UPSON
Regional Medical Center



Employee Benefits Guide 2026

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Introduction

At Upson Regional Medical Center, we care about your wellbeing and strive to give you a high-quality benefits package at an affordable price. We believe in a culture of wellbeing that extends beyond your physical health to your mental, emotional, financial, and even your pets' health. For the 2026 plan year, we are pleased to announce minimal increases to your Employee Health Premiums!

We are pleased that you've made Upson Regional Medical Center your employer of choice. We are committed to offering a competitive and compassionate benefits package that considers all aspects of your life. It's more than physical health, it's personal.

Open Enrollment

Open enrollment is your chance to make changes to your benefits coverage, including selecting a new medical plan or adding a dependent. We encourage you to review your benefit elections each year to ensure they meet your healthcare needs and budget. Consider exploring your options, verifying your healthcare providers are covered, examining your past benefits usage, attending company meetings, and making your selections before the last date of open enrollment. If you have questions, your HR team and OneDigital Client Advocate are here to help!

This year, your open enrollment will be passive. This means all your existing benefits will roll over from last year if you make no changes. If you would like to make changes, please do so by the end of open enrollment.

Mid-Year Changes

Once open enrollment ends, the only time you are allowed to make changes to your benefits elections during your plan year is if you experience a qualified mid-year change. Examples may include getting married or divorced, having a baby or adopting, or gaining or losing coverage.
To be eligible to change your elections, you must notify Human Resources within 30 days of the mid-year event and provide supporting documentation.

Eligibility

All URMC employees working at least **16 hours per week** are eligible for benefits. As a new hire, you are eligible to enroll for benefits on the **first of the month following 30 days of hire**. Employees may also enroll their eligible dependents in the plan with supporting verification of dependent status. Lawfully married spouses, child(ren) under age 26, including adopted, stepchild(ren), and foster child(ren) are eligible to participate. Please verify with HR for your unique situation.

Your benefits will be active starting January 1, 2026

Enroll Now

Scan the QR code or click the button to enroll on Employee Navigator

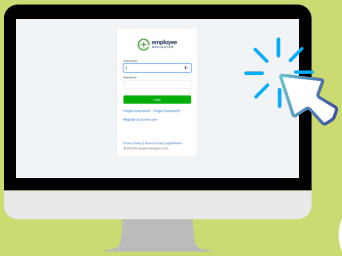


Benefits Portal I Employee Navigator

Please review the instructions below as you prepare to select your benefits for the 2025 - 2026 plan year.

1. **Go to: www.employeenavigator.com**
2. **Enter the Username and Password you set up.**
3. **Company ID: URMC**
4. **Confirm profile information is accurate, then click "Save & Continue" to validate address information and add/edit dependents.**
5. **Proceed to enroll in eligible benefits.**
6. **You may decline any non-employer-paid benefits by clicking "Don't want this benefit" and providing a waiver reason.**
7. **You will see a benefit summary of your selections at the end of your enrollment. Print a copy of the confirmation statement for your records.**

Dependent verification is required to enroll spouses and children into their plan.



Know Where To Go

PLAY

Scan the QR code or click the play button to learn how to pick a medical plan



Virtual Visits

Access telehealth services to treat minor medical conditions. Connect with a board-certified doctor via video or phone, wherever or whenever is convenient to you! Reference page 8 for FlexCare details.

Convenience Care

Treats minor medical concerns. Staffed by nurse practitioners and physician assistants. Located in retail stores and pharmacies. Often open nights and weekends.

Doctor's Office

The best place to go for routine or preventive care, to keep track of medications, or for a referral to see a specialist.

Urgent Care

For conditions that aren't life threatening. Staffed by nurses and doctors and usually have extended hours.

Emergency Room

For immediate treatment of critical injuries or illness. Open 24/7. If a situation seems life-threatening, call 911 or go to the nearest emergency room.

Terms To Know

Insurance can be complex, but don't worry, this mini glossary is here to help you make sense of your benefits offerings. If you still have questions about your benefits, please contact your OneDigital Client Advocate! They can help solve any insurance-related questions you might have. For more information on your Client Advocate, turn to page 20.

Coinsurance

The amount or percentage that you pay for certain covered health care services under your health plan.

Copay

A flat fee that you pay toward the cost of covered medical services.

Deductible

The amount you owe for health care services each plan year before your insurance company begins to pay.

Out-of-Pocket Maximum

The most you should pay for your health care during the plan year, excluding the monthly premium.

Premium

The amount you pay for a health plan in exchange for coverage.

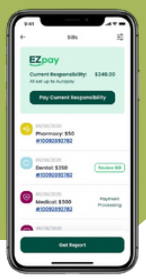
In-Network

Healthcare physicians or facilities that are in your insurance plan's network. When you receive in- network care, your savings and coverage will be greater than using out-of-network services!

Medical HealthEz

For the 2026 plan year, eligible employees and their dependents are offered two medical options through **HealthEz**.The two plans are a Preferred Provider Organization (PPO) plan and a High-Deductible Health Plan (HDHP) plan with a Health Savings Account (HSA). Each plan contains varying deductible and premium levels to help you determine what best suits you and your family's needs. With HealthEz medical plans, you can feel confident knowing you have access to the care you need! For more information, please refer to your plan documents. **VytlOne** (formally known as Maxor) will continue to serve as the Pharmacy Benefits Manager for URMC.

Download the HealthEZ app to manage and pay your medical bills.



The Preferred Provider Organization (PPO) Copay Medical plan

The Preferred Provider Organization (PPO) medical plan gives members access to a vast provider and facility network and medical services. Enrollees can take advantage of cost savings by seeking in-network care.

Medical | HealthEz	The Preferred Provider Organization (PPO Plan)		
	Tier 1 URMC In-House Network	Tier 2 Aetna Network	Tier 3 Out-of-Network
Calendar Year Deductible - Individual - Family	 $1,000 $3,000	 $2,000 $6,000	 $4,000 $12,000
Out-of-Pocket Maximum (Deductible included) - Individual - Family	 $4,300 $9,100	 $5,900 $11,800	 $10,000 $30,000
Office Visit - Preventive - Primary - Specialist - Telemedicine (Flexcare)	 100% Covered $30 Copay $60 Copay $0 Copay	 100% Covered 25% after Deductible 25% after Deductible $0 Copay	 Not Covered 50% after Deductible 50% after Deductible $0 Copay
Inpatient Services	10% after Deductible	25% after Deductible	50% after Deductible
Outpatient Services	$30 Copay then, 10% after Deductible	$30 Copay then, 25% after Deductible	$500 Copay + 50% after Deductible
Emergency Room Services (Waived if admitted)	$75 Copay	$75 Copay	$75 Copay
Urgent Care	$35 Copay + 10%	$35 Copay + 10%	50% after Deductible
Prescription Coverage | HealthEz (34-Day Supply)	**Tier 1 URMC In-House Network**	**Tier 2 Aetna Network**	**Tier 3 Out-of-Network**
URMC Generic/Preferred/Non-Preferred		$5/$25/$60 Copay	
Retail Pharmacy Generic/Preferred/Non-Preferred		$10/$30/$60 Copay	
Wellness Program Generic/Preferred/Non-Preferred		$0/$10/$60 Copay *Note: 102-day supply: 2x cost of 34-day supply	
Specialty (30-Day Supply Only) Specialty Pharmacy Only		20% Up to $200	

Medical Rates	PPO Plan			
(Bi-Weekly)	Base Premium	With Wellvisor Program Credit	With Wellness Center Credit	With Wellvisor + Wellness Center Credits
Employee	$140.36	$100.36	$110.36	$70.36
Employee + Spouse	$355.38	$285.38	$325.38	$255.38
Employee + Child(ren)	$329.04	$289.04	$299.04	$259.04
Employee + Family	$515.42	$445.42	$485.42	$415.42

Rates reflected above apply to exempt, non-exempt, and part-time employees

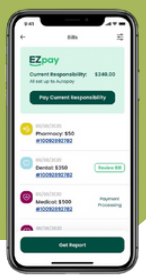
*Note: The plan summary above is solely for the purpose of benefits illustration and in no way governs the payment of benefits. Please refer to the Summary Plan Description for a full listing of covered services, limitations, and exclusion provisions.

Medical HealthEz

The High-Deductible Health Plan (HDHP) Medical plan

The High-Deductible Health Plan (HDHP) is a medical plan that gives members access to many in-network doctors and medical services. The monthly premiums will be lower than other plans, but members must pay a significant portion of their healthcare expenses out-of-pocket. An attractive feature of HDHP plans is the ability to enroll in a Health Savings Account (HSA).

Download the HealthEZ app to manage and pay your medical bills.



Medical | HealthEz	The High-Deductible Health Plan (HDHP Plan)		
	Tier 1 **URMC In-House Network**	**Tier 2** **Aetna Network**	**Tier 3** **Out-of-Network**
URMC HSA Contributions Employee Employee + 1 Family	$500 $750 $900	$500 $750 $900	$500 $750 $900
Calendar Year Deductible - Individual - Family	$1,700 $3,400	$2,700 $5,400	$4,700 $9,400
Out-of-Pocket Maximum (Deductible included) - Individual - Family	$4,300 ($8,150 Family) $9,100	$5,900 ($8,150 Family) $11,800	$13,000 $39,000
Office Visit - Preventive - Primary - Specialist	100% Covered 10% after Deductible 10% after Deductible	100% Covered 25% after Deductible 25% after Deductible	Not Covered 50% after Deductible 50% after Deductible
Inpatient Services	10% after Deductible	25% after Deductible	50% after Deductible
Outpatient Services	10% after Deductible	25% after Deductible	50% after Deductible
Emergency Room Services (Waived if admitted)	10% after Deductible	10% after Deductible	10% after Deductible
Ambulance	10% after Deductible	10% after Deductible	10% after Deductible
Prescription Coverage | HealthEz **(34-Day or 102-Day Supply)**	**Tier 1** **URMC In-House Network**	**Tier 2** **Aetna Network**	**Tier 3** **Out-of-Network**
URMC Generic/Preferred/Non-Preferred	10% Coinsurance after Tier 1 Deductible		
Retail Pharmacy Generic/Preferred/Non-Preferred	10% Coinsurance after Tier 1 Deductible		
Wellness Program Generic/Preferred/Non-Preferred (34-Day Supply only)	$0/$10/$60 Copay after Tier 1 Deductible *Note: 102-day supply: 2x cost of 34-day supply		
Specialty (30-Day Supply only) Specialty Pharmacy Only	20% Up to $200 after Tier 1 Deductible		

Employee Contributions	The High-Deductible Health Plan (HDHP Plan)			
(Bi-Weekly)	**Base Premium**	**With Wellvisor Program Credit**	**With Wellness Center Credit**	**With Wellvisor + Wellness Center Credits**
Employee	$76.99	$36.99	$46.99	$6.99
Employee + Spouse	$201.41	$131.41	$171.41	$101.41
Employee + Child(ren)	$175.07	$135.07	$145.07	$105.07
Employee + Family	$276.66	$206.66	$246.66	$176.66

Rates reflected above apply to exempt, non-exempt, and part-time employees.

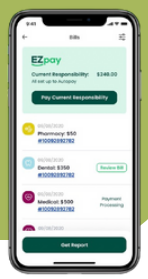
*Note: The plan summary above is solely for the purpose of benefits illustration and in no way governs the payment of benefits. Please refer to the Summary Plan Description for a full listing of covered services, limitations, and exclusion provisions.

Medical Plan Example

Meet Sally (Employee Only)

Sally is a 35-year-old female employee who rarely visits the doctor other than for regular checkups. She suffers from eczema and visits the dermatologist once a year, but otherwise has no other health problems. In the following scenario, Sally could use the URMC HSA contribution with $5 that she is responsible for and see $1,600 in premium savings. Sally could take the premium savings and contribute them to her Health Savings Account, and then she would start to build a balance that would allow her to plan for future healthcare expenses.

Download the HealthEZ app to manage and pay your medical bills.



Medical | HealthEz	PPO Copay Plan	HDHP Plan
	In-Network	In-Network
Health Savings Account Employer Contribution	Not eligible	$500
Preventive Care	$0	$0
Primary Care Visit Sinus Issues	$30 Copay	$80*
Specialist Visit Dermatology	$60 Copay	$215*
Prescription Drugs Tier 2	$25 Copay	$210*
Total Out-of-Pocket Cost	$115	$505*
Annual Total Premium	$3,649.44	$2,001.72
Annual Total Expenses (Out-of-Pocket Cost + Premiums)	$3,764.44	$2,506.72
HSA Employer Contribution	Not Eligible	$500
Employee Annual Exposure	$3,764.44	$2,006.72



*These are estimates assuming Tier 1 coverage with no wellness participation.

Health Savings Account (HSA) Bank of America

Save tax dollars and tap into future savings through an HSA! A Health Savings Account (HSA) is a tax-advantaged account that belongs to you and is paired with a High Deductible Medical Plan. This account can help pay for eligible medical, vision, and dental expenses. These expenses include deductibles, copays, coinsurance, and prescriptions.



How much can I contribute to an HSA?

- **Employee only coverage: $4,400 in 2026.**
- **Employee plus dependent coverage: $8,750 in 2026.**
- If you are 55 or older, you can make an additional annual catch-up contribution of $1,000.
- Any unused HSA dollars will roll over to the next plan year.

URMC will contribute the following for the 2026 Plan Year:

- Employee Only $500
- Employee + 1 $750
- Family $900

Please note: URMC contributions are deposited twice annually in January and July. You will receive a Debit Card and a packet directly from BOA.

If you want to change the HDHP medical plan and are eligible for a Health Savings Account, please go ahead and finalize the verification process to ensure URMC contributions can be funded.

Did you know your HSA provides triple tax benefits? All HSA contributions are made pre-tax, qualified healthcare expenses are not taxable, and any interest you may accumulate in the account is tax-free!

Flexible Spending Accounts (FSAs) WageWorks

Flexible Spending Accounts (FSAs) provide opportunities to pay for eligible out-of-pocket health care and dependent care expenses with pre-tax payroll deductions. **Please note that if expenses incurred in 2025 are not submitted by March 31, 2026, unused funds will be forfeited per IRS regulations.**



Health Care FSA

Are you interested in saving taxes on medical expenses? The Health Care FSA is a great benefit for you! The Health Care FSA allows you to receive tax exemptions on out-of-pocket medical expenses like deductibles, copays, certain medical equipment like crutches, menstrual products, and more.
For 2026, the limit for the Health Care FSA is $3,400. Those enrolled in a PPO medical plan or no medical election are eligible for the HFSA

Dependent Care FSA

The Dependent Care FSA is here to give you tax exemptions on dependent care expenses like daycare, preschool, summer camp, and adult daycare. **For 2026, the limit for the Dependent Care FSA is $7,500.**



Download the FlexCare Digital Health Mobile App.

Telemedicine FlexCare

Connect with a U.S. board-certified doctor in all 50 states over the phone or via secure video to receive immediate medical care at NO COST 24/7/365. Consults can be scheduled or on-demand and the average response time is less than 15 minutes. Doctors can diagnose, treat, and prescribe medications, when medically necessary, for many non-emergency conditions. FlexCare covers you, your spouse, and dependent children up to age 26. $0 Copay Consults.

Behavioral Health Counseling

Confidential Counseling Access:

- Available to all employees, spouses, and dependent children up to age 26.
- Virtual access to Counselors, Psychologists, and Psychiatrists.

Behavioral Health Consults (Licensed Counselors):

- No cost for short-term problem resolution.
- The number of sessions is determined clinically based on the issue.
- Option to continue with the same counselor for ongoing therapy.
- Sessions are conducted via phone or secure video consults.

Psychologist Sessions:

- Up to 3 free virtual therapy sessions per family per year.
- Each session lasts up to 45 minutes.
- Additional sessions available at a discounted fee.

Psychiatrist Sessions:

- Virtual therapy sessions are available at a discounted cost.



Dental Ameritas

Your dental coverage is offered through Ameritas for the 2026 plan year. You may select any provider or take advantage of discounts Ameritas has negotiated on your behalf with the thousands of providers in its nationwide network. The dental network is a Passive PPO network, meaning you can use in-network or out-of-network (OON) providers and still receive the same level of benefit; however, please note that OON providers can balance bill you for amounts they charge above 90% of the Usual and Customary rate.

Dental | Ameritas	A New Choice® Plus
Deductible	
- Individual	$50
- Family	$150
Coinsurance (Member Pays)	
- Preventive Services	100%
- Basic Services	80%
- Major Services	50%
Orthodontic Services (Up to Age 19)	50%
Orthodontic Lifetime Maximum	$1,000
Annual Plan Maximum	$1,200
Employee Contributions	
(Bi-Weekly)	
Employee	$8.18
Employee + Spouse	$16.36
Employee + Child(ren)	$22.33
Employee + Family	$33.13

Please review your plan summaries or policy for out-of-network coverage information and full plan details. To find a dentist provider, please go to www.ameritas.com.

Vision Ameritas

URMC offers a voluntary vision benefit through Ameritas, utilizing the EyeMed Access Network. The plan provides access to a nationwide network of optometrists, ophthalmologists, and retail chain providers.

Download the Ameritas Benefits member app to search for providers and view your benefits and processed claims. The mobile app allows you to access all the information you need to manage your coverage, such as printing your member ID card, checking claim status, and more.

Vision | Ameritas	EyeMed Access Network
Exams	$10 Copay
Lenses	
- Single	$20 Copay
- Bifocals	$20 Copay
- Trifocals	$20 Copay
Frames	$150 Allowance
Contact Lenses	
- Elective	$150 Allowance
- Medically Necessary	Covered 100%
Frequency of Services Exams/Lenses/Frames/Contact Lenses	12/12/24 Months
Employee Contributions	
(Bi-Weekly)	
Employee	$1.41
Employee + Spouse	$2.82
Employee + Child(ren)	$3.11
Employee + Family	$5.34

Please review your plan summaries or policy for out-of-network coverage information and full plan details. To find a vision provider, please go to www.eyemed.com.

Life Benefits Symetra

Basic Life and AD&D

You can't put a price tag on your life, but you can protect your loved ones with life insurance in the event of a loss. URMC provides eligible employees with Basic Life and Accidental Death and Dismemberment insurance at **no cost!**

Exempt: Lesser of 2 times your annual earnings or $150,000
Non-Exempt: Lesser of 1 time your annual earnings or $100,000
Part-Time: $2,000

Please note, because URMC pays for the benefit, you may be taxed on some amount representing the value of coverage being provided to you per IRS rules.

Please be advised that your coverage will be reduced by 35% at age 65 and 50% at age 70.

100% Employer-paid

Life Insurance Rates

Many financial experts recommend you have at least five to eight times your annual household income in life insurance. To calculate the level sufficient to cover your needs, you should consider your current income, how much it costs to maintain your family's standard of living and future financial needs.

Voluntary Term Life and AD&D rates for Employee (EE) and Spouse (SP) are based on the Employee's age as listed below.

Voluntary Term Life and AD&D		
Ages	**Employee rates per 10k (Monthly)**	**Spouse rates per 5k (Monthly)**
< 25	$0.86	$0.43
25-29	$0.86	$0.43
30-34	$0.89	$0.45
35-39	$1.18	$0.59
40-44	$1.62	$0.81
45-49	$2.59	$1.30
50-54	$3.98	$1.99
55-59	$6.49	$3.25
60-64	$9.74	$4.87
65-69	$17.10	$8.55
70-74	$30.86	$15.43
75 >	$62.49	$31.25
AD&D	$0.35	$0.18
Child(ren) $2K (Life/AD&D)	$0.58	$0.07

Voluntary Life and AD&D*

Purchasing Voluntary Life and AD&D Insurance for yourself and your eligible dependents can provide additional financial support in the untimely passing of a covered member. Employees can purchase this benefit for themselves, their spouse, and their eligible children. The cost is based on the amount you purchase and your age at the time of purchase.

Employee Benefit Amount: Increments of $10,000 ($10,000 minimum) to a maximum of the lesser of $500,000 or 5 times your annual earnings.
Guaranteed Issue: $200,000

Spouse Benefit Amount: Increments of $5,000 ($5,000 minimum) to a maximum of $500,000, not to exceed 100% of the employee's life amount
Guaranteed Issue: $50,000

Child Benefit Amount: Increments of $2,000 up to $10,000. This includes dependent children from birth to age 26.
Guaranteed Issue: $10,000

Please be advised that at age 65, your coverage will be reduced by 35%. At age 70, your coverage will be reduced by 50%.

100% Employee-paid

*If your spouse is also a benefits-eligible employee at URMC, then you may not be eligible to purchase spousal coverage for voluntary life benefits. If both spouses are employed at URMC, only one spouse can elect voluntary life coverage for their child(ren). Please refer to the plan documents for more details.



Disability Symetra

Life is full of surprises, and why not be prepared for the unpleasant ones that come your way? Luckily, eligible employees can elect Short Term and Long Term Disability benefits to help! Disability benefits can serve as a source of income if you become disabled from a non-work-related injury or sickness. **Please note that any benefits you receive will be considered taxable income.**

Short Term Disability

Classification: Exempt, Non-Exempt, Part-time
Weekly Benefit: 60% to $2,500
Elimination Period: 0 Days for injury and 14 days for sickness Duration Period: 26 Weeks

Employees not currently enrolled in STD must complete an Evidence of Insurability (EOI) to determine coverage.

Classification: Physicians
Weekly Benefit: 60% to $2,500
Elimination Period: 0 Days for injury and 14 days for sickness
Duration Period: 26 Weeks

This benefit is provided by URMC for physicians, and enrollment is automatic upon satisfying the 30-day benefit waiting period.

Long Term Disability

Classification: Non-Exempt, Part-time
Monthly Benefit: 60% to $5,000
Elimination Period: 180 Days for injury and sickness
Duration Period: Age 65

Employees not currently enrolled in LTD must complete an Evidence of Insurability (EOI) to determine coverage.

Classification: Physicians, Exempt
Monthly Benefit: 60% to $10,000
Elimination Period: 180 Days for injury and sickness
Duration Period: Social Security Normal Retirement Age.

This benefit is offered at no additional cost to Physicians and Exempt employees, and enrollment is automatic upon satisfaction of the 30-day benefit waiting period.

Major Disability Program

The Major Disability Program provides salary protection for full-time exempt and non-exempt employees after **24 hours of consecutive scheduled work hours are missed due to an illness**.

- Starts with the 25th hour of work missed.
- Requires a physician's statement for payment eligibility.
- The first three days (24 hours) must be taken from PTO; if no PTO is available, the time is unpaid.
- If another absence occurs within 2 weeks of returning, the waiting period is waived with medical documentation.

Accrual:

- **Non-exempt:** 0.020 hours per paid hour (up to 5 days/year)
- **Exempt:** 0.039 hours per paid hour (up to 10 days/year)
- **Max balance:** 480 hours (60 working days)
- **Not payable upon termination**

Please reach out to the Human Resources team for more information.





Worksite Benefits Symetra

Worksite benefits can offer financial protection beyond traditional health insurance coverage since they provide cash payments to members affected by covered conditions. Don't let unexpected medical expenses catch you off-guard - explore the value of worksite benefits today. There are no limits to the number of claims you can file. Coverage is available for you and your spouse, along with eligible children to age 26. You must be actively at work to enroll in this plan through Symetra.

100% Employee-paid

Accident*

Accident Insurance provides members with a cash benefit if injured by an off-the-job accident. The money from this benefit can be spent on expenses associated with their injury and can help protect hard-earned savings. There are no limits to the number of claims you can file. Coverage is available for you, your spouse, and eligible children to age 26. Refer to the plan summaries for more details.

Coverage is Portable: If you leave URMC, you can take this benefit.
Ground and air ambulance benefits are payable.

Health Screening Benefit: $50 per insured per calendar year when you have a covered health screening.

Accident Rates	
(Bi-Weekly)	
Employee	$4.05
Employee + Spouse	$6.44
Employee + Child(ren)	$7.66
Employee + Family	$12.03

Hospital Indemnity

Hospital Indemnity insurance is designed to help provide financial protection for covered individuals by paying a benefit due to a hospitalization, and in some cases, for treatment received for an accident or sickness. Employees can use the benefit to help cover out-of-pocket expenses and extra bills they may incur. Hospital Indemnity lump sum benefits are paid directly to the employee based on the amount of coverage listed, regardless of the actual cost of treatment.

Health Screening Benefit: $50 per insured per calendar year when you have a covered health screening.

Hospital Indemnity Rates	
(Bi-Weekly)	
Employee	$10.45
Employee + Spouse	$21.94
Employee + Child(ren)	$16.77
Employee + Family	$28.27

Critical Illness*

You choose a lump sum benefit amount of $10,000, $20,000, or $30,000 that is paid directly to you upon diagnosis of a covered condition, and you can use the benefit any way you see fit. Coverage in the amount of $5,000, $10,000, or $15,000 is available for spouses; all eligible children to age 26 are automatically covered at 50% of the employee benefit amount at no additional cost.

Coverage is Portable: if you retire or leave URMC, you can take this benefit.

Guaranteed Issue (GI): During Open Enrollment, health questions are not required for amounts up to the GI limit of $30,000 for employees and $15,000 for spouses.

Health Screening Benefit: $75 per insured per calendar year when you have a covered health screening.

Critical Illness Rates	Monthly Rates per $10,000	
Age	Employee Only	Employee + Spouse
< 25	$4.50	$11.60
25 - 29	$4.50	$11.60
30 - 39	$6.50	$15.20
40 - 49	$12.20	$27.60
50 - 59	$20.40	$49.40
60 - 69	$36.80	$87.60
70 - 79	$72.70	$176.00
80 - 84	$103.80	$266.30
85 +	$103.80	$266.30

Critical Illness Formula:

Benefit Amount:
$10,000, $20,000, or $30,000
The rate per $1,000 is age-banded.

For example, if electing $10,000 benefit amount:
$10,000 / $1,000 = $10
$10 x age band rate = monthly premium.

To calculate bi-weekly premium:
Take the monthly premium x 12/52 = Bi-weekly premium.

*If your spouse is also a benefits-eligible employee at URMC, then you may not be eligible to purchase spousal coverage for Accident, Critical Illness, and Hospital Indemnity. Insurance. If both spouses are employed at URMC, only one spouse can elect Critical illness and Accident coverage for their child(ren). Please refer to the plan documents for more details.

Financial Wellness BrightDime

URMC knows that your financial well-being is as important as your physical and mental well-being. For this reason, we are partnering with BrightDime to provide all employees with a Financial Wellness Program at no cost to you.

What is Financial Wellness?
The definition of Financial Wellness is having a clear picture of your financial situation, goals for the future, and a plan to achieve them. Financial Wellness is also eliminating financial stress so that you can relax and know you are on the right path while thinking less about your money and more about the things that matter to you.

How Can a Financial Wellness Plan Help?
Through your Financial Wellness Plan with BrightDime, you will have access to:

- Financial Coaching
- Debit / Credit Management
- Budgeting and Spending
- Home Buying
- Student Loans
- Goal Setting and Tracking
- Retirement Planning
- 401(k)
- Saving for College
- Reviewing Financial
- Data Investment Education
- and more

How Do I Get Started?
Visit brightdime.com/enroll to register your account. If you have any registration questions, please contact: enroll@brightdime.com. To set up your Financial Wellness Plan, follow the steps below:

- To activate your account and create a password, access the live link you will receive in an email from BrightDime.
- Answer a few questions to help BrightDime get to know you and your financial profile.
- Add your financial accounts to BrightDime to see everything in one place.

Once you have completed the steps above, you can set goals, view your budget and spending, and begin chatting with a coach. You will also receive weekly and monthly emails containing financial summaries, "Bright Ideas" and articles pertaining to Financial Wellness.

BrightDime
FINANCIAL WELLNESS

401(k) Empower

The key to saving for retirement is to start early and stay committed. Contributing to a 401(k) retirement plan provides financial stability for your future. URMC has partnered with Empower to help you plan, track, and achieve your retirement goals. Employees are eligible to contribute on the first day of employment, and they are vested with company contributions after three years of service.

The plan automatically enrolls new employees at 4%. The maximum company match is as follows:

- 1st % is matched at 100%
- 2nd % is matched at 50%
- 3rd % is matched at 25%
- 4th % is matched at 25%

Employees can change their contribution amount at any time throughout the year. Please visit Empower website to make any needed changes.

For 2026, employees can contribute up to $24,500 to their 401(k) account, and the combined employer and employee contribution limit is $72,000. For participants ages 50 and over, the additional "catch-up" contribution limit will increase to $8,000.

Have questions?
Contact your local financial professional or schedule an appointment today. Call Empower at: 1.800.338.4015 or visit www.empower.com

EMPOWER





Supplemental Benefits



Pet Insurance Nationwide

At URMC, we know your pets are an important part of your family and want to ensure they receive care, too! For 2026, we are pleased to offer pet insurance through Nationwide. The policy provides nose-to-tail coverage so you and your furry friend can make the most of your days together! Please contact Nationwide to review your options, get a quote, and enroll your pet.

100% Employee-paid



Travel Assistance

Medical emergencies can happen at any time. If you are traveling over 100 miles from home, you can call Travel Assistance for 24/7 travel assistance. They specialize in arranging and facilitating medical care, medical referrals, emergency medical evacuation, refilling lost, stolen, or depleted prescription drugs, assisting with lost/ delayed luggage, and much more!

100% Employer-paid



Legal Assistance LegalEase

Legal Services with LegalEase gives you access to a network of local attorneys who can assist you with your legal needs. These attorneys have expertise in a variety of topics in which you may need legal guidance. Once enrolled in this plan, visit: https://www.legaleaseplan.com/urmc to view coverage details, utilize tools to assess legal needs, and search for in-network attorneys in your area.
$18.95 Monthly via payroll deductions.

100% Employee-paid

FEDLogic

FEDLogic is particularly helpful in supporting families who have gone through major medical life changes. FEDLogic helps you review federal and state benefits that exist for health crises, often offering immediate coverage and lower costs to the family.

Visit www.employees.fedlogicgroup.com or call 1.877.837.4196 to make a phone consultation appointment.



Identity Theft Protection IdentityForce

Identity Theft Protection can help shield your financial and personal information from thieves and hackers by monitoring thousands of databases for unauthorized personal information usage. Members have access to prevention tips and can receive help from financial counselors if they become a victim.

100% Employee-paid

We offer two plans, the UltraSecure ID and the UltraSecure Premium, to help you stay protected.

UltraSecure ID
Individual Plan: $7.50 Monthly
Family Plan: $13.50 Monthly

UltraSecure Premium
Individual Plan: $9.50 Monthly
Family Plan: $17.50 Monthly



Employee Assistance Program Symetra

You encounter more than just health concerns throughout your life. Manage life's curveballs with a confidential and complimentary program designed to provide counseling, support, and resources for a variety of personal issues, such as stress and anxiety, relationship struggles, substance abuse, elder care, financial worries, and much more.

You have access to licensed professional counselors through Symetra's EAP, provided by URMC, at no cost to you, and up to five in-person visits are included. Access your mental health by calling: 1.888.327.9573.

guidanceresources.com
WebID: SYMETRA

100% Employer-paid

EZpay

Have you tried EZpay yet? It's simply the smartest way to pay medical bills.

With EZpay, you manage medical bills with a tap of your finger. You can pay securely with a credit or debit card, HSA, or FLEX account—and even automate your payments. EZpay collects all your bills into one simple statement that clearly shows what you owe. Just review, tap, and pay!



Download the HealthEZ app today!
Or create an account at myhealthez.com
Learn more at healthez.com/ezpay

Download on the App Store

GET IT ON Google Play

ios

Android

Still don't have EZpay? Here are two ways to sign up

Myhealthez.com

1. Login
2. In the top right menu, select EZPay Accounts
3. Enter card information and
4. Click submit

Myhealthez app

1. Login
2. Select account in the bottom right menu
3. Select Manage EZpay Account
4. Click Add a Card
5. Enter Card Information
6. Click Save Card

Paid Time Off (PTO)

Paid Time Off (PTO) is provided as a period of rest and relaxation for employees. Paid Time Off (PTO) can be used for any reason, such as vacation, sickness, doctor's appointments, or other personal business. Full-time and regularly scheduled part-time employees are eligible for PTO after 90 days. Please refer to the employee handbook for full details on eligibility requirements.

Paid time off accrual will begin from the initial date of full-time employment, but may only be used once the employee has satisfactorily completed the probationary service period.

Classification			
Exempt	**Pay Period**	**Per Year**	**Max Accrual**
0 - 9 Year	8.31	27.0	240
10 - 19 Years	9.85	32.0	240
20+ Years	11.39	37.0	240
Non-Exempt Full-Time	**Pay Period**	**Per Year**	**Max Accrual**
0 - 9 Year	6.78	22.0	240
10 - 19 Years	8.31	27.0	240
20+ Years	9.85	32.0	240
Non-Exempt Regular Scheduled Part-Time	**Pay Period**	**Per Year**	**Max Accrual**
Non impacted by years of service	2.46	8.0	240



PTO Cashout

Twice a year, **usually** in June and December, employees may request up to 40 hours of accrued Paid Time Off as a "cash-out" at a rate of 75% of the PTO value.

For example, if an employee is "cashing-out" 40 hours, he/she will receive payment for 30 hours. (40 hours x 75% = 30 hours).
Pay in lieu of time off will be included in the first regular paychecks in June and December. (Maximum of 40 requested hours/30 paid hours).

Paid Time Off Cash-out Forms are available in Human Resources, Payroll, and Policy Manager and must be completed and submitted to Payroll by the established deadline to receive a PTO Cash-out.

Tickets At Work

More perks. More savings. More of what makes you happy.

We're here to support your personal and financial well-being through exclusive deals and limited-time offers on the products, services, and experiences you need and love.

Start saving on:

- Electronics
- Appliances
- Apparel
- Cars
- Flowers
- Fitness Memberships
- Gift Cards
- Groceries
- Hotels
- Movie Tickets
- Rental Cars
- Special Events
- Theme Parks
- And More!

- **Visit TicketsatWork.com**
- **Click Become a Member**
- **Enter your company code or work email to create an account.**

The company code is: UPSON33
Need help? customerservice@ticketatwork.com

TicketsatWork.com
Fun. With benefits.



Employer Sponsored Benefits



Full-time and RSPT employees now have the convenience of payroll deduction for a variety of on-site purchases. This option makes it easy to enjoy cafeteria meals, shop in the gift shop, access the wellness center, or even manage patient account expenses, all with the simplicity of having costs automatically deducted from your paycheck. It's a seamless way to take advantage of the services and amenities available to you without the need for cash or cards.

Education Loans

The program is designed to provide financial assistance to qualifying URMC employees who wish to further their health care–related education and to selected applicants from the community who are pursuing careers at URMC. In addition, student loan assistance may be offered for approved programs, when deemed appropriate, using the same structured payback method.

Covered Expenses include tuition/matriculation fees, laboratory fees, and textbooks. If the budget allows, the maximum education loan amount available is $5,000 per fiscal year and $5,000 per 24-month period for Student Loan Assistance.

The total amount of the loan will be forgiven as long as the employee remains in the eligible, full-time position for a period of two years, with at least 3,328 worked hours. (LOA and part-time employment do not count toward the full-time requirement.) This forgiveness is taxable and will be reported to the IRS and the recipient in the calendar year of when the loan forgiveness occurs.



Employee Pharmacy

Did you know there's a convenient on-site pharmacy available exclusively to you? Located just upstairs, this pharmacy offers discounted medications for employees who participate in the URMC Medical Plan and typically fills prescriptions in under 20 minutes. Take advantage of the fast, affordable service during your workday!

Pharmacy hours are:
Monday through Friday, 9:00 am until 5:30 pm.
No Holidays, no weekends.

Employee pharmacy can be reached at extension 1173.

Tuition Reimbursement

Upson Regional Medical Center provides tuition reimbursement to better prepare its employees to fulfill the Medical Center's mission, vision, and values. By assisting with tuition, books, and laboratory fees, Upson Regional Medical Center encourages the educational development of employees who enroll in an approved educational program.

Eligibility

Full-time and regularly scheduled part-time employees who have completed one (1) year of employment with Upson Regional Medical Center.

Tuition Reimbursement is used for study programs offered by accredited colleges/universities that are directly related to the employee's present position or in a field that will directly benefit the Medical Center. Assistance is only available for graduate-level degrees if the degree is listed on the employee's job description as required, desired, or preferred. Approval from the Department Manager and the Senior Manager is required prior to receiving funds.

Amounts

The maximum amount that an employee may be reimbursed through the Tuition Reimbursement program for each fiscal year is as follows:



1. Full-Time - up to $3,000.00 per fiscal year
2. Part-time – up to $1,250.00 per fiscal year



Wellness Center

URMC provides a dedicated Wellness Center that is available to all full-time employees with a paid membership. The center offers various health and wellness services designed to support overall wellbeing. Membership dues can be payroll-deducted for all full-time employees. Whether you're looking to manage stress, improve your physical health, or maintain a balanced lifestyle, the Wellness Center is a convenient and supportive resource focused on helping employees stay healthy and thrive at work and beyond. Membership dues can be payroll-deducted for all full-time employees. Below is a list of the services available to you:

Free Services:

- **FREE** group exercise classes (land and water)
- **FREE** childcare during workouts
- **FREE** motivational session and two equipment orientation sessions with a personal trainer

Facilities & Staff:

- 2 Heated saline-based pools
- Certified, experienced, and knowledgeable staff

Discounted Services:

- Member discounts for massage therapy
- Member discounts for personal training

Specialty Programs:

- Parkinson's Wellness Recovery
- Swim lessons
- Family Swim Night
- Kids Camp

General public rate: $49/month
Employee Discount Rate: $38/month
($17.54/per pay period)

Hours for the Wellness Center:
Monday through Thursday, 5 am - 9 pm.
Friday 5 am - 7 pm
Saturday 7 am - 4 pm
Sunday 1 pm - 4:30 pm





URMC Health Insurance Premium Credit

Biometric Screenings: If you participate in the URMC Health Plan, you must complete the Biometric Screening yearly in order to receive the Health Insurance Premium Credit. Once completed, you will also receive a **$100 Amazon gift card**.

WellVisor Program: If you remain compliant (Self-guided Walkthroughs/Coaching, etc.), you will receive **$40 Employee and $30 Spouse Premium Credit**.

Additional rewards: Complete a 25- 30 step Walkthrough and receive an additional **$20 monthly Amazon credit**.

The Wellness Center: Join and visit. If you visit 10 times a month, you will receive an additional **$30 credit per pay period**.

*If you complete all of the above and remain compliant, you could receive **$60 Wellness Credit per pay period ($120 per month)!!!**

***This will more than cover the membership cost for the entire family! Contact the Wellness Center for more details at 706.647.4466.**

Wellness Program WellVisor

To continue our investment in your total wellbeing, URMC is excited to partner with WellVisor to bring you an innovative wellness program, including self-guided walkthroughs and coaching sessions based on your needs.

Walkthroughs, consisting of 25-30 daily action steps, allow you to choose your personal path to wellness and focus on your main concerns: mental, nutrition, physical activity, and proaction.

How do I participate in the Wellness Program?

1 **Get Registered**
Download the Wellvisor App

Download on the App Store GET IT ON Google Play

2 **Get Involved**
The WellVisor program is designed to support you on your personal journey to better health and wellbeing.

Once you and your spouse complete your biometric screening, visit WellVisor to review your results and learn more about the resources and incentives designed to support you best, given your unique needs.

WellVisor walkthroughs offer engaging learning journeys with practical action steps to help you overcome obstacles and focus more on what matters most to you. You may also qualify for a personal wellness coach or health nurse to support your journey. You may even qualify for free medical devices and diabetic testing supplies. Consistent engagement in the WellVisor program will maintain the discounted medical premiums.



*Note: Potential for additional rewards for 25-30 Step Completed Walkthrough.

3 **Get Rewarded**
Stay involved, follow the guidance, and take advantage of the resources to receive all incentives and rewards available to you.

- **Biometric Screenings - $100 Annual Amazon Credit** for you and your covered spouse by completing your Biometric Screenings each year.
- **WellVisor Program - $40 Employee and $30 Spouse Premium Credit** per pay period by remaining compliant.
- **Completed Walkthrough:** You and your covered spouse will receive **$20 monthly Amazon credit** when you complete your 25-30 Daily Action Steps. You can receive a maximum of 1 Amazon Gift Card per month.
- **URMC Wellness Center - $30 Employee Premium Credit** per pay period by visiting the URMC Wellness Center 10x/month for at least 30 minutes per visit.

Specific Health Programs WellVisor

Your Road to Diabetes Recovery

Our Diabetes Management Program gives you the tools, guidance, and encouragement to manage blood sugar, build healthy routines, and lower your risks without feeling overwhelmed. To find out if you qualify for the Diabetes Recovery program, log in to your WellVisor account and go to **More** and then **myAnnual** to find more information.

Key Benefits

- Lower copays on essential medications when you stay on track.
- Practical tools and skills to help you make progress, and keep it.
- Flexible setup: we work with your PBM to keep your discounts active.

How it works

- **Personalized Guidance:** Support from trained nurses and coaches, tailored to your life and needs.
- **Daily Action Steps:** Simple, achievable habits that add up to big changes.
- **Education & Encouragement:** Learn how to understand your A1C, improve eating habits, and manage medications.
- **Regular Check-Ins:** Stay accountable, confident, and supported every step of the way.

Healthy Weight Journey

Our Weight Management Program makes it easier to take action toward lasting change. Members can access discounted medications, daily tips, and expert guidance to build healthy nutrition, activity, and mindset habits. With incentives, encouragement, and ongoing coaching, you'll stay engaged and reach your goals with confidence.

Key Benefits

- Helps you understand your condition and learn the skills to recover and maintain progress.
- Coaching, reminders, and encouragement keep you on track.

How it works

- **Personalized Guidance:** Support from wellness coaches with a focus on sustainable routines.
- **Daily Action Steps:** Tips and nutrition, activity, and mindset habits.
- **Medication Support:** Discounted access to compounded GLP-1 medications and RX options when paired with healthy action.
- **Ongoing Coaching:** Regular encouragement and tracking to build confidence and lasting results.

Ready to Get Started?

- If you aren't already a member, register on the WellVisor app.
- Begin your program's **Healthy Weight Journey** walkthrough to get started.
- Start building the habits that work for YOU.

Download on the App Store GET IT ON Google Play

WellVisor

UPSON
Regional Medical Center



Meet Your Client Advocate

Have a question about where to find an in-network doctor or how to file a claim? Look no further. Your OneDigital Client Advocate, Jordon Lyles, is here to help you with any benefits-related questions you and your covered dependents might have. Jordon is familiar with your company's benefits and can advocate on your behalf to help resolve issues with insurance companies, assist with researching claim questions, and much more! She can be reached by phone or email and is ready to assist you in real-time.

At OneDigital, we always provide the personal service you deserve and the answers you need!



OneDigital
Client Advocate
Jordon Lyles
Phone: 1.404.846.3120
jlyles@onedigital.com

ONEDIGITAL

Contacts

Medical HealthEZ
1.800.948.9450
www.myhealthez.com

Prescriptions VytlOne
1.800.687.0707
www.VytlOneMembers.com

Dental & Vision Ameritas utilizing the EyeMed Network
1.800.745.1112
www.ameritas.com

HSA Bank of America
1.800.718.6710
https://myhealth.bankofamerica.com

FSAs WageWorks
1.877.924.3967
www.wageworks.com

Telemedicine & Behavioral Health FlexCare
1.866.697.8212
www.myflexcare.com

Life, Disability & Worksite Benefits Symetra
1.800.796.3872
www.symetra.com

Financial Wellness BrightDime
1.704.943.5550
www.brightdime.com

401(k) Empower
1.855.756.4738
www.empower-retirement.com

EAP Symetra
1.888.327.9573
www.guidanceresources.com
Web ID: SYMETRA

FEDLogic
1.877.837.4196
www.employees.fedlogicgroup.com

Pet Insurance Nationwide
1.877.738.7874
www.petinsurance.com/urmc

Travel Assistance
1.833.808.0253 (U.S. or Canada)
1.844.302.5131 (International)

Legal Assistance LegalEase
1.800.248.9000
www.legaleaseplan.com/group

Identity Theft Protection Transunion
1.877.694.3367
www.transunion.com

URMC Wellness Center
1.706.647.4466

WellVisor
1.877.694.8737
www.wellvisor.com

The benefit plan information shown in this guide is illustrative only. To the extent the benefit plan information summarized herein differs from the underlying plan details specified in the insurance documents that govern the terms and conditions of the plans of insurance described in this guide, the underlying insurance documents will govern in all cases.