TASC to Fidelity up to \$570 will not be available until at least 60 days after the runout period.
 - Flexible Spending Account for medical reimbursements — \$2,850
 - Flexible Spending Account for Dependent Care — \$5,000
- **2023 HSA Limits**
 - Health Savings Account - \$3,850 single and \$7,750 family (includes employer contribution)
 - The employer contribution to the HSA will be fully funded within 3 days of the first paycheck in January (10th).
- **401(K) PLAN DEFERRALS** — The contribution limit for 2022 is \$20,500 and \$6,500 catch-up limit for those age 50 and above. Go to www.fidelity.com/atwork to update your 401(k) deferrals. Remember we now have a Roth after-tax option. Also, COA will match your catch-up contributions up to the current limit of 50% on 14% of your salary, not to exceed a total of \$10,250/year. No separate form or enrollment is needed for catch up. Simply increase your deferral percentage to allow your contributions to reach \$27,000.

Reminders

- **BENEFITS MESSAGING SYSTEM** — 205.638.2980
 - Just remember this ONE number to reach all Benefit Team Members. Leave a message and we will return your call within 24 hours. Or for a more rapid response, email benefits@childrensal.org.
- Prescription drug coverage for all medical plans is through Express Scripts (ESI).
- Mental health and substance abuse coverage is provided by BCBS for all medical plan members (including VIVA).
- **VOLUNTARY BENEFIT PLANS** — Voluntary benefit elections, including critical illness, accident, hospital indemnity and whole life, rollover each year. You may enroll in these programs at any time throughout the year.
- Update your beneficiaries
 - Hartford Beneficiary Management Portal — See pages 21-22 for details
 - 401k Plan and HSA — www.fidelity.com/atwork

Don't forget these tips!

- An Employed Spousal Affidavit is required EACH year if your spouse is employed AND covered under a COA Medical plan.
- SSN cards are required for ALL dependents under a COA Medical plan.





Where to Get Information

At Children's of Alabama, we are proud to offer our employees a wide range of benefits and wellness programs as components of our total rewards package. This Employee Benefits Guide provides an overview of our programs, but we understand that you may need more detailed information or assistance with navigating how to select and maximize your benefits. We are pleased to offer both high-touch and online/electronic solutions for assistance.

Rapid Response

- Visit the HR pages on The Red Wagon to view Summary Plan Descriptions for each benefit or for FAQs and to access forms. You can also email us:
 - Benefit questions to benefits@childrensal.org.
 - Leave of Absence/EIB questions to loa@childrensal.org.
 - My Time and Schedule questions to wfm@childrensal.org.
 - Dedicated Benefits Messaging System — Just call 205.638.2980 and leave a message. We will return your call within 24 hours during the work week.

If you are unable to get the assistance you need via email or The Red Wagon, refer to the options for more personalized assistance below.

Personalized Assistance

- New Hires — Personalized Benefits Enrollment Assistance with our Benefit Communication Specialist (BCS) is offered to all new hires to ensure you fully understand your benefits and make the appropriate selections.
- Current Employees — Personalized Benefit Reviews are conducted by the Benefit Communication Specialist (BCS) with all current employees every 18-24 months. The review is helpful to remind you of programs you may not be taking advantage of, prepare you to make informed decisions during the next Open Enrollment, and answer any questions you may have. You may also be allowed to enroll in various voluntary benefits at this time.
- Phone Contact (see last page for contact list) — Because we are often on the phone responding to our customers, you may find it necessary to leave a message when trying to reach us by phone. We will strive to return your call within 24 hours. You can help reduce the amount of delay by following these tips:
 - Leave a message at only one number; we will forward your call to the appropriate staff member as needed.
 - Please don't leave multiple messages unless you are providing new information.
 - First, contact the vendor if your question is related to 401(k) (Fidelity), Flexible Spending Accounts (Fidelity), medical claims (BCBS or VIVA), or leave of absence/FML (Hartford).

Intranet Resources

The HR pages on the Red Wagon provide information about compensation, benefits, career and wellness opportunities. You can access the pages from work or home to stay up to date or get answers to your questions. Log in to <https://home.chsys.org>. A link to the Red Wagon is also available at the bottom of the page on our public internet site, www.childrensal.org.

My Service Center

Self-Service options, forms and guidance are also available at Infor My Service Center. Links are available on the Red Wagon and on your COA desktop.

The screenshot displays the Infor My Service Center interface. At the top, there is a dark red header with a logo and the text "Homepages". Below the header, the text "Staff Self Service" is visible. A prominent announcement reads: "Infor My Service Center Navigation Changes. The Infor Self Service - My Service Center navigation for HR, Time, Benefits and Payroll has changed. navigation overview in Children's University to learn more about this topic." A button labeled "Launch Navigation Overview" is positioned below the announcement.

The main content area is divided into three columns:

- My Service Center:** Contains a search bar and a list of links: Find a Coworker, My Actions, My Approvals, My Files, My HR Profile, My Time & Schedule, My Benefits, My Pay, My Career, and My Training.
- User Guides:** Contains a search bar and a list of links: Ask a Question, My HR User Guides & Information, My Time User Guides & Information, My Benefits User Guides & Information, and My Pay User Guides & Information.
- Forms:** Contains a search bar and a list of links: My Benefit Forms and My Payroll Forms.

Your Guide to Benefits

Mandatory Acknowledgment of Annual Benefit Disclosures

All employees must complete a one-time acknowledgment, which can be found under the My Programs tab on My Service Center. The acknowledgment explains how legal disclosures such as privacy notices, Summary Annual Reports, and Summary of Material Modifications are provided to employees.

Please Make Your Benefit Selections Carefully

According to IRS regulations, you may change your pre-tax coverage (Medical, Dental, Vision, Life Insurance, and Flexible Spending Accounts) only at Open Enrollment or during the 31 days following a qualifying event such as:

- A change in family size through marriage, divorce, legal separation, birth, adoption or death of a dependent.
- A change in your spouse's employment such as beginning/returning from an unpaid leave of absence, beginning/ending employment, or change of employment status, which affects benefits eligibility.
- A significant change in your or your spouse's coverage or a dependent is no longer eligible for coverage.
- Enrollment in the MarketPlace.

You must submit a **Benefit Status Change Election** form along with supporting documentation within 31 days of the qualifying event. Verification is required (marriage license, birth certificate, etc.). All changes except birth or adoption of a child will be made on a prospective basis, and the change will be effective the first pay period after HR receives the request.

Special Enrollment Rights

If you decline enrollment for yourself, eligible dependents, or spouse due to other Medical coverage, you may be eligible to enroll in a COA Medical plan if you or your dependents lose eligibility under the other Medical plan or when the employer stops contributing toward the other coverage. You must request enrollment within 31 days of the qualifying event.

In addition, if you have a new dependent as a result of marriage, birth, adoption, or placement for adoption, you may be able to enroll yourself and your dependents. However, you must request enrollment within 31 days after the marriage, birth, adoption, or placement for adoption.

Special enrollment rights also may exist if you or your dependents:

- Experience a loss of eligibility for Medicaid or a state Children's Health Insurance Program (CHIP) coverage and you request enrollment within 60 days after that coverage ends or
- Become eligible for a state premium assistance subsidy through Medicaid or a state CHIP and you request enrollment within 60 days after the determination of eligibility for such assistance.



Eligibility

Benefits Eligible: This means that you are regularly scheduled to work 20 or more hours per week and occupy a position of .5 FTE or above and are eligible for all benefits.

Variable Eligible: This means that on average you earned 30 or more hours of service per week based on your measurement period in accordance with the Affordable Care Act (see Variable Hour Policy), and are eligible for Medical plan benefits.

All Employees: Eligible for EAP, Near and Dear Center, and 401(k) plan with employer match.

You may elect coverage for yourself, your family, or a combination. In other words, you can elect family Medical coverage and single Dental coverage. A Social Security number is required for each covered dependent. Eligible dependents are listed below:

| | |
|--------------------------|---|
| Your spouse | <p>According to the Employed Spouse Provision, your spouse may not be covered as primary on your COA Medical plan (does not apply to Vision and Dental) if:</p> <ul style="list-style-type: none"> ❖ He/she is eligible for coverage with his/her employer AND that employer pays at least 50% of the premium for individuals. ❖ Your spouse may be eligible for secondary coverage with COA if you provide a copy of his/her primary insurance card. <p>Spouses who are unemployed or self-employed and covered by individual medical policies are eligible for primary coverage with COA.</p> |
| Your child under age 26 | Includes a natural child, stepchild, and legally adopted child. |
| Your incapacitated child | Includes child who is incapable of self-support and who depends on you for support, if the incapacity occurred before age 26. Must apply for extension of eligibility <u>before</u> age 26. |
| Retiree Medical Coverage | Available for employees (and spouse) who retire between the ages of 62 and 65 with 15 years of service. You must have been covered under a COA plan for the two years preceding retirement. |

Required Dependent Verification

To cover your spouse or eligible dependents, you need to submit documents verifying these relationships. Acceptable documentation includes a copy of your marriage certificate, including any documents required by this affidavit, birth certificate, legal guardianship paper, or adoption paper. An Employed Spousal Affidavit form must also be completed annually to cover your spouse on the Medical plan.

Under the Affordable Care Act (ACA), we are required to report the Social Security number of each covered participant on our Medical plans. We must see a copy of the SSN card for each newly covered employee and dependent to verify the name. If your dependent experiences a name change, please send a copy of the new SSN card to the benefits fax at 205.638.5005 along with your name and employee ID.

SSN card required for all new Medical plan participants.



Pay

We believe your exceptional performance should be both celebrated and rewarded. We are committed to rewarding you with pay that is fair, competitive, and based on performance. Children’s compensation design is in line with regional healthcare system market trends.

401(k) Plan*

Building retirement income is a shared responsibility; it is an active, evolving process that requires ongoing attention and involvement at every stage of your life. The Children’s 401(k) plan offers a convenient, tax-advantaged way to save for retirement. A Roth 401(k) feature, added in January 2020, will give you another choice on how to save for your retirement. ROTH includes the potential to earn income, tax-free growth and tax-free withdrawals (provided certain requirements are met).

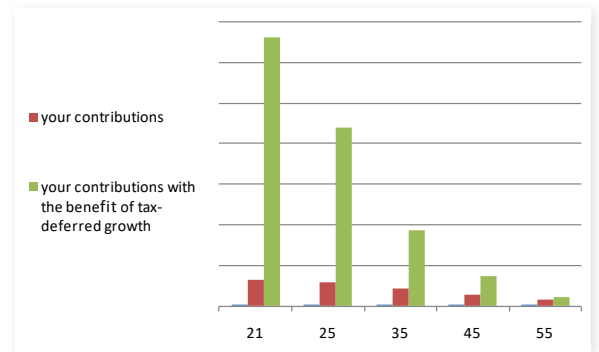
Don’t Wait! Time is Real Money

Although you may face personal financial priorities in your life right now, it’s important to plan and invest for retirement. The hypothetical chart below illustrates the potential growth of your retirement savings plan. You could potentially benefit from even more savings with your Children’s matching contribution.

The Cost of Waiting

Starting early can make a big difference. Your potential account balance at age 65 if you invested \$125/month starting at various ages:

The hypothetical example is based on monthly contributions made at the beginning of the month to a tax-deferred retirement plan, and an 8% annual rate of return compounded monthly. Your own plan account may earn more or less than this example, and income taxes will be due when you withdraw from your account. Investing in this manner does not ensure a profit or guarantee against loss in declining markets.



| Take Charge of Your Financial Fitness | |
|---|--|
| Fidelity Online Planning and Guidance Center* | <p>The Guidance Center offers planning tools and information to help you prepare for retirement, including:</p> <ul style="list-style-type: none"> ❖ myPlan: Retirement Snapshot — Get a snapshot of your retirement just by answering five quick questions. ❖ Contribution Calculator — See how much your contributions may add up to over time. ❖ Take-home pay Calculator — See how contributions to your plan may affect your paycheck. ❖ Get an Investment Strategy — Creates an investment strategy for you. |
| Fidelity One-on-One Assistance* | <p>Book an individual one-on-one consultation Fidelity Reservation System — 800.642.7131 www.fidelity.com/atwork/reservations</p> |
| Fidelity® Personalized Planning & Advice (PP&A) | <p>PP&A is an optional service that is supplemental to the current services that Fidelity already provides. For an advisory fee of no more than 0.50% of your managed portfolio,* you’ll get the reassurance of professional management. If you have questions, call 866.811.6041.</p> |
| Fidelity Phone Assistance* | <p>Fidelity Customer Service 800.343.0860</p> |

*All employees are eligible.

401(k) Frequently Asked Questions

When can I enroll in the plan?

There is no waiting period. You can enroll in the 401(k) plan at any time. All employees are eligible to participate, and new hires are automatically enrolled with a contribution of 1%. You may opt out of auto-enrollment by contacting Fidelity Investments.

How do I enroll?

Log on to Fidelity NetBenefits® at www.fidelity.com/atwork or call the Fidelity Benefits Line at 800.343.0860 to enroll in the plan.

How much can I contribute?

You may contribute up to 75% of your eligible pay, up to the IRS dollar limits. The IRS dollar limit is \$20,500 for 2022 (total for both pre-tax and ROTH accounts). In addition, you can automatically increase your contributions each year by enrolling in the Annual Increase program.

How much does Children's contribute?

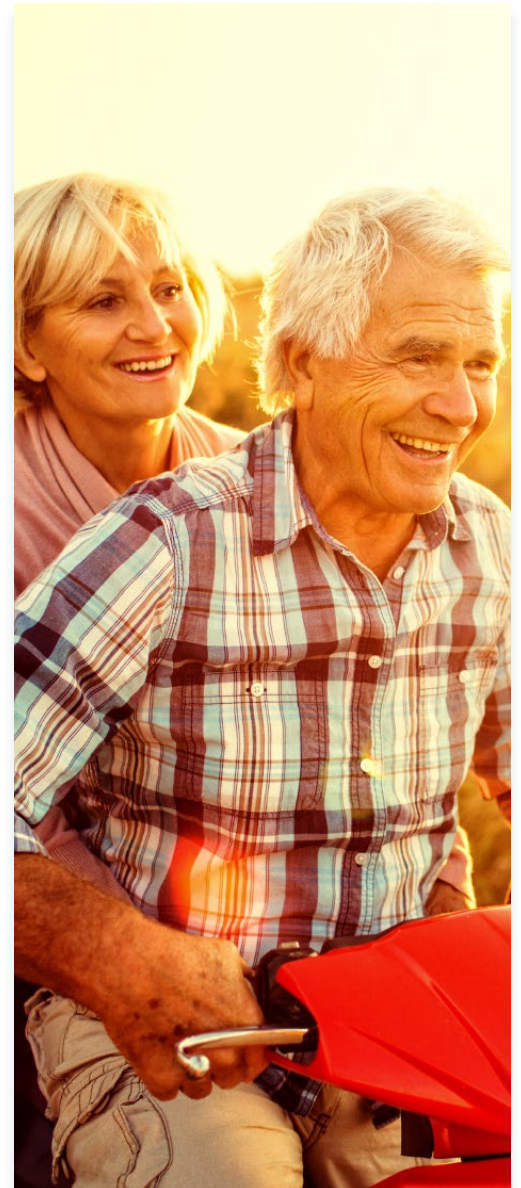
Children's helps your contributions grow by matching your retirement savings plan contributions. After six months of service, Children's will contribute 50 cents for every dollar you contribute to the plan, up to 14% of your contributed salary, not to exceed \$10,250 (or one half of the IRS Limit). To maximize the amount of employer match when you are contributing more than 14%, be sure to spread your contributions across each pay period in the year. Front-loading contributions early in the year may result in some loss of employer match.

Can I make catch-up contributions?

If you make the maximum contribution to the plan and you are 50 years of age or older during the year, you can make an additional ROTH or traditional contributions up to \$6,500. Effective January 1, 2020, the employer match will apply to catch-up contributions up to the limits defined above.

Can I roll over funds into the Children's 401(k) plan?

You can roll over eligible savings from a previous employer or a conduit IRA into the Children's 401(k) plan. You can also take your vested account balance with you if you leave Children's.



What are my investment options?

You can select a mix of investment options from the three tiers below that best suit your goals, time horizon, and risk tolerance.

| | |
|-------------|--|
| Tier One: | Fidelity Freedom K Funds® are the plan default funds and offer a blend of stocks, bonds, and short-term investments within a single fund. They are designed for investors who do not want to go through the process of picking several funds from the three asset classes but who still want to diversify among stocks, bonds, and short-term investments. |
| Tier Two: | Core Investment Options: Participants who want the flexibility to select investment options that are appropriate for their retirement goals, but aren't comfortable evaluating and researching a broad universe of mutual funds, have access to a limited number of options in each major investment category. The Children's of Alabama Investment Committee reviews and analyzes the investment results of each core investment option on a regular basis. |
| Tier Three: | Brokeragelink is a self-directed brokerage account available that provides access to more than 5,000 fund options for participants that are comfortable managing their own investment portfolio. Both Roth and non-Roth contributions may be directed to the Brokerage link. These options are NOT monitored by the Children's of Alabama Investment Committee. |

A complete description of the Children's 401(k) plan investment options and their performance are available online at Fidelity's NetBenefits®. You will also find planning tools to help you choose an appropriate mix.

When am I vested in my 401(k) plan?

Vesting indicates the amount of your account balance to which you are currently entitled. You are immediately 100% vested in the money you contribute to the 401(k) plan and any investment returns on your contributions. You become 100% vested in any Children's matching contributions, as well as earnings on those contributions, after six years of continuous employment. Credited service is defined as 1,000 hours of service in a plan year.

| Years of Service | Vested Percentage |
|------------------|-------------------|
| 1 | 0% |
| 2 | 20% |
| 3 | 40% |
| 4 | 60% |
| 5 | 80% |
| 6 | 100% |

*Contact Fidelity to designate your beneficiary.

Can I take a loan from my account?

Although your 401(k) account is intended for the future, you may borrow from your account for any reason. The cost to initiate a loan is \$35, and there is a quarterly maintenance fee of \$3.75. The initiation and maintenance fees will be deducted directly from your individual account.

Can I make withdrawals from my account?

Withdrawals from the plan are generally permitted when you terminate your employment, retire, reach age 59 ½, become permanently disabled, or have a severe financial hardship. Financial hardships are limited to the reasons defined by the IRS Safe Harbor provisions. Keep in mind that withdrawals are subject to income taxes and possibly to early withdrawal penalties.

Children's provides time off plans to help employees balance their work and life. These plans give you flexibility and many options for use, and most important, they help protect your income from work absences.

Paid Time Off Bank (PTO)

Who is Eligible?

Employees scheduled to work 20 or more hours/week (0.5 FTE). 7 on/7 off employees, executives and staff pediatricians are NOT eligible for PTO.

What Does it Cover?

Your PTO Bank represents time off that is available to use as you decide, with your manager's approval, for the following:

- Holidays (whichever holiday you prefer and can take off)
- Vacation
- Personal/family needs
- Short-term sickness — the first five days of any illness (your own illness or that of your spouse, children, or parents)

What is the Accrual Rate For Staff Employees?

| Years of Service | Total PTO Days Per Year* | Total PTO Annual Hours | Hourly Accrual Rate** | Maximum Banked Hours |
|---------------------|--------------------------|------------------------|-----------------------|----------------------|
| 0 through 5 Years | 23 | 184 | .0885 | 304 |
| 6 through 10 Years | 27 | 216 | .1038 | 336 |
| 11 through 15 Years | 30 | 240 | .1154 | 360 |
| 16 through 20 Years | 33 | 264 | .1269 | 384 |
| 21+ Years | 35 | 280 | .1346 | 400 |

*Based on a full-time employee with 2,080 hours worked or paid PTO in the year.

**PTO accrues on an hourly basis for regular hours up to 80 hours per pay period or paid PTO hours. PTO does not accrue on overtime or EIB hours paid.

What You Need to Know About Taking PTO

- COA does not have a separate holiday pay — use PTO to cover holidays.
- PTO must be accrued before it can be used.
- There is no waiting period for new hires; you can take PTO as soon as you accrue it with manager approval.
- PTO MUST be used for all approved absences from work with the exception of bereavement (funeral) leave and jury duty.
- PTO is paid at your base hourly rate excluding shift differential.
- Nonexempt (hourly) and exempt (salaried) staff use PTO in quarter (0.25) hour increments.
- Your PTO bank cannot have a negative balance. If your PTO bank is at zero and you must take off, it will be unpaid.
- Your PTO balance will be paid out to you in the event you leave a benefits eligible position.
- PTO balance rolls forward each year to the maximum banked hours limit. No requirement to use by the end of the year.

Selling or Donating PTO Hours

Prior to the end of each calendar year, you will have an opportunity to elect to sell PTO days for the next year. You may also donate PTO time to a fellow employee who is in need and who qualifies for FML. Refer to the HR pages on The Red Wagon for additional information on how to sell or donate PTO.

Extended Illness Benefit (EIB)

The Extended Illness Benefit (EIB) provides employees with a safety net for pay continuation in the event of maternity/paternity leave, an employee's serious illness/health condition, or the serious illness/health condition of his or her spouse, parent, or child. EIB is intended for extended absences and provides a bridge to the Children's of Alabama (COA) Long Term Disability Plan.

Who Is Eligible?

Staff employees in a benefits-eligible (0.5 FTE and above) position will accrue EIB and will be eligible to use EIB after six months of employment. Staff pediatricians and executives are not eligible for EIB.

What is the Accrual Rate?

Since EIB accrues at a slower rate, it may take several years to accrue sufficient hours for a five to six-week medical absence. To help fill this gap, you may choose to purchase a voluntary Short Term Disability policy to coordinate with your EIB balance. Refer to the section on Voluntary Benefits for more information.

EIB accrues on an hourly basis for regular hours up to 80 hours per pay period or paid PTO. Your EIB balance rolls forward each year up to the maximum allowed. EIB does not accrue on overtime or EIB hours paid. **Unused EIB hours will not be paid to employees upon termination of employment and are forfeited in the event of a reduction of hours to below a benefits-eligible status.**

| Days Per Year Accrued* | Hourly EIB Accrual Rate | Maximum EIB Hours |
|------------------------|-------------------------|---------------------|
| 10 Days | 0.0385 | 720 hours (90 days) |

*Assumes 2,080 regular hours worked or paid PTO.

*Part-time employees use PTO, or unpaid time if PTO is unavailable, in accordance with their FTE status. For example, for a 0.5 FTE one week would equal 20 hours.

How Do You Apply For EIB?

Notify your manager of your request for EIB hours. Initiate the leave process through external Leave Administration provider (Hartford). Your leave must be approved to qualify for EIB. Notify your manager of the need for a leave of absence. You must make reasonable efforts to schedule leaves of absence so as not to unduly disrupt your department's operations. Whenever possible, employees with a flexible schedule such as 7 on/7 off should plan their Medical treatments on their week off.



EIB Information and Flowchart

What Does EIB Cover?

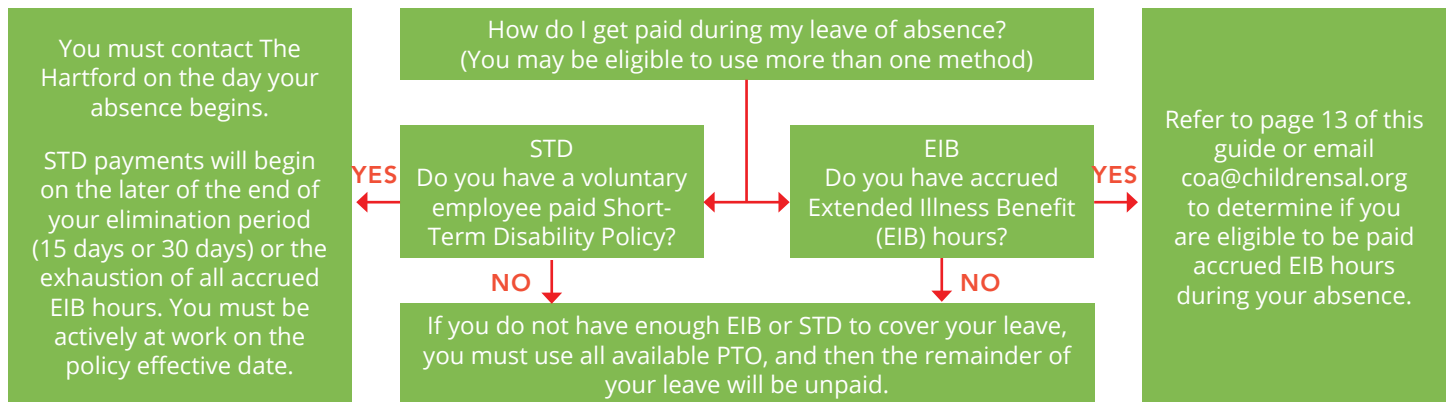
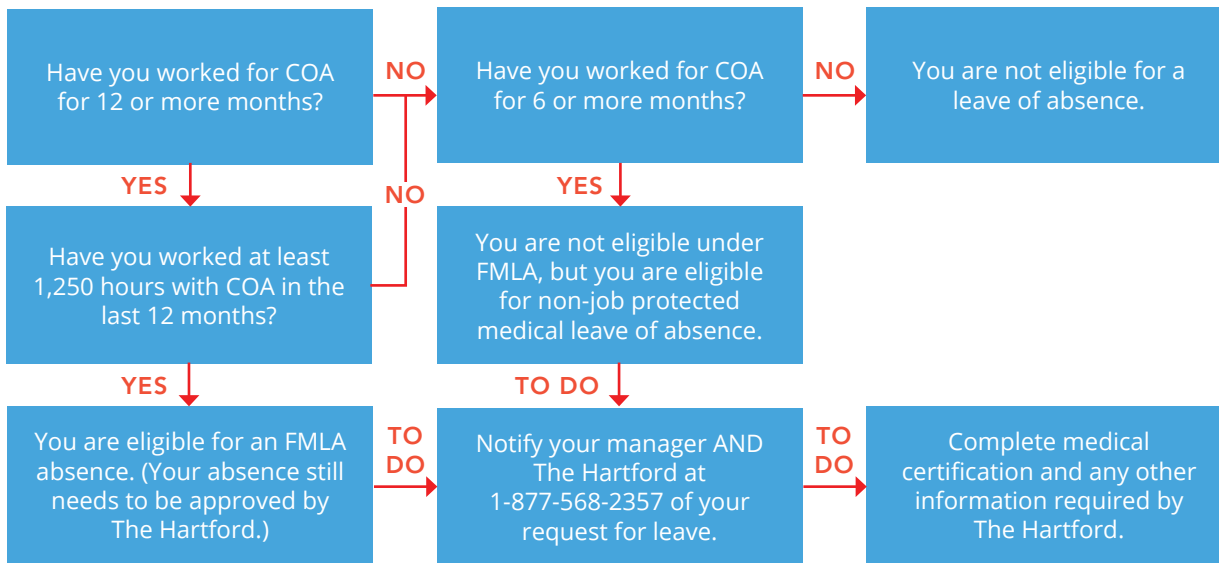
The chart below indicates the type of absences that are covered for the employee and certain family members. For most absences you must use PTO or unpaid time if no PTO is available, before the EIB hours will be paid. EIB is paid at your base hourly rate excluding shift differential.

| Type of Absence | Relationship | Usage Guideline Effective August 7, 2017 |
|--|--|--|
| Continuous: Maternity, Paternity, foster care placement, and/or adoption from date of delivery or birth. | Employee | ❖ No PTO required, immediate use of EIB. |
| Continuous: Inpatient Admission (24 hours or more). | Employee/ Child(ren) | ❖ No PTO required, immediate use of EIB. |
| Continuous: Inpatient Admission (24 hours or more). | Parent/Spouse | ❖ Use ½ week * of PTO for EACH occurrence. |
| Continuous: OP Surgery (limited to those surgeries that require a recovery period of 2 weeks or more). | Employee, Parent, Spouse and/or Child(ren) | ❖ Use ½ week * of PTO for EACH occurrence. |
| Continuous: Serious Illness (includes bed rest for employee's pregnancy). | Employee, Parent, Spouse and/or Child(ren) | ❖ Use 1 week * of PTO for EACH occurrence. (if recovery period is less than 2 weeks, use one week of PTO) |
| Intermittent: Leaves must be approved by The Hartford (FMLA) and meet the EIB criteria. | Employee, Parent, Spouse and/or Child(ren) | <ul style="list-style-type: none"> ❖ EIB is paid for "planned" intermittent absences only. A 48-hour notice to the manager is required and substantiated by entering a time-off request in the system. ❖ Use 1 week* of PTO for each qualifying family member's condition each recertification period (usually every 6 months). ❖ Office visits (including Physical Therapy) are limited to a max of 4 hours of EIB with automatic PTO payment for the balance of shift as applicable. ❖ The details (length of time and reason) of each occurrence of an intermittent absence must be reported to and approved by The Hartford. |

*Part-time employees use PTO, or unpaid time if PTO is unavailable, in accordance with their FTE status. For example, 0.5 FTE would use 20 hours for 1 week and 10 hours for 1/2 week.

7 on/7off — unpaid.

Am I Eligible for a Job Protected Leave Under FMLA?



Leave of Absence

| Family Medical Leave | Medical Leave of Absence |
|---|---|
| <p>FML-eligible employees will be granted up to 12 weeks of job-protected leave within a rolling 12-month period.</p> <ul style="list-style-type: none"> ❖ To be eligible, you must meet the following conditions: <ul style="list-style-type: none"> ➢ Employed with COA for at least 12 consecutive months. ➢ Have worked at least 1,250 hours during the rolling 12-month period preceding the leave. ❖ If you meet the eligibility criteria above, your leave request must also be approved by Hartford as meeting the following criteria: <ul style="list-style-type: none"> ➢ For a serious health condition. ➢ For your own absence or that of an immediate family. ➢ FML hours available for use. ❖ Can be taken intermittently or continuously. ❖ 30-day advance notice must be provided when a leave is foreseeable. | <p>Provides one unpaid, unprotected leave of up to 6 weeks during any rolling 12-month period to eligible employees. An additional 6-week extension is available if medically necessary, but cannot be used in conjunction with FML.</p> <ul style="list-style-type: none"> ❖ Can be used for employee's own serious health condition, including pregnancy, when he or she is unable to perform his/her job. ❖ To be eligible, you must meet the following conditions: <ul style="list-style-type: none"> ➢ Employed for at least 6 months. ➢ Occupy a benefits-eligible position ➢ Not eligible for FML or exhausted available FML ❖ Required to use the leave in one block. ❖ Cannot be taken intermittently or on a reduced schedule. ❖ 30-day advance notice must be provided when a leave is foreseeable. |

Refer to applicable HR policies for full details on Family Medical Leave, Medical Leave of Absence, military, bereavement, and other leaves. Also remember that if you have purchased a Voluntary Short Term Disability policy, you might be eligible for benefit payments while out on leave.



Children's of Alabama Leave of Absence Contact Guide



| Action | Who to Contact |
|---|---|
| Request FMLA or Medical Leave of Absence (formerly Non-FMLA). <i>Call 30 days in advance if foreseeable or within 2 business days if unforeseeable.</i> | Contact The Hartford AND your manager. |
| Provide notification of Intermittent Leave - <i>Manager must receive 48-hour notice via a time-off request. The Hartford must have missed hours reported same day or next business day.</i> | Contact The Hartford AND your manager. |
| Questions regarding duration, status, documentation for FMLA or Medical Leave. | Contact The Hartford. |
| Questions related to your EIB/PTO payments while on FMLA or Medical Leave. Note: <i>Approval of FMLA or Medical Leave does not guarantee EIB usage. Refer to the EIB policy located on the Red Wagon.</i> | First contact your manager. For further information contact COA's Leave Management Specialist. <i>Email: loa@childrens.org</i> |
| Enroll in Short Term Disability. | Contact COA's Benefits Communication Specialist. <i>Email: benefits@childrens.org</i> |
| File a claim for Short Term Disability (STD) Benefits. | Contact The Hartford. |
| Inquire about the status of your benefits, coverage for any new dependent, or to make arrangements for premium contributions during your absence. | Contact COA's Benefits Specialist. <i>Email: benefits@childrens.org</i> |
| Questions regarding Workers' Compensation. | Contact Employee Health. <i>Email: employeehealth@childrens.org</i> |



Children's of Alabama WFM / HRIS / Payroll Contact Guide



| Action | Who to Contact |
|---|--|
| Questions regarding schedule and/or scheduling issues. | Contact COA's WFM Team. <i>Email: WFM@childrens.org</i> |
| Questions regarding time from timesheet on their pay check. | Contact COA's WFM Team. <i>Email: WFM@childrens.org</i> |
| Questions regarding additional paid time off (e.g. jury duty, bereavement, etc.). | Contact COA's WFM Team. <i>Email: WFM@childrens.org</i> |
| Questions regarding transfers and change in employment status. | Contact COA's HRIS Team. <i>Email: HRIS@childrens.org</i> |
| Questions regarding taxes, W-2's, direct deposit, and withholdings. | Contact COA's Payroll Team. <i>Email: payroll@childrens.org</i> |
| Questions regarding PTO/EIB accruals. | Contact COA's Payroll Team. <i>Email: payroll@childrens.org</i> |
| Questions regarding PTO payout. | Contact COA's Payroll Team. <i>Email: payroll@childrens.org</i> |



Leave Management Coordinator
Phone: 205-638-5829 • Email: loa@childrens.org

Benefit Communication Specialist
Phone: 205-638-6110 • Email: benefits@childrens.org

Benefit Specialist
Phone: 205-638-9187 • Email: benefits@childrens.org

Employee Health
Phone: 205-638-2928 • Email: employeehealth@childrens.org

WFM (My Time & Schedule)
Email: WFM@childrens.org

HRIS
Email: HRIS@childrens.org

Payroll
Email: payroll@childrens.org



The Hartford
Phone: 1-877-568-2357
Fax: 1-877-588-4817
Monday - Friday • 8 am - 8 pm

Bereavement (Funeral) Leave

Children's of Alabama provides paid time off (not charged to your PTO or EIB bank) for bereavement as follows:

Up to three days paid leave for the death of:

- Spouse
- Brother, sisters, stepbrothers, stepsisters
- Child, stepchild, foster child who lives with you
- Parents, stepparents
- Grandparents, grandchildren and great-grandchildren
- Current parents-in-law

Up to one day paid leave for the death of:

- Current brothers-in-law, sisters-in-law
- Current sons-in-law, daughters-in-law
- Great-grandparent

Bereavement leave is intended to fill the gap between your standard hours scheduled to work and your actual hours worked. Example: If you are normally scheduled to work 40 hours (1.0 FTE), but due to funeral leave you work only 24, you will receive two days (16 hours) of bereavement pay rather than the maximum three days allowed. Bereavement pay should not increase your hours beyond the total FTE you are scheduled to work. Remember that you may use PTO bank hours if you need additional time off following the loss of a loved one.

Jury Duty

You receive paid leave for any required jury duty or witness duty service; time will not be charged to your PTO bank. Email your Certificate of Jury Duty to wfm@childrensal.org.

Military Leave

You may use your PTO bank hours for inactive duty or field training. Active duty will be paid subject to the Uniformed Services Employment Rights Act.



Income Protection — Employer-Paid Insurance

Knowing your family is protected in the event of your death, illness, or disabling injury brings peace of mind. That's why COA is committed to providing the following safety net of income protection benefits, at **no cost to our employees**.

Basic Term Life Insurance — The Hartford

Children's provides two times your base salary up to \$50,000. In the event of accidental death, your beneficiaries will receive an additional two times your annual salary up to a maximum benefit of \$500,000. Please refer to the policy for additional benefits payable in the event of bodily injury. For employees who are age 70 or older, the benefit amount is reduced. If covered under the basic Life insurance plan, you also receive, at no cost, an Employee Travel Assistance plan.

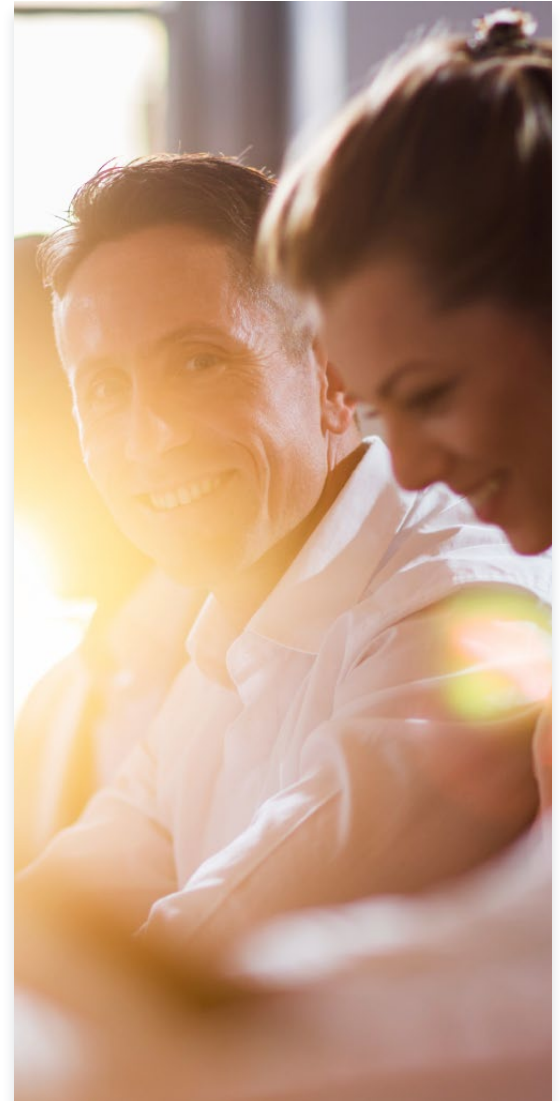
Long Term Disability (LTD) — The Hartford

For qualifying disabling illness or injuries that prevent you from working 90 calendar days or more, the LTD plan will pay a benefit of 60% of your base salary. You are eligible after 30 days of employment. LTD benefits are payable for the period during which you continue to meet the definition of disability, up to age 67. If your disability begins after age 62, benefits will be paid for a reduced period of time.

Workers' Compensation*

All employees of COA are covered by workers' compensation insurance as of their date of hire through the duration of employment. Medical authorization must be approved by the employer prior to treatment. Report all work-related incidents at once to your supervisor and via the online Patient Safety Report.

*Available to all employees.



Additional Protection — Voluntary Employee-Paid Insurance

Supplemental Term Life Insurance — The Hartford

- **Employee:** Elect coverage in \$50,000 increments up to \$700,000.
 - GI: \$300,000
- **Spouse:** You may elect coverage for your spouse in \$10,000 increments up to \$100,000. Spouse coverage may not exceed the total basic + supplemental coverage for the employee.
 - GI: \$30,000
- **Dependents Up to Age 26:** Elect coverage of \$10,000 for all eligible dependent children up to age 26. Coverage for disabled children will not begin until the child is no longer disabled. Dependents who become disabled after coverage begins may continue past age 26 if a Children with Disabilities form is completed prior to loss of coverage.

*Note: If employee and spouse are both employed at COA, Spouse Life coverage is not available and only one parent may cover children under the Dependent Life. Benefit amounts are reduced beginning at age 70.

| Hartford Term Life Insurance Rates | |
|------------------------------------|------------------------|
| Age | Biweekly Rate/\$10,000 |
| Under age 20 | \$0.31 |
| 20-24 | \$0.31 |
| 25-29 | \$0.37 |
| 30-34 | \$0.50 |
| 35-39 | \$0.56 |
| 40-44 | \$0.76 |
| 45-49 | \$1.13 |
| 50-54 | \$1.69 |
| 55-59 | \$2.67 |
| 60-64 | \$4.09 |
| 65-69 | \$7.86 |
| 70-74 | \$12.76 |
| 75 and over | \$14.18 |
| Dependents up to age 26/\$10,000 | \$0.31 |

Note: The full amount of Guaranteed Issue (GI) on voluntary products and Supplemental Term Life is only available if you enroll within 31 days of initial eligibility. During annual Open Enrollment, you will have an opportunity to increase one increment of \$50,000 for employee and/or \$10,000 for spouse, up to the max GI, without medical underwriting. Coverage for amounts requiring medical underwriting will not be effective and payroll deductions will not begin until approved by the carrier.

Additional Protection – Voluntary Employee-Paid Insurance

The following Voluntary Employee-Paid benefits offer additional protection to meet the needs of your family. Unless otherwise noted, you may enroll in voluntary benefits at any time. Contact your Benefits Communication Specialist today at 205.638.6110 or 205.638.2980 for rates and enrollment information.

Voluntary Short Term Disability (STD) – The Hartford

A voluntary Employee-Paid STD plan coordinates with your EIB accrual to alleviate any gap in coverage when you experience a qualifying non-work-related disability. Your accrued EIB pays first and then the plan pays a weekly benefit of 60% of your base salary. You may opt to have your benefit period begin either on the 15th or 30th day of disability depending on the amount of EIB you have accrued. As with most disability plans, this plan has a six-month pre-existing condition limitation. Premiums are based on income and the option you select. If you are absent from work due to illness, injury or pregnancy on the day your insurance would otherwise become effective, your insurance or increase in coverage will not become effective until you are actively at work for one day. Use the chart below to determine if additional protection is needed.

| | | | |
|--|-------------------|------------------------------------|---|
| Is your EIB accrual enough? Consider supplementing with Voluntary Short Term Disability. | EIB < 200 hours | STD suggested to bridge gap to LTD | Employer-Paid LTD 60% of pay beginning on day 91 |
| | EIB 201-320 hours | STD optional | |
| | EIB > 320 hours | STD not recommended | |

*Meet with our Benefit Communication Specialist to review your EIB accrual, risk tolerance and other influencing factors to make an informed selection. Refer to Summary Plan Descriptions for additional information regarding income protection benefits.

Go to the HR pages on the Red Wagon for Frequently Asked Questions like:

Does STD cover the maternity/paternity bonding period?

No, although you may be on an approved Family Medical Leave for 12 weeks (to include bonding), STD only covers the period of medical disability for the mother. The approved disability period for pregnancy, regardless of delivery method, is 6 weeks unless there are complications either before or after delivery. The STD benefit does not begin until after the 15- or 30-day elimination period which results in a maximum payment period of four weeks for a normal delivery.

Supplemental Interest-Sensitive Whole Life Insurance – Unum

In addition to providing death benefits to your designated beneficiaries, this life insurance also builds cash value that can be utilized while you are still living. You own the policy, so you can keep your coverage even when you retire or change jobs. As long as the premium continues to be paid, your rate is guaranteed never to increase, and your benefit can never decrease! Coverage is available for you, your spouse, child(ren), and grandchild(ren).

Why Buy Whole Life?
 Lock in your Premium
 Build Cash Value
 Own the Policy



Additional Protection — Voluntary Employee- Paid Insurance

To enroll in any Voluntary benefits, please email benefits@childrensal.org or call 205-638-2980

These benefits are available for you, your spouse and/or your eligible children and is portable.

Critical Illness Insurance — The Hartford

Critical Illness insurance helps to supplement your medical coverage by helping you pay the indirect costs associated with a critical illness or event. You'll receive a lump sum payment if you or a covered dependent is diagnosed with a covered illness. Coverage includes cancer, heart attack, stroke, major organ transplant (for recipient), kidney failure, neurological conditions, etc. This coverage pays \$50 annually if you have a preventive health screening performed and file a claim. Benefits are paid tax-free in a lump sum to be used at the claimant's discretion ranging from \$10,000 to \$30,000.

Accident Insurance — The Hartford

Accident insurance is designed to supplement your medical coverage by paying specific benefit amounts (indemnity payments) for expenses resulting from nonoccupational related injuries or accidents. Examples of payable expenses include, but are not limited to, doctor's office visit, ambulance transportation, ER visit, X-rays, fractures, burns, cuts ... This insurance also has an accidental death benefit.

Hospital Indemnity Insurance — The Hartford

Hospital Indemnity insurance provides a cash benefit in the event of an unexpected hospital stay for a covered illness, maternity, or injury. You and/or your covered dependents are paid a set benefit amount in the event you or a covered dependent are hospitalized, and a set amount based on the length of your stay.

Note: Changes or cancellations in short term disability and/or hospital indemnity benefits are only allowed annually from the date of the previous change or enrollment.



Update Your Beneficiary Designations

When is the last time you updated your beneficiary designations? Advisors call the failure to update beneficiary lists after major life events one of the most common and potentially costly retirement and estate planning mistake people make.

You might not realize that your will does not control who inherits all of your assets when you die. Many assets pass by beneficiary designation — which is the ability to fill out a form with the financial company holding the asset and name who will inherit the asset upon your death.

Taking the time to choose your beneficiaries now can help your family avoid probate later. Please tell your family or friends if you've selected them as a beneficiary, because your beneficiaries must contact the financial institution themselves in many cases to receive their assets.

You'll need to assign at least one beneficiary for each life and retirement account. Be prepared to provide:

- Beneficiary type (e.g., spouse, non-spouse, trust, entity).
- Full name.
- Date of birth.
- Social Security number (optional).

You can also name contingent beneficiaries. Contingent beneficiaries receive your assets if there is no living primary beneficiary.

Note: Some retirement accounts or plans may require spousal consent before you can add or change the beneficiary.

Not all loved ones should receive an asset directly. These individuals include minors, individuals with special needs, or individuals with an inability to manage assets or with creditor issues. Because children are not legally competent, they will not be able to claim the assets. A court-appointed person (known as a conservator) will generally have to claim and manage the money until the minor turns 18. You may designate a "trust" as your beneficiary only if you have a legal trust document prepared.

Remember, beneficiary designations are designed to ensure you have the ultimate say over who will get your assets when you are gone. By taking the time to carefully (and correctly) select your beneficiaries and then periodically reviewing those choices and making any necessary updates, you stay in control of your money.





Hartford Portal for Updating Life Beneficiary Designations

Click on My Beneficiaries in My Service Center to access The Hartford Beneficiary Designation Service website:
<https://enroll.thehartfordatwork.com/chabene>.

1. Your username will be your first and last initial (lower case only) and the last 4 digits of your SSN
A. Example: Anna Bright with SSN ending in 1234 = ab1234
2. Your initial password will be your first and last initial and your birthday as mmddyyyy
A. Example: Anna Bright with birthdate 01/23/1985 = ab01231985
3. You will be prompted to reset your password, also called PIN throughout the site.
4. **You can add, view, and edit** primary and contingent beneficiaries for Basic Life, Accidental Death & Dismemberment (AD&D), Supplemental Life, Voluntary Accident, and Voluntary Hospital Indemnity insurance plans.
5. Verify that your beneficiary's name, address and birthday are correct (1/1/2018 may appear as their birthday from conversion).

Beneficiaries That Cannot Be Designated Through The Hartford Beneficiary Site

- **SPOUSE LIFE AND DEPENDENT LIFE PLANS** — the employee is automatically the beneficiary for these plans so no other beneficiary may be designated.
- **VOLUNTARY CRITICAL ILLNESS** — the employee's estate is automatically the beneficiary for this plan.
- **UNUM PROVIDENT WHOLE LIFE** — To designate a beneficiary for your whole life policies, please contact Unum at 800.635.5597 to confirm by phone.
- **FIDELITY 401K PLAN** —
 - Online Option — Online access is available to designate and view your 401K beneficiary at www.fidelity.com/atwork.
 - Paper Option — A paper form must be completed and sent back to Fidelity for beneficiary designation for funds from prior COA plan in source 06 - Frozen 401(a). You can contact Fidelity at 800.343.0860.

Wellness Opportunities

The Diabetes Care Rewards Program Just Got Better

ALL health plan members can now enjoy FREE covered diabetes medications and supplies when you join the Good Health Gateway Program and meet all of the program requirements.

Why participate?

- Monitoring your diabetes helps to improve your health and reduce your risk for heart disease and stroke.
- Save hundreds of dollars a year with \$0 copays or deductibles on covered diabetes medications and supplies.

When you complete the steps below, you will receive your **Good Health Gateway**® Rx Rewards Card to use at your local, in-network pharmacy or CVS Caremark Mail Service to get your \$0 copays or deductibles.

Program steps

Step 1: Register on the Good Health Gateway Diabetes Care Reward Program* website at www.GoodHealthGateway.com or call toll-free at 800.643.8028.

Step 2: Complete each important medical exam and lab test listed below to help you manage your diabetes.

Once a year have a ...

- Foot exam
- Eye exam, if recommended by your physician, or physician waiver
- Lab workup of your fasting blood lipids levels
- Lab workup of your urine/protein levels

Every six months have a ...

- Hemoglobin A1c test

Step 3: Provide us documentation that you have completed these exams/labs within the last 6 -12 months. When we receive your documentation and update your record, you will receive a Good Health Gateway® Rx Rewards Card to get your covered diabetes medications and supplies for \$0 copays or deductibles.

Acceptable documentation includes: The Good Health Gateway Provider Confirmation Form completed by your doctor, receipts from the lab or your doctor's office, Claims Summaries, page from your Patient Portal or Electronic Health Record. You can print a Provider Confirmation Form from GoodHealthGateway.com.

How to send your documentation: Upload through GoodHealthGateway.com using your mobile device, tablet, or PC; Fax to 877.378.4480; or Mail to 1210 Pontiac Avenue, Cranston, RI 02920

*Participation in the program is voluntary. Under no circumstances will any medical health information about you or your participation in the program be shared with Children's of Alabama.



myWellness — Maternity*

Becoming a mother is one of the most exciting times in a woman's life. Taking care of your own health is key to having a healthy baby; the healthier you are, the stronger and healthier you and your baby are likely to be. In addition to relying on your healthcare provider, take advantage of the Well Baby program offered through your BCBS of Alabama Medical plan to learn what you can do before, during, and after pregnancy to give your baby a healthy start to life.

myWellness — Smoking Cessation*

The Quit For Life Program can help you quit smoking, and using smokeless tobacco, it is something you will want to do before someone close to you follows your lead. Highly trained Quit Coaches will guide you privately on the phone. Your individual Quitting Plan may even include free medication like the patch or gum. The Quit for Life Program is offered through our Employee Assistance Program.

It's FREE. It's confidential. It works.

*Participation in the program is voluntary. Under no circumstances will any medical or health information about you or your participation in this program be shared with Children's of Alabama.

Begin Your Motherhood Journey Here

BCBS Baby Yourself — 866.222.4379
www.bcbsal.org/health/baby.cfm

FREE for employees and dependents over age 18 — 866. QUIT.4.LIFE or www.quitnow.net



Additional myWellness Opportunities

Free biometric screenings

Learn more about your health by participating in the biometric screenings offered by our Employee Health Clinic. You will learn about what the healthy ranges are for total cholesterol, blood glucose, blood pressure and BMI as well as where your numbers fall in relation to the healthy ranges.

Free chronic condition management programs for medical plan members

If you have asthma, coronary artery disease, chronic obstructive pulmonary disorder, diabetes or heart failure, please take advantage of these great programs available through BCBS of Alabama. Call 800.896.2724 today to find out more information.

myBlueCross — www.behealthy.com

Medical plan members can visit the BCBS of Alabama website to receive information on healthy living, take a health risk assessment, use health tracking tools, and much more.

Farm stand

During certain seasons, COA will have a farm stand on location of the main hospital. At the Farm Stand, you can purchase locally grown fruits and vegetables.

Children's of Alabama/UAB walking trail

This walking trail is a well-lit and easy-to-follow trail that runs through Children's of Alabama and UAB. You can find a copy of the trail on the Red Wagon.



Good choice vending

Need a snack and heading to the vending machine? Choose a snack with the Good Choice sticker that meets the 10-10-5 Rule:

- 10% or less daily value of total fat.
- 10% or less daily value of total carbohydrate.
- 5% or more daily value of at least one: fiber, vitamin A, vitamin C, calcium, iron.
- 360 mg or less of sodium.

Gym membership discounts

Gym membership discounts available (Remember to let them know you are a Children's of Alabama employee and bring your valid employee ID with you when you join.)

- UAB Recreation Center.
- YMCA.

Medical Benefit Highlights

In-Network Medical Services

| | BCBS CDHP www.bcbsal.org | BCBS PPO www.bcbsal.org | VIVA www.vivahealth.com |
|--|---|--|--|
| Deductible | \$2,000 single/\$4,000 family | \$300 — Applies to other covered services | None |
| Coinsurance Maximum (the most you pay in coinsurance) | \$1,000 single/\$2,000 family | \$2,500 single/maximum of 3 or \$7,500 family Rx are not included in this amount | \$5,000 single/\$10,000 family |
| Out-of-Pocket Maximum (most you pay deductible + coinsurance) Copays (if applicable) continue after this amount is reached | \$3,000 single/\$6,000 family | \$2,800 single/maximum of 3 or \$8,400 family | \$5,000 single/\$10,000 family |
| Health Savings Account | Employer contribution of \$750/single and \$1,500/family | N/A | N/A |
| Office Visits | 20% coinsurance, subject to deductible | \$25 primary or \$50 specialist and 10% coinsurance for in-office diagnostic | \$25 primary/\$50 specialist |
| Routine Preventive Care One Visit Per Year (other than first two years of child's life) Refer to SPD for Specific Screenings Covered | \$0 — no deductible | \$25 primary/\$50 specialist | \$25 primary/\$50 specialist |
| Teladoc – telephonic physician consultation service. Most services available 24 hours/day. Will prescribe RX when appropriate. This benefit is separate from the telehealth visits that may be available from your regular network provider. Fees apply to deductible and out of pocket costs. | | | N/A |
| General Medicine | 20% coinsurance, subject to deductible | \$25 | N/A |
| Inpatient Hospital | 20% coinsurance, subject to deductible | \$250 per admission and 10% coinsurance | \$500 per admission |
| Maternity (delivery and prenatal care) | 20% coinsurance, subject to deductible | \$250 per admission and 10% coinsurance | \$500 per admission, plus \$50 copay for all physician services |
| Outpatient Service | 20% coinsurance, subject to deductible | \$150 copay and 10% coinsurance | \$250 copay |
| Diagnostic Services CAT Scan, MRI, PET/SPECT, ERCP All other diagnostic lab and X-ray | 20% coinsurance, subject to deductible | 10% coinsurance and facility or office copay if applicable | 20% coinsurance Applicable facility or office copay only |
| Emergency Room (medical emergency or accident) Coverage for nonemergency care may be denied | 20% coinsurance, subject to deductible | \$150 copay and 10% coinsurance | \$150 copay |

| | BCBS CDHP www.bcbsal.org | BCBS PPO www.bcbsal.org | VIVA www.vivahealth.com |
|---|---|--|--|
| Mental Health and Substance Abuse (Provided by BCBS) Office Visit Inpatient | 20% coinsurance, subject to deductible 20% coinsurance, subject to deductible | \$25 copay \$250 copay per admission | \$25 copay \$250 copay per admission |
| Other Covered Services Physical, Speech, and Occupational Therapy Durable Medical Equipment Ambulance Services Home Health Chiropractic Services | 20% coinsurance, subject to deductible | 10% coinsurance, subject to deductible | 20% coinsurance \$40 copay |
| Good Health Gateway Diabetes Rewards Program | Rx copay waived on all diabetic meds/supplies for compliant members | Rx copay waived on all diabetic meds/supplies for compliant members. | Rx copay waived on all diabetic meds/supplies for compliant members. |
| Retail Rx Express Scripts (ESI) | 20% coinsurance, subject to deductible Applies to coinsurance maximum | \$10 generic copay 40% preferred brand (\$75 maximum) 40% non-preferred brand (\$150 maximum) Specialty/biotech drugs \$150 copay | \$10 generic copay 40% preferred brand (\$75 maximum) 40% non-preferred brand (\$150 maximum) Specialty/biotech drugs \$150 copay |
| Mail Order Rx (90-day supply) Express Scripts (ESI) | 20% coinsurance, subject to deductible Applies to coinsurance maximum | \$20 generic copay 40% preferred brand (\$150 maximum) 40% non-preferred brand (\$300 maximum) Specialty/biotech drugs \$300 copay | \$20 generic copay 40% preferred brand (\$150 maximum) 40% non-preferred brand (\$300 maximum) Specialty/biotech drugs \$300 copay |
| Rx Annual Out-of-Pocket Maximum (Coupon assistance does not apply to deductible and OOP costs) | Prescription included in out-of-pocket maximum \$3,000 single/\$6,000 family aggregate | \$2,500 per individual (Does not apply to non-preferred or brand name when generic is available. See DAW Penalty.) There is a family maximum of 3 to the Rx out-of-pocket maximum. | \$2,500 per individual (Does not apply to non-preferred or brand name when generic is available. See DAW Penalty.) There is a family maximum of 3 to the Rx out-of-pocket maximum. |

This comparison is only a summary, refer to the plan specific Summary Plan Description on the HR Pages of The Red Wagon for coverage details including any limits, precertification requirements, out-of-network service restrictions, etc.

Prescription Drug Coverage

All prescription drug coverage under your COA medical plan is provided through Express Scripts and their specialty partner, Accredo. The plan is considered creditable coverage for Medicare eligibility purposes.

- **DAW Penalty:** If you or your physician chooses a brand-name drug when a generic equivalent is available, then you will be responsible for the 40% coinsurance PLUS the cost difference of the brand-name drug to the generic equivalent. Also, the cost difference will not apply to your deductible or your out-of-pocket maximum.
- **RX Coupon Assistance Programs:** Drug Manufacturers or other entities may offer discount coupons to offset what you pay for certain high cost medications. The coupon is considered a secondary insurance and will be processed through Express Scripts to deliver the savings to you once the manufacturer pays the claim. The value of the coupon does not apply toward your deductible or other out-of-pocket limits under your medical plan because it does not represent a cost to you.
- **Express Scripts' program, SaveOnSP, will help you save money on certain specialty medications.**
 - If your specialty medication is noted on the SaveOnSP drug List, you must participate in the SaveOnSP program to receive your medications free of charge (\$0) and you must speak with SaveOnSP prior to the first fill under the program.
 - The SaveOnSP program will cover many of the medications that you may have previously used coupon assistance for.
 - Contact SaveOnSP at 1-800-683-1074 prior to your first fill to avoid delays in obtaining your prescription(s) after the program starts in January. This is very important. You must speak to SaveOnSP prior to the first fill under the program.
 - If you do not participate in the SaveOnSP program, you will be responsible for a 30% coinsurance for the medications covered by SaveOnSP.
 - These medications will not count toward your deductible or out-of-pocket maximums.
 - Your prescriptions will be filled through Accredo.

| | BCBS CDHP Biweekly Premiums | | BCBS PPO Biweekly Premiums | | VIVA Biweekly Premiums | |
|---------------------|---|-----------|----------------------------|--|------------------------|-----------|
| | Full-Time | Part-Time | Full-Time | Part-Time | Full-Time | Part-Time |
| Single | \$55.56 | \$85.44 | \$98.16 | \$134.23 | \$156.47 | \$201.80 |
| Employee + Spouse | \$133.27 | \$196.02 | \$215.66 | \$291.41 | \$312.20 | \$407.39 |
| Employee + Children | \$122.10 | \$178.88 | \$197.93 | \$266.96 | \$275.29 | \$362.10 |
| Family | \$186.80 | \$279.83 | \$292.38 | \$404.80 | \$412.64 | \$553.16 |
| | Full-Time: 28 standard hours/week or more | | | Part-Time: Between 20 and 27 standard hours/week or a Variable Eligible employee | | |

*Effective 01/01/2022 COA Medical Plans are NOT considered "grandfathered" under the Patient Protection and Affordable Care Act.

Introducing Inside Rx Pets

The Inside Rx Pets card is a prescription discount card administered by Inside Rx, LLC, which is a partially owned subsidiary of Express Scripts, leveraging purchasing power to expand affordable access to brand and generic human medications for pets. The Inside Rx Pets card can provide savings at over 60,000 participating pharmacies. Based on Inside Rx data, over 50% of card users can average savings of 15% off brands and 77% off generics on the human medications pets need.

To get started, you will receive an email with a link to obtain your Inside Rx Pets card. Download and/or print the card. You can look up the current price of the prescriptions and find a local pharmacy online. Then just take it to a participating pharmacy with your prescription. Show your card to the pharmacist, who will find your Inside Rx Pets discounted price. Then, pay and enjoy the savings. That's it!

BCBS CDHP – How Does It Work?

| 1. Health Savings Account | Timeline |
|--|---|
| Employee and Children’s of Alabama (COA) contribute | January |
| COA contributes \$750 for single coverage and \$1,500 for family coverage in January | |
| You contribute to your account through pre-tax deductions from your paycheck (contribute your savings from the reduced CDHP premiums to your HSA) | |
| Roll over any unused balance at the end of the year | |
| Your costs for covered services go toward the deductible and other out-of-pocket healthcare expenses | |
| 2. Annual Deductible | COA pays 100% for Preventive Services during the year (see plan document for specific coverage rules) |
| Employee Pays | |
| As healthcare services are received, you pay the full cost for care up to the deductible amount (Rx financial assistance does not apply to the deductible) | |
| Pay for care using your Health Savings Account credit card | |
| Use BCBS network providers to receive discounted prices | |
| 3. Coinsurance | |
| Employee and COA Pays | |
| If you reach your deductible, you and COA share the cost of care for covered services, including RX, up to the out-of-pocket maximum | |
| COA pays 80% and you pay 20% | |
| 4. Out-of-Pocket Maximum | |
| COA pays | |
| COA pays 100% for covered services after you have met your out-of-pocket maximum | December |



Plan Comparison 1

Real-world example

- Single full-time employee female
- One preventive visit and two primary care physician visits
- Two maintenance drugs
 - Generic drug
 - ◆ Montelukast Sodium — 10 mg — 1 pill a day
 - Specialty drug

| | Total Claims Cost | Employer Claims Cost | Employee Claims Cost | Employee Premium | Employer HSA Contribution | Annual Cost for Employee |
|----------|-------------------|----------------------|----------------------|------------------|---------------------------|--------------------------|
| VIVA | \$14,909 | \$12,955 | \$1,954 | \$4,068 | \$0 | \$6,022 |
| BCBS PPO | \$14,909 | \$12,955 | \$1,954 | \$2,552 | \$0 | \$4,506 |
| CDHP | \$14,909 | \$11,909 | \$3,000 | \$1,444 | (\$750) | \$3,694 |

Cost Estimator utilized on 09/01/22 through BCBS of AL website based on receiving service in Birmingham, AL

Physician office visit \$130

Preventive visit — well woman (18 to 39-year old female) \$146

Pharmacy costs based on Express Scripts cost on 09/01/22.

Plan Comparison 2

Real-world example

- Full-time employee family — mother, father, and child
- Seven primary care doctor visits, three specialist visits and three preventive visits
- Two outpatient procedures
 - Upper GI endoscopy
 - Tonsillectomy
- Diagnostic MRI, preventive mammogram and knee brace
- 18 total prescriptions (includes a generic maintenance and specialty drug)

| | Total Claims Cost | Employer Claims Cost | Employee Claims Cost | Employee Premium | Employer HSA Contribution | Annual Cost for Employee |
|----------|-------------------|----------------------|----------------------|------------------|---------------------------|--------------------------|
| VIVA | \$33,251 | \$29,977 | \$3,274 | \$10,729 | \$0 | \$14,003 |
| BCBS PPO | \$33,251 | \$29,597 | \$3,654 | \$7,617 | \$0 | \$11,271 |
| CDHP | \$33,251 | \$27,251 | \$6,000 | \$4,860 | (\$1,500) | \$9,360 |

Cost Estimator utilized on 09/01/22 through BCBS of AL website based on receiving service in Birmingham, AL and pharmacy costs based on Express Scripts cost on 09/01/22.

Physician Office Visit \$130

Diagnostic X-Ray - MRI Lower Limb Range \$653

Preventive Visit - Well Woman (18-39 yr old female) \$146

Mammogram \$140

Upper GI Endoscopy \$1,769

Tonsillectomy over age 12 \$3,325

Therapy Services after Knee Injury \$960

Preventive Visit — Child (5-17) \$109

Preventive Visit — Male (18-64) \$112

Specialist Visit \$104

Knee brace \$636

Dental Benefit Highlights

| Plan Feature/Coverage | BCBS Basic | BCBS Buy-Up |
|---|---|--|
| Basics | | |
| How the plan works | PPO plan with in-network and out-of-network benefits. For in-network services, no claims forms are needed and no balance billing applies. | |
| Network dentists For a list of network dentists, visit: | www.bcbsal.org myBlueCross>Find a Doctor | |
| Annual deductible | \$50 per member per calendar year (\$150 per family) Does not apply to Preventive Services | |
| Maximum Annual Benefit | \$1,000 per member per calendar year | \$1,500 per member per calendar year |
| Waiting Period (waived if you provide proof of prior creditable coverage) | 12-month waiting period for employee and dependents for Prosthetic and Orthodontic services. Fax proof of prior coverage to 638-5005 to waive all or a portion of the waiting period. | |
| What You Pay For Covered Services | You pay: Coinsurance of 20% to 50%, subject to the annual deductible. | |
| Covered Services | | |
| Preventive Services (Routine dental exams and cleanings; sealants) | You pay: \$0.00, no deductible or coinsurance | |
| Basic Restorative Services (Fillings, simple tooth extractions, root canals, repairs to removable dentures) | You pay: 20% coinsurance, subject to deductible | |
| Major and Prosthetic Services (Dentures, bridges, crowns) | You pay: 50% coinsurance, subject to deductible | |
| Orthodontic Services | You pay: 50% coinsurance, subject to deductible (for child orthodontia up to age 26 only) \$750 per member lifetime maximum | You pay: 50% coinsurance, subject to deductible (for child orthodontia up to age 26 and adult orthodontia) \$1,500 per member lifetime maximum |



| Biweekly Premiums | BCBS Basic | BCBS Buy-Up |
|---------------------|------------|-------------|
| Employee | \$8.32 | \$12.36 |
| Employee + Spouse | \$18.30 | \$27.20 |
| Employee + Children | \$14.17 | \$21.07 |
| Family | \$31.61 | \$46.99 |

Vision Benefit Highlights



| Ameritas | | |
|---|---|---|
| | VSP — Choice Network www.VSP.com | EyeMed — Insight Network www.EyeMedVisionCare.com |
| | Choose a network doctor from the VSP Choice network and make an appointment. This network includes mostly private practices like Eyecare Associates. | Choose a network doctor from the EyeMed Insight network and make an appointment. This network includes mostly retail stores like Lenscrafters. |
| Covered Services | | |
| Vision exam provided every 12 months | \$20 Copay | \$20 Copay |
| Glasses | | |
| Lenses covered every 12 months | \$20 Copay | \$20 Copay |
| Progressive Lenses | Covered in Full | Covered in Full |
| Standard Polycarbonate (under 19 years old) | \$0 | \$0 |
| Standard Polycarbonate (Adult) | \$33 Copay | \$40 Copay |
| Scratch Resistant Coating | \$17-\$33 Copay | \$15 Copay |
| Anti-Reflective Coating | \$43-\$85 Copay | \$45-\$68 Copay |
| Ultraviolet Coating | \$16 Copay | \$15 Copay |
| Frames covered every 24 months | Exam + \$180 allowance. Copay required. | Exam + \$180 allowance. Copay required. |
| Contact Lens | | |
| Contact Lens | Exam + \$180 allowance in place of glasses. | Exam + \$180 allowance in place of glasses. |
| Fit/Follow up | Up to \$60 Copay | Up to \$40 Copay |
| Lasik | | |
| | 15% off retail or 5% off promotional | 15% off retail or 5% off promotional |
| Biweekly Premiums | | |
| Employee | \$4.28 | \$4.28 |
| Employee + Spouse | \$8.48 | \$8.48 |
| Employee + Children | \$8.37 | \$8.37 |
| Family | \$11.84 | \$11.84 |

How Do I Use the Plan?

When you make your appointment with your eye doctor, make sure they know you are either an EyeMed or VSP plan participant and confirm they are a participating provider. You will receive an ID card that you can present to your provider.

For a list of network doctors in VSP and EyeMed, please go to www.ameritas.com/group/olbc/childrensai.



Pre-Tax Spending/Savings Accounts

Children's offers three separate pre-tax accounts to help you save money on healthcare and dependent day care expenses for qualifying dependents:

- Healthcare Flexible Spending Account for Medical Reimbursement (FSAHC).
- Dependent Day Care Flexible Spending Account (FSADC).
- Health Savings Account — available only to participants in the Consumer Driven Health Plan (CDHP).

Introducing Our New FSA Vendor Fidelity Investments

- Now you can easily view and manage your Children's of Alabama 401(k) Plan, Health Savings Account (if enrolled in the CDHP Health Plan) and your FSA, all through the NetBenefits® website.

Healthcare Flexible Spending Account for Medical Reimbursement (FSAHC)

- Make pre-tax contributions up to \$2,850/year per family to use for qualifying expenses, including medical, dental, vision, prescription drugs, and over-the-counter medicine when prescribed by a physician.
- Carry over up to \$570 of unused funds at the end of 2022 to reimburse expenses that are incurred in the next plan year. Unused amounts in excess of \$570 will be forfeited.
- Qualifying expenses must be incurred during the plan year while you are a covered participant.
- You can be reimbursed up to the full amount of your annual contribution, regardless of the amount you have deposited to your account. Plan year reimbursement claims must be submitted by March 31.
- Use your NetBenefits AccessCard® to pay expenses at the point of service. No hassle and no waiting!
- Limited Purpose: This is the only FSAHC available to participants in the CDHP. Limited Purpose accounts can be used for Dental, Vision, and post-deductible expenses only.
- You must make a new election each plan year. Changes to your election during the plan year are only allowed in the event of qualifying family status changes.

Flexible Spending Account for Dependent Day Care (FSADC)

- Make pre-tax contributions up to \$5,000/year per family to use for work-related dependent day care expenses.
- If you are married, your spouse must be working or looking for work, attend school full-time, or be physically or mentally unable to care for himself/herself.
- If you are divorced or legally separated, then you may use a FSADC to pay for work-related dependent care expenses during the time of year your child lives with you.
- A dependent under the age of 13, or a dependent of any age who lives with you and is mentally or physically unable to care for himself/herself qualifies as an eligible dependent.
- You can be reimbursed up to the amount you have in the account. Plan year reimbursement claims must be submitted by March 31.
- Use it or lose it: Carefully estimate your out-of-pocket expenses since the IRS requires that any unused funds be forfeited. Carry over does not apply.
- You must make a new election each plan year. Changes to your election during the plan year are only allowed in the event of qualifying family status changes.

2022 Claims

- File a claim for 2022 expenses
- Health Care FSA (full and limited purpose) – Claims must be filed with the previous provider for expenses incurred in 2022. You will have until March 31, 2023 to file these claims with TASC (800-422-4661). Any remaining balance from your 2022 FSA election, up to \$570, will carry over to your 2023 FSA after the run-out period is over and a reconciliation has been completed. Your carryover balance is projected to be available in May 2023. You do NOT have to make a new FSA election for 2023 in order to receive the carryover balance from 2022.
- Dependent Care FSA (day care) – Claims must be filed with the previous provider for expenses incurred in 2022. You will have until March 31, 2023 to file these claims with TASC (800-422-4661).
- Your dependent care FSA also has a grace period which runs through February 15, 2023. This grace period allows you to avoid forfeitures by extending the period of time you have to spend down the money that is remaining in your account. Claims must be filed with TASC by March 31, 2023 for expenses incurred during the grace period.



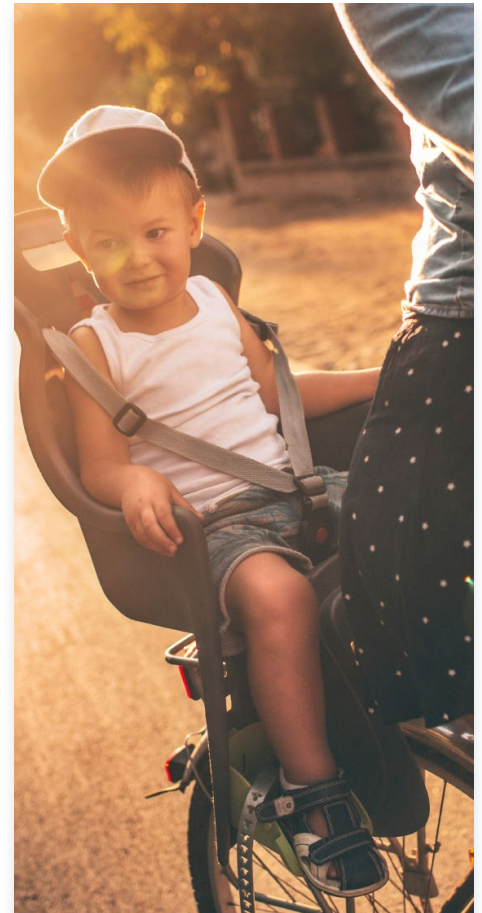
Health Savings Account Through Fidelity

With the Fidelity HSA®, you can:

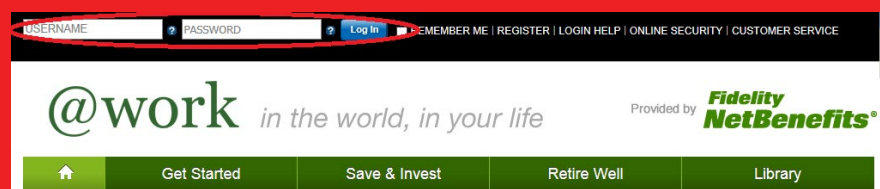
- Access both your HSA Account and 401(k) plan in the same benefits portal at www.fidelity.com/atwork.
- Incorporate HSA information into planning tools such as Fidelity's Income Simulator.
- Access convenient online banking services such as bill pay.
- Choose from more than 5,000 mutual funds, stocks, bonds, and CDs for investing account balances.
- Receive information and education about how to pay for qualified medical expenses in both the near-term and the long-term.

Healthcare is one of the most underestimated costs in retirement. Fidelity estimates that it will cost a 65-year-old couple retiring in 2020 to a total of \$295,000 to cover medical costs in retirement.* To help stabilize healthcare costs, employees will need to take greater individual responsibility for their health and become better educated consumers of healthcare services. A Consumer Driven Health Plan with Health Savings Account can help you be prepared to pay for healthcare expenses both now and in retirement.

*The Fidelity Retiree Healthcare Cost Estimate was released by Fidelity in April 2018. For more information about this estimate, visit <https://www.fidelity.com/viewpoints/personal-finance/plan-for-rising-health-care-costs>



In order to access your COA contribution to your HSA, you must take steps to open your Fidelity HSA account during the enrollment period.



Health Savings Account (HSA)

- You must be a participant in the CDHP Medical plan to contribute to an HSA.
- HSAs can be funded with pre-tax contributions, and the money can be withdrawn tax-free for qualifying expenses, including medical, dental, vision, prescription drugs, and over-the-counter medicine when prescribed by a physician.
- IRS contribution limits (employee + employer contributions) for 2023 are:
 - \$3,850 Single plans/\$7,750 Family plans.
 - \$1,000 catch-up contribution allowed for individuals 55 or older.
- Children's will contribute to your HSA:
 - \$750 Employee only coverage or \$1,500 Employee + dependent(s) coverage.
- Unused funds roll over each year and grow tax-deferred.
- You may not have an HSA if you are also covered by a low deductible insurance policy, Medicare or Medicaid, or if you are claimed as a tax dependent (other than by your spouse).
- You may also contribute to a Limited Purpose FSAHC if you anticipate that your qualifying expenses will be greater than the maximum allowable contribution to your HSA. Limited Purpose FSAHC can be used only for Dental, Vision, and post-deductible expenses.
- If withdrawn for non-medical purposes before age 65, the money will be taxed as ordinary income and will incur a 20% penalty as well. However, once you turn 65, the money may be withdrawn for any non-medical purpose without this penalty.
- HSAs may be transferred if you change employers, similar to a rollover from one 401(k) to another.



Employee Assistance Program (EAP)*

Generally, people resolve their own issues, but there comes a time when problems persist and become worse. Whether the problem is large or small, emotional, social, or financial, the EAP can help achieve solutions. Counseling sessions can be conducted virtually or in person based on your preference. Up to six free confidential counseling sessions are available for (but not limited to) the following:

- Family relationships
- Financial/legal stressors
- Emotional difficulties
- Marital problems
- Work-related problems
- Chemical dependency assessment
- Smoking cessation

Website: uprisehealth.com/members

Access code to register online: CHSYS

Phone: 800.395.1616

For your convenience, an EAP counselor will be available on the main campus at scheduled times.

Employee Discount Portal — PerkSpot*

Children's of Alabama is excited to offer an easy way to access discounts unique to our employees. We have partnered with PerkSpot to provide not only the current discounts listed on the Red Wagon, but thousands of other offers as well. To sign up, please visit https://childrensal.perkspot.com/?utm_medium=email.

Identity Theft Shield*

Get peace of mind by enrolling in an ID protection plan that provides for continuous credit report monitoring, an up-to-date Experian credit report, and identity restoration to correct damages caused by identity theft. The cost of \$7.36 per pay period for family coverage (spouse + children under the age of 18) and \$3.90 for employee-only coverage can be payroll deducted. To enroll complete the online enrollment form at: <https://www.parrish.isenrollment.com/id>. Be sure to select payroll deduction as your payment option. Contact Jimmy Parrish at 205.585.8595, or email jparrish@tbg-usa.com if you have questions.

Long Term Care Insurance

Long Term Care is the type of care you need when you or a loved one is no longer able to do the things you take for granted every day. It is needed when simple things, such as getting out of bed, eating, or even taking a shower, become too difficult to do on your own.

Legacy Services is an independent broker that specializes in long term care insurance and represents multiple brand name carriers. To receive more information, contact Legacy at 800.230.3398 or legacyltci.com.

*Available to all employees.

Near & Dear Center*

Children's sponsors the Near & Dear Center to provide affordable back-up child care; it is located on the second floor of Children's Harbor, with staff providing:



- Back-up Child Care, for children up to age 5, for times when schools are closed or your regular child care arrangements are not available.
- Mildly Ill Care for children ages 6 weeks through 12 years (available to main campus employees only. May be closed due to pandemic).
- Transitional Care (daily care) for new parents of infants ages 6 weeks to 3 months.
- Cost and Payment method: \$20 co-pay per day and \$10 co-pay per day for sibling.
- Payment Method: Dependent Care FSA/Payroll Deduction/Check/Visa/Cash.
- Hours: Monday-Friday, 6:30 a.m.-6:30 p.m.
- Maximum days available is based on your FTE status:
 - .5 FTE or greater: 20 hrs/wk or > = 35 days/year
 - .4 FTE or less: 16 hrs/wk or < = 15 days/year

Note: Any reservation that is made and not cancelled 24 hours in advance will count towards your annual allotment of days.

Parents can make reservations as soon as three months in advance or they can call at the last minute, but they must call before arriving at the center. Grandparents/legal guardians must submit proof of permanent or temporary custody or foster care placement before using this service. The phone number is 638.5983. If you need a reservation after hours, leave a message and your call will be returned by 6:30 a.m. the following morning. Register for transition care as soon as you know you are expecting.

On-Site Lactation Center*

Children's cares about the health and well-being of you and your family. We also understand that returning to work after having a baby can be difficult, especially for women who choose to breastfeed. Children's is very proud to provide an on-site lactation center to help you and your baby remain happy and healthy. Services include:

- A relaxing environment.
- A resource center for families.

Call 205.638.6286 to receive benefits.

Adoption Assistance

Children's supports employees who pursue adoption through financial reimbursement. To help defray the costs of adoption, Children's will reimburse employees up to \$5,000 per adoption, or up to \$7,000 per adoption for the costs associated in adopting a child with special needs.

- Must be benefits eligible and have completed six months of employment.
- Maximum of two adoptions (under the age of 18 and not a relative or stepchild).
- Qualifying documented expenses, up to the limit, will be reimbursed after the child is placed in the home.

Email benefits@childrensa.org to apply.

*Available to all employees.

Staff Development*

You make a difference every day by making children the center of your life. Children's career development resources help you grow individually and professionally so you can continue to make this important difference.

You share responsibility for collaboration with your manager to develop a plan that works for you and takes advantage of Children's myCareer programs including:

- Leadership/Management Development.
- Professional/Personal Development.
- Team Development.
- Scholarships.
- Leadership and Professional Certifications.
- Career Counseling/Coaching.
- Web-based and Online Courses.

Tuition Assistance for Targeted Jobs

Now more than ever the demand for nurses and various other clinical jobs far exceeds the available pool of candidates. The goal of Targeted Tuition Assistance is to provide financial assistance to current COA employees who are interested in pursuing a career in one of these areas. The program provisions are highlighted below (see policy for more details):

- Covers \$5250 per year in tuition and book costs for the following degrees:
 - Associates Degree in Nursing (BS and graduate level degrees not eligible unless specifically required for an offered promotion)
 - Associates Degree Medical Lab Technician
 - Biomedical Equipment Technician
 - CT Technologist
 - Histologic Technician
 - Medical Technologist
 - MRI Technologist

- OR Technologist
- Radiologic Technologist
- Respiratory Therapy (CRT, RRT, leads)
- Ultrasound Technologist
- Must attend an approved local school
- ALL employees who have completed 6 months of service are eligible
- You are not required to be in a benefits eligible position while attending school
- Director approval required
- Must maintain a minimum grade of "C" to remain in the program and will be responsible for reimbursing COA for any assistance provided when the minimum grade is not achieved
- Must complete the degree within 3 years
- Must work full time (.7 fte or above) for 2 years upon completion of degree

Tuition Reimbursement

For those interested in pursuing educational opportunities other than those degree programs listed above you may be eligible for Tuition Reimbursement of \$1,000 per calendar year.

- Covers \$1,000 per year in tuition and book costs for degree programs that will be used in a hospital job classification. Expenses are reimbursed after submission of grades
- Ineligible degree programs include: Liberal Arts, Education, Psychology, Biology/Chemistry, Law, or Advanced Nursing Degrees (MSNs, NPs, DNPs) unless specifically required for an offered promotion. (this list is not meant to be all inclusive of degrees not covered).
- Must occupy a .5 FTE position or above while in the program
- Must have completed 1 year of service
- Director approval required
- Must work in a benefits eligible position (.5 FTE or above) for 6 months upon completion of course work

For additional information refer to the Red Wagon, HR>MyCareer or e-mail benefits@childrensal.org.

GOTZOOM

GOTZOOM is a program designed to assist employees and/or their family members with Federal Student Loan debt. GOTZOOM benefit advisors are experts in the nuances of federal repayment and forgiveness programs that can help you achieve the maximum debt reduction, relief or complete loan discharge. You will receive a NO OBLIGATION benefit analysis summarizing the amount of savings you may qualify for BEFORE you commit to the program. Fees apply if you decide to enroll. Refer to the My Career tab on the Red Wagon Employee Resources for more information and links to service.

Parking

Convenient on-site parking options are available for all Children's employees and visitors. We have parking decks on 4th Avenue, 5th Avenue and 7th Avenue. Employees generally park in the 4th Avenue deck unless otherwise assigned by the Security Department. Parking in other facilities is based on availability. For disability accommodation requests for alternative parking assignments, please contact your HR consultant.

You must register for parking by providing Security a description of your car and tag number. You will be issued a parking sticker that must be affixed to your windshield (lower left side of windshield (front)). Children's campus employee parking is badge access only. Children's employees are not allowed to pull tickets and use parking ticket validation mechanisms to exit. Children's employees must not park in areas designated for patient parking. Children's employees parking in areas not assigned to them may be ticketed or booted.

On-Site Parking Rates

Parking rates are payroll-deducted for eligible COA employees. Off-site locations are not charged a parking fee.

Employees must notify the Security Department if the number of hours worked change or they take extended leave; otherwise, payroll deduction will continue.

| Status | FTE | Rate |
|--------------------|---------------|------------------|
| Full-time rate | 0.6 and above | \$13.85 biweekly |
| Part-time rate | 0.5 and below | \$6.92 biweekly |
| Temporary rate | Flat rate | \$20.00 monthly |
| UAB full-time rate | | \$30.00 monthly |
| UAB part-time rate | | \$15.00 monthly |

For questions related to parking communicate with Security by emailing security.access@childrensal.org. The Security Department is located on the ground floor of the 5th Avenue Deck at the 16th Street entrance.

Contact Information

| Provider Resource | Phone Number | Website |
|--|--|--|
| Employee Assistance Program | 800.395.1616 | uprisehealth.com/members |
| American Cancer Society Quit for Life | 866.QUIT.4.LIFE (866.784.8454) | www.quitnow.net |
| Ameritas VSP EyeMed | 800.877.7195 866.289.0614 | |
| BCBS Customer Service BCBS Baby Yourself Disease Management for BCBS | 866.292.3397 800.222.4379 800.896.2724 | www.bcbsal.org https://www.bcbsal.org/health/baby.cfm www.behealthy.com |
| Children's Human Resources Children's Benefits Children's Wellness Children's LOA Children's Work Force Management (WFM) | 205.638.5190 (office) 205.638.2980 (phone) • 205.638.5005 (fax) 205.638.5171 (phone) • 205.638.5005 (fax) 205.638.5829 (phone) • 205.638.9814 (fax) | hr@childrensal.org benefits@childrensal.org wellness@childrensal.org loa@childrensal.org wfm@childrensal.org |
| Children's Lactation Center | 205.638.6600 | www.childrensal.org/LactationCenter |
| Children's Near and Dear | 205.638.5983 | nearanddear.childrensal.org |
| COBRA | 877.722.2667 | |
| Express Scripts | 877.417.7345 | www.express-scripts.com/NPE |
| Express Scripts SaveOnSP | 800.683.1074 | |
| Fidelity Investments 401(k) Fidelity Health Savings Accounts and Flexible Spending Accounts | 800.343.0860 800.544.3716 | www.fidelity.com/atwork www.fidelity.com/atwork |
| Good Health Gateway Diabetes Rewards Program | 800.643.8028 | www.goodhealthgateway.com |
| Hartford — Accident Hartford — Critical Illness Hartford — Hospital Indemnity | 866.547.4205 469.417.1952 (fax) | www.thehartford.com/benefits/myclaim |
| Hartford Beneficiary Designation Management | 855.396.7655 | https://enroll.thehartfordatwork.com/ chabene |
| Hartford — Life Hartford — LTD Hartford — STD and Leave Management | 800.331.7234 800.752.9713 877.568.2357 (phone) • 877.588.4817 (fax) | www.thehartfordatwork.com/mybenefits |
| Identity Theft | 205.585.8595 | https://www.parrish.lsenrollment.com/id |
| Long Term Care — Legacy Services | 800.230.3398 | legacyltci.com |
| Teladoc | 800.TELA.DOC (800.835.2362) | www.teladoc.com |
| UAB Rec Center | 205.996.5374 | |
| VIVA Customer Service | 800.294.7780 | www.vivahealth.com |
| Unum Provident Whole Life & Accident | 800.635.5597 | www.unum.com |



Reminders

The descriptions of the benefits are not guarantees of current or future employment or benefits. If there is any conflict between this guide and the official guide and the official plan documents, the official documents will govern.



Children's
of Alabama®