



2024

BENEFITS BOOKLET

Open Enrollment | October 9-29, 2023

East Alabama Health 

Welcome to Open Enrollment!

East Alabama Health appreciates your commitment to our success. We're equally committed to providing you with competitive, affordable health and wellness benefits to help you take care of yourself and your family.

Please read this guide carefully. It has a summary of your plan options and helpful tips for getting the most value from your benefits plan.

We understand that you may have questions about open enrollment, and we'll do our best to help you understand your options and guide you through the process.

This guide is not your only resource, of course. Any time you have questions about benefits or the enrollment process, you can contact your Benefits Team (EAMC Campus, 334-528-4188, or the EAMC-Lanier Campus, 334-710-0076). Although this guide contains an overview of benefits, for complete information about the plans available to you, please scan the QR code at the bottom of the page.

TABLE OF CONTENTS

Welcome.....	1
A Word from Susan Johnston, VP of Human Resources.....	2
New Updates to 2024 Benefits.....	3
Eligibility.....	4
How to Enroll.....	4
Health Benefits.....	5
PPO Medical Plan.....	6
High Deductible Health Plan.....	7
Dental Benefits.....	7
Vision Benefits.....	8
Financial Security Program.....	9
Flexible Spending Account (FSA).....	9
Health Spending Account (HSA).....	10
529 College Savings Plan.....	10
Life and Disability Insurance.....	11
Additional Benefits.....	12
Glossary of Terms.....	13
Contacts.....	14



A Word from Susan Johnston, VP of Human Resources

As an organization, our mission, vision and values drive everything we do for our patients—and for our employees. For both, health and wellness are paramount! Just as our patients come from a diverse background, so do our employees, and that’s why we’re pleased to announce enhancements and adjustments to our benefits that provide many more options during Open Enrollment.

Before I discuss them, I want to stress that this year we will have an “active” Open Enrollment. That means that EVERY benefit eligible employee will need to go through the Open Enrollment process because of the extra options available this year.

Now, let’s talk about some of the what’s new.

The enhancement that will affect the most employees is that we are moving from a 2-tiered premium plan (individual or family) to a 4-tiered premium plan for medical, dental and vision insurance. The four tiers are 1.) employee only, 2.) employee plus spouse, 3.) employee plus child(ren), or 4.) family coverage. This will allow employees to pick the option that best matches their individual living situation. This is very exciting and something we have wanted to do for years!

Another option that we haven’t had before is a High Deductible Health Plan (HDHP). This plan allows for lower premiums than our traditional health plan (known as a PPO), but, as the name indicates, it involves a higher deductible. For example, the calendar year deductible under our PPO is \$500 for an individual or \$1000 for family. Conversely, the HDHP calls for a \$2000 deductible for an individual or \$4,000 for family. This plan isn’t for everyone, but will be a good fit for some employees.

I’m also really pleased to let everyone know that we have enhanced our basic life insurance plan that is fully paid by the organization for full-time and flex employees. For years, the coverage has been one times an employee’s salary up to \$50,000, but we are increasing that coverage in 2024 to one times an employee’s salary up to \$150,000.

The last major enhancement I want to make you aware of is that additional insurance through Lincoln Financial will be available during Open Enrollment. This will allow you to purchase accident coverage, critical illness coverage and hospital indemnity coverage, if you wish.

This booklet will provide details on all of these changes as well as so much more, so please read it closely and be prepared for Open Enrollment from October 9 – 29. Enrollment assistance will be available through various means, so please don’t hesitate to ask for help.

On behalf of our patients, thank you for your service to our organization!

Susan Johnston

NEW Updates to 2024 Benefits

Expanding Premium Structure

EAH is moving from a 2-tiered premium structure to a 4-tiered premium structure to offer more flexibility in premium options.

- Employee
- Employee + Spouse
- Employee + Children
- Family

The current pay grade 11 and below classification will be removed from the premium structure.

High Deductible Health Plan (HDHP) Option with Optional Health Savings Account

EAH is introducing the HDHP as an additional option to the existing PPO plan we currently carry.

- Enrolling in the high deductible health plan will allow participants to enroll in a Health Savings Account, which comes with many of its own benefits. Please review the HDHP section (page 7) for more information.
- The HDHP premiums will be lower than the PPO plan premiums, but the annual deductibles will be higher than that of the regular PPO plan.
- The Health Savings Account (HSA) is portable and has higher contribution limits than that of the Flexible Spending Account (FSA).
- You can only enroll in the HSA if you are enrolled in the High Deductible Health Plan.

Basic Life Coverage

Coverage for FT and Flex employees will increase from 1x salary, up to \$50,000, to 1x salary, up to \$150,000, at no cost to you.

Supplemental Insurance Plans

You will now have the option to purchase additional group supplemental insurance plans through Lincoln Financial at a lower cost than if you were to purchase one of these plans outside of EAH. Premiums are payroll deducted.

- Accident
 - Provides a fixed payment that can help cover out-of-pocket costs that occur after an accidental injury (e.g., deductibles, copays and other expenses, such as transportation or lodging)
- Critical Illness
 - Pays a lump-sum benefit upon diagnosis of a covered health condition such as cancer, heart attack or stroke
- Hospital Indemnity
 - Coverage for hospital admission and daily confinement
 - Popular with those planning to have children, those who are older or have conditions that subject them to a higher risk of hospitalization, and those covered by an HDHP

Flexible Spending Account Changes

There are two types of flexible spending accounts at EAH: Healthcare flexible spending account and Dependent Care flexible spending account. This year, the Healthcare flexible spending account deduction maximum has increased from \$2,850 to \$3,050. This update gives employees the option to deduct an additional \$200 to put toward covering expenses. As a reminder, the flexible spending account can be used for:

- Copays and deductibles for the health plan, dental plan, and vision plan
- Prescriptions, eyeglasses and contact supplies
- Other healthcare expenses that are not covered by your benefits; see www.irs.gov for a more complete list

Enrollment Assistance

EAH is partnering with Jellyvison and Prepare Benefits to offer enrollment assistance and recommendations.

- ALEX from Jellyvison is an AI generated enrollment assistance software that can help educate and guide you in making the best enrollment decisions for you. Visit www.myalex.com/east-alabama-health.
- Prepare Benefits is a call center option available for those wanting to speak to a live person to get answers to all of their enrollment and coverage questions 24/7.

This year is an active enrollment year, meaning everyone must log in to enroll or decline coverage. Failure to do so will result in an automatic waive in coverage.

Benefits

Who is eligible for benefits?

- If you are a full-time or flex employee, you are eligible for Health, Dental, Vision, Flexible Spending Accounts, Short Term Disability and Long Term Disability on your official hire date. You also are provided Basic Life insurance on the first day of the month after your hire date. In addition, you can take advantage of the Financial Security Program immediately upon hire.
- If you are a part-time employee working 32 hours per pay period and a full-time employee working at least 40, you are eligible for Health, Dental, Vision, and Flexible Spending Accounts. In addition, you can take advantage of the Financial Security Program immediately upon hire.

Which family members can I cover with these benefits?

- Your spouse is eligible for Health, Dental, Vision and Supplemental Life benefits.
- East Alabama Health (EAH) uses the same definition of “dependents” as the IRS tax code. In general, children can be covered by our plans if they are age 25 or younger and at any age if they are permanently disabled. If your circumstances are unusual, you should go directly to the IRS site for guidance, at www.irs.gov.

How to Enroll

You'll be able to enroll online through the INFOR system. Log in to INFOR Employee Self Service, then click on the Employee icon, then click on To Do, then click on Pay and Benefits. Scroll down to Annual Enrollment to begin the Open Enrollment screens. Read the information carefully, and the system will guide you through your choices. If you have trouble with the system, call HR at extension 4188 for assistance. You will be provided with a confirmation statement after you enroll.

If you are currently covered by East Alabama Health benefits, you will be able to review your choices on the Open Enrollment screens and decide if you want to make changes.

This year is an active enrollment year, meaning everyone must log in to enroll or decline coverage. Failure to do so will result in an automatic waive in coverage.

You can receive up to a 30% incentive on your Health Plan deductions by closing all of your Gaps in Care. See page 5 for more details regarding Gaps in Care requirements. The benefit rates listed in this booklet reflect the full 30% incentive for closing Gaps in Care.

Health Benefits

Health Plan Options for 2024

East Alabama Health is now offering a High Deductible Health Plan option in addition to our existing self-insured PPO plan. EAH is providing a variety of resources to assist you in deciding which option is best for you.

- ALEX with Jellyvision – AI enrollment assistance software
- Prepare Benefits - appointment recommended
- One-on-one time with an HR/Benefits representative

Eligibility and Enrollment

Health insurance is available to employees who are in a full-time, part-time or flex work status.

- For benefits purposes, flex employees are treated as full-time employees.
- New hires have 30 days from their date of hire to enroll in health coverage.
- To make changes outside of Open Enrollment, there must be a qualifying life event and the change must be made within 30 days of the effective date of the event.
- Participation in the health plan is optional and is a stand-alone plan, which means that you can enroll in the health plan without being enrolled in any other benefit plans.

Gaps in Care

Gaps in Care are based on national guidelines, and some are age based. Below are the Gaps in Care that must be closed:

- Preventive office visit with primary care physician
- Labs required:
 - Lipids (cholesterol)
 - HgbA1C (all participants)
 - Glucose (fasting or non-fasting)
- Mammogram for women aged 50 and older as of 7/31/2024
- Colonoscopy for men or women aged 50 and older as of 7/31/2024

Complete all Gaps in Care that apply to you in order to receive the lowest premium rate in 2024. The Gaps in Care deadline will be July 31, 2024.

Dependent children are not required to complete Gaps in Care; however, employees and spouses must complete Gaps in Care to receive the lowest insurance premium.

Mental Wellness

Lucet, in conjunction with Blue Cross and Blue Shield of Alabama, is the mental wellness provider for East Alabama Health. As long as the provider is a BCBS provider, each visit will process through the health plan, and you will be responsible for the \$25 mental health co-pay.

Substance Abuse

For substance abuse, please call the Blue Cross and Blue Shield (BCBS) customer service number on the back of your insurance card for assistance in facilitating access to a New Directions representative. All substance abuse and residential treatment facilities are subject to the EAH tiered network of providers and requires prior authorization through BCBS. For more information, call Blue Cross and Blue Shield at 1-866-888-6934.

Lark - Free Health Coaching

BCBS Alabama has teamed up with Lark to offer Lark's Diabetes Prevention, Diabetes Care, and Hypertension programs for eligible members who have an official diagnosis to help them get healthy and stay healthy. Through the Lark app, there is coaching available 24/7 as well as other services integrated with the programs. All programs also include a free wireless scale. All of this is provided to you at no additional cost! Participation is by invitation only through BCBS. If you qualify, Lark and BCBS will reach out via mail.

Therapy for Autism Spectrum Disorder

Occupational, Speech, Physical, and Applied Behavioral Analysis Therapy (ABA) are covered 100% with no deductible or copay for dependents who are ages 0-18 on the autism spectrum. Precertification is required. For precertification, call 1-877-563-9347 (toll free).

Baby Yourself

Baby Yourself is the free maternity program provided by Blue Cross and Blue Shield of Alabama. Baby Yourself includes a personal nurse to answer questions during and after pregnancy, gifts and educational resources, information about breastfeeding, and a free app to track your pregnancy. By enrolling in Baby Yourself in your first trimester, your inpatient facility deductible will be \$300. If you are not a participant of Baby Yourself, your inpatient facility deductible will be \$600 for maternity admissions.

Assisted Reproductive Technology (ART), Infertility Testing & Treatment

ART and Infertility Treatment are available for full-time and part-time employees. This benefit is limited to \$15,000 and you must be employed one year before benefits are available. Pre-benefit counseling is required. Call 1-866-888-6934 for pre-benefit counseling.

PPO Plan Matrix

Always start with East Alabama Health when you need health care. If care is available through East Alabama Health providers and you choose an outside provider, you'll pay more for your care. Contact customer service at 1-866-888-6934 if you have any questions. Find the full by scanning the QR code listed on the right.

PPO Plan	Tier	Bi-Weekly Cost
PPO 4 Tier Full Time	Employee	\$102.90
	EE+Spouse	\$226.39
	EE+Child(ren)	\$216.11
	Family	\$243.08
PPO 4 Tier Part Time	Employee	\$177.47
	EE+Spouse	\$390.44
	EE+Child(ren)	\$372.69
	Family	\$416.62



PPO	Tier 1	Tier 2	Tier 3
Benefit	DPN, EAMC Hospital, UAB and Children's Hospital (Services rendered at UAB/Children's Hospitals can only be considered Tier 1 if the service can't be provided at EAMC.)	In-State/In-Network BCBS AL PCP's and Facilities	All Out of State/In-Network BCBS Providers and Facilities
Calendar Year Deductible	\$500 individual; \$1,000 family	\$1,000 individual; \$3,000 family	
Calendar Year Out-of-Pocket Maximum	\$2,000 individual; \$4,000 family	\$4,000 individual; \$8,000 family	\$6,000 individual; \$12,000 family
Inpatient Hospital Care	100% after \$300 deductible per admission	100% after \$500 copay per day for days 1-4 and calendar year deductible	70% after calendar year deductible
Outpatient Surgery	100% after \$150 annual copay	100% after \$300 facility copay	70% after calendar year deductible
Emergency Room Medical Med/Accident	100% after \$100 facility copay and calendar year deductible	100% after \$100 facility copay and calendar year deductible	100% after \$100 facility copay and calendar year deductible
Emergency/Non-Emergency	100% after \$500 facility copay and deductible	70% after deductible	50% after deductible
Physician Office Visits	100% after \$30 primary care physician copay or \$40 specialist physician copay	100% after \$40 primary care physician copay or \$60 specialist physician copay	100% after \$60 primary care physician copay or \$100 specialist physician copay
Prescription Drugs	All Rx Purchased At East Alabama Apothecary Rx Deductible \$150/\$300	Medical deductible applies	Medical deductible applies
	Tier 1: \$10	Tier 1: 80%	Tier 1: 80%
	Tier 2: \$15	Tier 2: 60%	Tier 2: 60%
	Tier 3: \$45	Tier 3: 60%	Tier 3: 60%
	Tier 4: \$45	Tier 4: 60%	Tier 4: 60%
	Tier 5: \$100	Tier 5: 60%	Tier 5: 60%
	Tier 6: \$100	Tier 6: 60%	Tier 6: 60%



High Deductible Health Plan (HDHP) Matrix

If you enroll in the high deductible health plan for 2024, you must make an appointment to speak to, or meet with, an HR/Benefits Representative or Prepare Benefits Enrollment Representative. HR will be following up with each employee that elects the HDHP to ensure they have had the opportunity to sign up for a session with a representative. You will be able to schedule appointments on SharePoint, and additional contact information is on page 14.

HDHP Plan	Tier	Bi-Weekly Cost
HDHP 4 Tier Full Time	Employee	\$87.47
	EE+Spouse	\$192.43
	EE+Child(ren)	\$183.69
	Family	\$206.62
HDHP 4 Tier Part Time	Employee	\$150.85
	EE+Spouse	\$331.87
	EE+Child(ren)	\$316.79
	Family	\$354.12



HDHP	Tier 1	Tier 2	Tier 3
Benefit	DPN, EAMC Hospital, UAB and Children's Hospital (Services rendered at UAB/Children's Hospital can only be considered Tier 1 if the service can't be provided at EAMC.)	In-State/In-Network BCBS AL PCPs and Facilities	All Out of State/In-Network BCBS Providers and Facilities
Calendar Year Deductible	\$2,000 individual; \$4,000 family	\$4,000 individual; \$8,000 family	\$6,000 individual; \$12,000 family
Calendar Year Out-of-Pocket Maximum	\$4,000 individual; \$8,000 family	\$6,000 individual; \$12,000 family	\$8,000 individual; \$16,000 family
Inpatient Hospital Care	90% after deductible	90% after deductible	90% after deductible
Outpatient Surgery	90% after deductible	90% after deductible	90% after deductible
Emergency Room Medical Med/Accident	90% after deductible	90% after deductible	90% after deductible
Emergency/Non-Emergency	90% after deductible	90% after deductible	90% after deductible
Physician Office Visits	90% after deductible	90% after deductible	90% after deductible
Prescription Drugs	East Alabama Apothecary: Covered at 100% subject to medical deductible & copays	Medical deductible applies	Medical deductible applies
	Tier 1: \$10	Tier 1: 80%	Tier 1: 80%
	Tier 2: \$15	Tier 2: 60%	Tier 2: 60%
	Tier 3: \$45	Tier 3: 60%	Tier 3: 60%
	Tier 4: \$45	Tier 4: 60%	Tier 4: 60%
	Tier 5: \$100	Tier 5: 60%	Tier 5: 60%
	Tier 6: \$100	Tier 6: 60%	Tier 6: 60%

Dental Coverage

East Alabama Health has a self-insured group dental insurance program that is administered by Blue Cross and Blue Shield of Alabama. Below is a brief description of the dental insurance benefits.



Eligibility and Enrollment

- Dental insurance is available to employees who are in a full-time, part-time or flex work status.
- For benefits purposes, flex employees are treated as full-time employees.
- New hires have 30 days from their date of hire to enroll in dental coverage.
- To make changes outside of Open Enrollment, there must be a qualifying life event and the change must be made within 30 days of the effective day of the event.
- Participation in the dental plan is optional, and is a standalone plan, meaning you can enroll in the dental plan without being enrolled in any other benefit plan

Full-Time	Tier	Bi-Weekly Cost	Part-Time	Tier	Bi-Weekly Cost
Standard Dental	Employee	\$10.76	Standard Dental	Employee	\$13.83
	EE+Spouse	\$23.67		EE+Spouse	\$30.32
	EE+Child(ren)	\$26.90		EE+Child(ren)	\$34.45
	Family	\$29.05		Family	\$37.21
Full-Time	Tier	Bi-Weekly Cost	Part-Time	Tier	Bi-Weekly Cost
Premium Dental	Employee	\$13.76	Premium Dental	Employee	\$24.46
	EE+Spouse	\$30.27		EE+Spouse	\$53.82
	EE+Child(ren)	\$34.40		EE+Child(ren)	\$61.15
	Family	\$37.15		Family	\$66.05

BENEFITS	STANDARD DENTAL COVERAGE	PREMIUM DENTAL COVERAGE
Deductible	\$50 deductible per member per calendar year; maximum of 3 deductibles per family each calendar year	\$50 deductible per member per calendar year; maximum of 3 deductibles per family each calendar year.
Maximum	\$1,000 per member each calendar year	\$2,000 per member each calendar year
Diagnostic and Preventive	Payable at 100% of the Preferred Dental Fee Schedule, with no deductible	Payable at 100% of the Preferred Dental Fee Schedule, with no deductible
Restorative	Payable at 100% of the Preferred Dental Fee Schedule, subject to the deductible	Payable at 100% of the Preferred Dental Fee Schedule, subject to the deductible
Supplemental Services	Payable at 80% of the Preferred Dental Fee Schedule, subject to the deductible	Payable at 80% of the Preferred Dental Fee Schedule, subject to the deductible
Prosthetic Services	Payable at 50% of the Preferred Dental Fee Schedule, subject to the deductible	Payable at 50% of the Preferred Dental Fee Schedule, subject to the deductible
Periodontic Services	Payable at 80% of the Preferred Dental Fee Schedule, subject to the deductible	Payable at 80% of the Preferred Dental Fee Schedule, subject to the deductible
Orthodontic	N/A	Dependent Orthodontics: Payable at 100% of the Preferred Dental Fee Schedule, subject to the deductible for dependent children up to age 26. Limited to a lifetime maximum of \$2,000
	N/A	Adult Orthodontics: Payable at 100% of the Preferred Dental Fee Schedule, subject to the deductible. Limited to a lifetime maximum of \$1,000

Vision Coverage

Preserve and strengthen the gift of sight through annual eye exams and, if needed, corrective lenses. East Alabama Health offers both standard and premium vision plan coverage that is administered by VSP. Below is a brief description of the vision insurance benefits.



Eligibility and Enrollment

- Vision insurance is available to employees who are in a full-time, part-time or flex work status.
- For benefits purposes, flex employees are treated as full-time employees.
- New hires have 30 days from their date of hire to enroll in vision coverage.
- To make changes outside of Open Enrollment, there must be a qualifying life event and the change must be made within 30 days of the event.
- Participation in the vision plan is optional and is a standalone plan, meaning you can enroll in the vision plan without being enrolled in any other benefit plan.

Full-Time	Tier	Bi-Weekly Cost	Part-Time	Tier	Bi-Weekly Cost
Standard Vision	Employee	\$0.92	Standard Vision	Employee	\$0.92
	EE+Spouse	\$1.88		EE+Spouse	\$1.88
	EE+Child(ren)	\$2.02		EE+Child(ren)	\$2.02
	Family	\$3.22		Family	\$3.22
Full-Time	Tier	Bi-Weekly Cost	Part-Time	Tier	Bi-Weekly Cost
Premium Vision	Employee	\$4.59	Premium Vision	Employee	\$4.59
	EE+Spouse	\$9.38		EE+Spouse	\$9.38
	EE+Child(ren)	\$10.03		EE+Child(ren)	\$10.03
	Family	\$16.04		Family	\$16.04

Standard Coverage with a VSP Provider			Premier Coverage with a VSP Provider		
BENEFIT	DESCRIPTION	COPAY	BENEFIT	DESCRIPTION	COPAY
WellVision Exam	<ul style="list-style-type: none"> • Focuses on your eyes and overall wellness • Every calendar year 	\$10	WellVision Exam	<ul style="list-style-type: none"> • Focuses on your eyes and overall wellness • Every calendar year 	\$10
PRESCRIPTION GLASSES		\$20	PRESCRIPTION GLASSES		\$20
Frame	<ul style="list-style-type: none"> • \$150 allowance for a wide selection of frames • \$170 allowance for featured frame brands • 20% savings on the amount over your allowance • \$80 Costco® frame allowance • Every other calendar year 	Included in Prescription Glasses	Frame	<ul style="list-style-type: none"> • \$300 allowance for a wide selection of frames • \$320 allowance for featured frame brands • 20% savings on the amount over your allowance • \$165 Costco® frame allowance • Every calendar year 	Included in Prescription Glasses
Lenses	<ul style="list-style-type: none"> • Single vision, lined bifocal, and lined trifocal lenses • Polycarbonate lenses for dependent children • Every calendar year 	Included in Prescription Glasses	Lenses	<ul style="list-style-type: none"> • Single vision, lined bifocal, and lined trifocal lenses • Polycarbonate lenses for dependent children • Every calendar year 	Included in Prescription Glasses
Lens Enhancements	<ul style="list-style-type: none"> • Standard progressive lenses • Premium progressive lenses • Custom progressive lenses • Average savings of 20-25% on other lens enhancements • Every calendar year 	\$0 \$95 - \$105 \$150 - \$175	Lens Enhancements	<ul style="list-style-type: none"> • Standard progressive lenses • Premium progressive lenses • Custom progressive lenses • Average savings of 20-25% on other lens enhancements • Every calendar year 	\$0 \$95 - \$105 \$150 - \$175
Contacts (instead of glasses)	<ul style="list-style-type: none"> • \$150 allowance for contacts; copay does not apply • Contact lens exam (fitting and evaluation) • Every calendar year 	Up to \$60	Contacts (instead of glasses)	<ul style="list-style-type: none"> • \$150 allowance for contacts; copay does not apply • Contact lens exam (fitting and evaluation) • Every calendar year 	Up to \$60
Diabetic Eyecare Plus Program	<ul style="list-style-type: none"> • Services related to diabetic eye disease, glaucoma and age-related macular degeneration (AMD). Retinal screening for eligible members with diabetes. Limitations and coordination with medical coverage may apply. Ask your VSP doctor for details. • As needed 	\$20	Diabetic Eyecare Plus Program	<ul style="list-style-type: none"> • Services related to diabetic eye disease, glaucoma and age-related macular degeneration (AMD). Retinal screening for eligible members with diabetes. • Limitations and coordination with medical coverage may apply. Ask your VSP doctor for details. • As needed 	\$20

The Financial Security Program

From your first day at East Alabama Health, you can start saving part of your pay and, after a short period, enjoy a matching contribution from EAH. This program will help you get ready to retire, and it can reduce your tax burden at the same time. This plan is administered by Voya.

Your Contribution

- You may defer your contribution in 1% increments.
- Your savings can be taken before taxes or after taxes. Each option has certain tax advantages, so be sure to pick the option that best suits you.
- You are always vested in the money you contribute.

EAH's Contribution

- After you've been employed for 90 days, EAH will match 75 cents on the dollar, up to 6% of your pay.
- You will "vest" – or gain ownership - in EAH's matching contribution over time.
- Based upon yearly IRS compensation limits

EAH Investment Schedule

Years of Employment	Percentage
3	20%
4	40%
5	60%
6	80%
7	100%

You can choose how your account is invested. VOYA investment representatives are available to meet with you regarding your retirement plan.

Flexible Spending Accounts

There are two types of flexible spending accounts at EAH: Healthcare Flexible Spending Account (FSA) and Dependent Care Flexible Spending Account (DCA). Both accounts may help reduce the amount of taxes you pay and help cover expenses you have during the year.

In order to participate in either one of the flexible spending accounts, you must elect to deduct a minimum of \$260 per year in whichever account you elect to participate. If you elect to participate in both accounts, you must elect to deduct a minimum of \$260 per year in each.

Flexible Spending Accounts are administered by Health Equity. Go to www.myhealthequity.com to view and verify claims for your flexible spending or dependent care account.

Healthcare Reimbursement (FSA), up to \$3,050 per year

- Copays and deductibles for the health plan, dental plan, vision plan, and prescriptions
- Eyeglasses and contact supplies
- Other healthcare expenses that are not covered by your benefits. See www.irs.gov for a more complete list.

Dependent Care Reimbursement, up to \$5,000 a year

- Day care, preschool and before/after school care for your children under 13 years of age
- Day care for your spouse or other dependent who is physically or mentally incapable of self-care and spends at least eight hours a day in your home

Reimbursement

The money you have payroll deducted for your spending accounts has to be used for expenses incurred within that year. For health care FSA, you will be able to roll over up to \$610 of unspent money into next year's account. Example: Jane Doe elected \$1,000 for her FSA for 2023. Jane spent \$500 throughout the year ending 12/31/23. Jane has until 4/15/2024 to file for reimbursement for claims incurred in 2023. Any claims filed for reimbursement after 12/31/23 will come from the excess \$500 that Jane had leftover from 2023. Any remaining money will be credited to Jane's 2024 account around 5/15/2024. If there are no additional claims to file, \$500 will be rolled over into Jane's 2024 flex account. \$610 is the max rollover amount.

NEW!

Health Savings Account (HSA)

Health Equity

ONLY AVAILABLE TO PARTICIPANTS ENROLLED IN THE HDHP

A health savings account (HSA) is a tax-advantaged savings account that can be used for your qualified healthcare expenses. You own your HSA and can contribute to the account with pre-tax payroll deductions based on your needs.

Did you know an HSA provides triple tax benefits? The money you contribute is pre-tax, and the interest that accumulates in the account is tax-free. In addition, money withdrawn from an HSA isn't taxed, provided you use it for qualified healthcare expenses. Like a savings account, you will only be able to withdraw funds that are in the account.

You are eligible if:

- You are enrolled in the HDHP
- You are not covered by your spouse's plan
- No one else can claim you as a dependent
- You are not enrolled in Medicare, TRICARE or TRICARE for Life
- You have not received VA benefits in the past 3 months

How Much Can Be Deposited into an HSA in 2024?

- Up to \$4,150 for individual
- Up to \$8,300 for family
- 55 and older can contribute up to \$5,150 for individual and up to \$10,300 for family

529 College Savings Plan

You can save for college expenses for yourself, your child, and/or your grandchild and have a portion of your deductions matched by EAH. To begin setting up your 529 plan, contact our VOYA representatives at 334-737-5051 to enroll. To create an account after enrollment, visit the College Counts website, www.collegecounts529.com.



Life and Disability

Disability

EAH has both short term and long term disability plans, and both plans are administered by [Lincoln Financial Group](#).

Short Term Disability (STD)

The plan will begin to pay on the 15th day of your illness or recuperation from an accident. You must meet certain requirements regarding pre-existing conditions. Payments of 60% of your pay (maximum of \$1,000) will continue for up to 11 weeks as long as you are still disabled during that time. If you leave employment with EAH, you may continue this coverage through the disability insurance plan company. You must use accrued sick time hours prior to STD paying any benefits. STD benefits must be approved through Lincoln Financial Group.

Long Term Disability (LTD)

EAH pays the full cost of long term disability coverage for full-time and flex employees. If you are out of work for a specific time period and qualify for LTD, you must apply for LTD through Lincoln Financial Group. If you're approved for LTD and you've been disabled for 180 days, the plan pays up to 60% of your monthly salary, with a max allowance of \$8,000 per month. You must continue to meet the definition of disability in order for benefits to continue. Age limits apply to LTD.

Life Insurance

Full-time and flex employees are provided basic life insurance through Lincoln Financial Group, with the cost paid by EAH. The coverage amount is one times your current salary up to \$150,000. EAH also makes it easy for you to purchase additional life insurance for yourself, your spouse, and/or your dependents. You may choose from \$10,000 to \$300,000 worth of coverage for yourself. Coverage for your spouse is based on employee coverage amount, and child life is a flat \$5,000 coverage amount. Any amounts outside of the guarantee issue amounts may be subjected to an EOI.

NEW!

Supplemental Insurance Plans

EAH offers supplemental health products administered by Lincoln Financial that can pay cash benefits directly to the insured if they are faced with an accidental injury, hospitalization, or serious illness. These plans can help offset deductible and other out-of-pocket expenses associated with high-deductible health plans (HDHPs).

Accident Insurance

Benefit:

- Provides a fixed payment that can help cover out-of-pocket costs that occur after an accidental injury (e.g., deductibles, copays and other expenses, such as transportation or lodging)
- Payroll deduction

Critical Illness Insurance

Benefit:

- Pays lump-sum benefit upon diagnosis of a covered health condition such as cancer, heart attack and stroke
- Benefit amounts range from \$5K to \$50K+
- Payroll deduction

Hospital Indemnity Insurance

Benefit:

- Coverage for hospital admission and daily confinement
- Payroll deduction



Other Benefits

Scholarship Program

EAH pays tuition up front in exchange for your contracted work commitment.

Tuition Reimbursement

If your application is approved, EAH will reimburse your tuition and fees, based on your grades.

Professional Development

EAH offers a wide range of classes and workshops on campus and virtually for continuing education and skills-building.

Credit Unions

- East Alabama Community FCU
- Four Seasons FCU
- Chattahoochee FCU

DailyPay

DailyPay is a third party company that provides employees the option to receive on-demand pay or early access to earned pay to help them control the timing of their pay. DailyPay can send your money to any account, debit card or pay card, instantly or the next day.

CMG Financial

EAH partners with CMG Financial to offer down payment funding assistance, matching of those funds to put toward closing costs, and various other incredible home loan programs for healthcare workers.

Farmers Insurance

Farmers Insurance offers substantial discounts on auto, home, and pet insurance just for being an EAH employee. Call 800-438 6381 and let them know you work for East Alabama Health or use the discount code of: 09S. You can also visit www.farmers.com/groupselect.

Adoption Benefit

Employees must be employed for one year before becoming eligible for adoption assistance. Contact HR for more details.

Norton360 LifeLock

Protection for your devices, online privacy, and identity are all available through Norton LifeLock. Contact HR for more details.

Purchasing Power

Purchasing Power is a purchase program sponsored by EAH that offers a better way to buy the brand-new products you want.

- Zero interest, no credit check, and no hidden fees
- Payroll deduction
- Limits are determined by length of service and salary

Cornerstone

Cornerstone of EAMC provides support and assistance to employees in need who meet certain criteria. Cornerstone also provides community outreach and supports charitable organizations throughout the community.

Discounts

Many local businesses and attractions offer discounts to EAH employees. Please check the Employee Portal page under EAH Employee Discounts. PerkSpot is also on the existing discounts available for East Alabama Health employees.

The discounts page can be found on SharePoint or by scanning this QR Code.



FEDlogic

East Alabama Health has partnered with FEDlogic to provide state and federal benefits information and advocacy to you and your household members. Their service is confidential, unlimited, and free.

Reasons to call FEDlogic:

- You've reached or are approaching Medicare age and need to learn more
- You're approaching retirement age and want to learn more about your Social Security Benefits
- You or a household family member have been diagnosed with a major illness
- You have a child with a disability or born prematurely
- You have lost a spouse
- You need assistance navigating Medicaid, Marketplace, or COBRA
- You need assistance exploring alternative healthcare avenues based on your income
- You are currently on dialysis (ESRD)
- You need assistance exploring Unemployment Benefits

Call FEDlogic at 877-837-4196 to schedule a phone consultation with one of our federal and state benefits experts. Be sure to make the appointment at a time when family members are available to listen and ask questions as well. Calls typically last an hour.

Glossary of Terms

- **COINSURANCE:** Your share of the costs of a healthcare service, usually figured as a percentage of the amount charged for services. You start paying coinsurance after you've met the deductible. Your plan pays a certain percentage of the total bill, and you pay the remaining percentage.
- **DEDUCTIBLE:** A deductible is the amount of money you must pay before your plan begins paying for services covered by coinsurance. Some services, such as office visits that require copays do not apply to the deductible. For example, if your plan's deductible is \$1,000, you'll pay 100 percent of eligible healthcare expenses until you have met the \$1,000 deductible. After that, you share the cost with your plan by paying coinsurance.
- **HIGH DEDUCTIBLE HEALTH PLAN (HDHP):** This is a type of medical plan that requires the member to reach a deductible prior to having services covered by coinsurance. All expenses paid by the member count toward the deductible and out-of-pocket maximum.
- **IN-NETWORK:** A group of doctors, clinics, hospitals, and other healthcare providers that have an agreement with your medical plan provider. You pay a negotiated rate for services when you use in-network providers.
- **OUT-OF-NETWORK:** Care received from a doctor, hospital or other provider that is not part of the plan agreement. You'll pay more when you use out-of-network providers since they don't have a negotiated rate with your plan provider. You may also be billed the difference between what the out-of-network provider charges for services and what the plan provider pays for those services.
- **OUT-OF-POCKET MAXIMUM:** This is the most you must pay for covered services in a plan year. After you spend this amount on deductibles and coinsurance, your health plan pays 100 percent of the costs of covered benefits. However, you must pay for certain out-of-network charges above reasonable and customary amounts.
- **COPAY** - a flat fee that you pay each time you go to your doctor or fill a prescription. For example, if you hurt your back and go see your doctor, or you need a refill of your child's asthma medicine, the amount you pay for that visit or medicine is your copay. Your copay doesn't go towards your overall deductible.



STAY CONNECTED WITH YOUR BENEFITS

Contact the benefit provider listed below to learn more about your policies and/or if you have any questions about your benefits. You can also reach out to your HR Benefits team at EAMC (334-528-4188) or EAMC-Lanier (334-710-0076).

PROVIDER/ CONTACT	BENEFIT PROGRAM	CONTACT NUMBER	WEB LINK
Blue Cross Blue Shield	Medical Plan	1-866-888-6934	www.bcbsal.com
Blue Cross Blue Shield	Dental Plan	1-888-311-3944	www.bcbsal.com
VSP	Vision	1-800-877-7195	www.vsp.com
Health Equity	Flexible Spending Account, Dependent Care Account, & HealthSavings Account	1-877-288-0719	www.myhealthequity.com
Lucet	Mental health benefit navigation assistance	1-800-624-5544	www.lucethealth.com
LARK	Program for employees with Type 2 Diabetes and/or Hypertension	N/A	www.lark.com/alabama
VOYA/Laxson Retirement	Retirement sign-up/changes Withdrawal/hardship	1-334-528-4296 or 1-334-737-5051 1-800-584-6001	www.voyaretirementplans.com
Jellyvision	Enrollment Assistance		www.myalex.com/east-alabama-health
Lincoln	Life, Short Term Disability, Long-Term Disability, Accident, Critical Illness, & Hospital Indemnity	1-800-423-2765	www.lincolnfinancial.com
Purchasing Power	Employee purchase program	1-800-537-3134	eamc.purchasingpower.com
MetLife/Farmers	Home, Auto, and Pet insurance	1-800-438-6381	www.metlife.com farmers.com/groupselect
529 College Counts	College savings account	1-866-529-2228	www.529collegecounts.com
Equifax the Work Number	Employment verifications	1-866-367-2884	www.theworknumber.com
East Alabama Apothecary	Employee Pharmacy	1-334-528-2293	
CMG Financial	Home loans & down payment assistance	334-539-5123	Roy Washburn rwashburn@cmgfi.com
FEDLogic	Federal benefit navigation assistance – Social Security, Medicare, Retirement	1-877-837-4196	www.fedlogicgroup.com
Norton LifeLock	Identity protection	1-800-607-9174	My.norton.com

East Alabama
Health 

HUMAN
RESOURCES

502 E. Thomason Circle
Opelika, AL 36801

334-528-4188