

2026

BENEFITS ENROLLMENT GUIDE

BE WELL. SAVE WELL. LIVE WELL.

NEW HIRES, STATUS CHANGES,
QUALIFYING LIFE EVENTS





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NOW IS THE TIME TO FOCUS ON YOU

Your physical, emotional, and financial health are important, especially during challenging times. Highland Hospital cares about you and your overall well-being, that's why we offer a comprehensive benefits package that can help provide you with the stability and security to be prepared for the unexpected.

We understand how important it is to have resources to help make the best decisions for you and your family. Review your options presented in this benefits guide, compare plans, and choose what works best for you.

TAKE ACTION!

Employees are encouraged to review, elect, or waive coverages. Enroll or make changes to your benefits within 30 days from your hire or other qualifying event.



ENROLLMENT INFORMATION

DO I NEED TO ENROLL?

Before deciding whether you need to enroll in Highland Hospital's health and group benefits, take a close look at all the benefits and options we offer you. You may experience changes from year to year, and there likely will be changes to what you pay for coverage each year. It's a good idea to make sure your benefit selections still fit you — and that you're not paying for more coverage than you need.

Enroll if you want to:

- Add or change your medical, dental, or vision coverage
- Contribute to the health care and/or dependent care FSAs or the HSA
- Add or change your voluntary employee life/AD&D insurance, spouse/domestic partner voluntary life/AD&D insurance, or STD insurance choices

WHEN CAN I ENROLL?

As a new employee, you become eligible for benefits the first of the month following your date of hire and must enroll within 30 days to have coverage for the rest of the plan year.

All full-time employees (regularly scheduled to work 36 or more hours per week) and part-time employees (regularly scheduled to work 20 or more hours per week) have the opportunity to enroll in benefit plans. If you do not enroll at the time of hire or within 30 days of your qualifying life event, then you cannot make changes until next year during Open Enrollment unless you have a qualifying life event. The IRS imposed specific rules regarding when you can make a change to benefits that are paid for on a pre-tax basis. Below are examples of life events that can impact your benefit elections:

- Marriage and divorce
- Birth, adoption, or change in your dependent child's eligibility status under the plan
- Death of spouse or dependent child
- Change in your employment status or that of your spouse or dependent child that affects benefits coverage
- Involuntary loss or gain of other benefits coverage

If you experience a qualifying life event, your online benefit change request must be consistent with the event type and be made within 30 days after the event date. This means that you must go to the enrollment portal and make your changes online no later than the 30th calendar day after the event date.

Additionally, you must upload proof of your qualifying life event no later than 30 calendar days after the event date. In the event of an employee employment status change event, benefits are effective the first of the month following a qualified life status change that is documented in Workday. Benefits are effective the date of the event (or when documentation of the event is provided).

WHAT'S NEW IN 2026?

- While the cost of providing health benefits for our employees continue to rise, Highland Hospital is committed to providing high-quality and affordable benefits.
- Employees who elect the HSA Saver Plan and have a base salary of \$59,999 or less will continue to receive a contribution to their HSA account from Highland in the amount of \$500 or \$1,000, based on individual or family coverage.
- Employees covered under the Healthy Advantage or Healthy Basics Plans will have no copay for generic drugs when using Highland Pharmacies.
- Employees have access to Child Care benefits through Tootris.

ENROLLMENT INFORMATION (CONTINUED)

FAMILY ELIGIBILITY FOR BENEFITS

In addition to enrolling yourself in Highland Hospital’s benefits, you may also enroll eligible family members. Please note that you may not have dual coverage under Highland’s benefit plans both as an employee and as a spouse, domestic partner, or child. If you are adding a new dependent, you will need to provide documentation that proves eligibility.

Eligible family members include:

- Spouse/Domestic Partner: Legally married spouses and same or opposite sex domestic partners
- Child*:
 - Medical Insurance: your and/or your domestic partner’s child without regard to marital status or household residency to age 26.
 - Dental, Vision, Hospital Indemnity, Critical Illness, Accident Insurance: your and/or your domestic partner’s dependent unmarried child who can be claimed on your Federal Income Tax return to age 26.
 - Voluntary Child Life Insurance: your and/or your domestic partner’s dependent unmarried child who is primarily financially supported by you to age 26.
 - Medical, Dental, Vision, Hospital Indemnity, Critical Illness, Accident Insurance: your and/or your domestic partner’s dependent unmarried child of any age who is incapable of self-sustaining employment by reason of mental illness, developmental or intellectual disability, or physical handicap and who became so incapable prior to attainment of the age at which the child’s coverage would otherwise terminate.

*Child refers to your natural children, legally adopted children, stepchildren, and children for whom you are the proposed adoptive parent without regard to financial dependence, residency with you, student status or employment. A proposed adopted child is eligible for coverage on the same basis as a natural child during any waiting period prior to the finalization of the child’s adoption. Coverage also includes children for whom you are a legal guardian if the children are chiefly dependent upon you for support and you have been appointed the legal guardian by a court order. Foster children and grandchildren are not covered.

Gather Information

TO VERIFY A:	EMPLOYEE MUST SUBMIT ONE OF THE FOLLOWING VERIFICATION DOCUMENTS:
Spouse	<ul style="list-style-type: none"> • Valid legal or religious marriage certificate (must include the date of marriage) • Current (within the last 12 months) property tax or utility bill with both employee and spouse’s name • Current document from a joint bank account or financial institution • Current insurance document (homeowner, renter or automobile) with employee and spouse’s name • Current mortgage document/lease with both employee and spouse’s name as joint owners or renters • Current, valid vehicle registration or title with both employee and spouse’s names as joint owners • Most recent Federal or State income tax return with spouse’s name and status of married filing jointly or separately
Domestic Partner	<ul style="list-style-type: none"> • Please see Highland Hospital Certification of Domestic Partner Status for requirements
Child	
Up to Age 26	<ul style="list-style-type: none"> • Child’s legal or hospital birth certificate or hospital affidavit of parentage • Most recent Federal or State income tax return, listing the child as your dependent (daughter, son, or child) • Final divorce decree or parental custody agreement • Legal adoption papers, legal guardianship papers or custody agreements • National Medical Child Support or Income Withholding Support orders showing the employee or the employee’s spouse are required to provide medical coverage for the child
Permanently Disabled & Age 26+	<ul style="list-style-type: none"> • Document from row above: (birth certificate, legal adoption papers, etc.) AND current statement from physician certifying that the dependent child cannot support themselves because of a physical or mental disability which started prior to the child reaching age 26

ENROLLMENT INFORMATION (CONTINUED)

THREE OPTIONS TO ACCESS THE BENEFITS ENROLLMENT PORTAL (BENEFITPLACE)

1. Highland Intranet (Use Google Chrome as Your Web Browser):

- Navigate to Highland's intranet
- Under HR Resources, click on Benefitplace – Benefits Enrollment
- Enter your URMC login information

2. Benefitplace App:

- Download the App from the iTunes App or Google Play App Store
- Enter mobile activation code: Highland
- Enter User ID: HH + Employee ID # (Example: HH20185)
- If your primary work assignment is at a long-term care facility, replace HH + Employee ID # with your long-term care code, HAB, HLC, or HAP + Employee ID # (Example: HAB20185)
- Enter Password: Last Name (first letter capitalized) + last 4 digits of Social Security # (Example: Jones1234)

3. Your Personal Computer (Use Google Chrome as Your Web Browser):

- Go to <https://highland.hrintouch.com>
- Enter User ID: HH + Employee ID # (Example: HH20185)
- If your primary work assignment is at a long-term care facility, replace HH + Employee ID # with your long-term care code, HAB, HLC, or HAP + Employee ID # (Example: HAB20185)
- Enter Password: Last Name (first letter capitalized) + last 4 digits of Social Security # (Example: Jones1234)
- For members logging into Benefitplace from home or through the Benefitplace app, you will need to follow the prompts to complete the required multi factor authorization process

ENROLLMENT SUPPORT

- Contact Highland's HR/Benefit staff - refer to page 19 for contact information
- Contact the benefits carriers/vendors directly - refer to page 19 for contact information

Highland Hospital (Dates To Be Announced)

- In-person support with computer access

Highlands at Brighton, Highlands at Pittsford, Highlands Living Center

- In-person support with computer access - dates to be announced

BENEFITS ENROLLMENT PORTAL APP

Get the most out of your benefits. The Benefitplace™ mobile app can be used to complete enrollment and to access your personal benefits information and helpful resources while on-the-go.

- View plan information that will help you use your benefits.
- Store your ID cards to make completing forms and office visits easier.

Download Benefitplace™ from the iTunes or Google Play App Store and enter the activation code "Highland". Log in using the same username and password that you use to access the enrollment portal.

DID YOU KNOW?

Nearly half of adults (48%) with medical debt are paying off **\$2,000 or more.**

Commonwealth Fund, 2024 Biennial Health Insurance Survey, 2024



MEDICAL BENEFITS

Each person's health care needs are different. That's why our medical plan offers multiple options so that you can choose the coverage best suited for you. Excellus will continue as the insurance carrier for Highland's medical plans. You will continue to have access to providers within the Excellus national networks, regardless of the tier. The tier refers to the network of providers/physicians/facilities, which affect your out-of-pocket cost:

- Tier 1 benefits apply for Accountable Health Partners (AHP)/URMC providers and facilities. Care received from AHP providers will be subject to lower deductibles, copays, coinsurance and out-of-pocket maximums. AHP is a health provider network that includes more than 1,900 providers from the Rochester area, including those in UR Medicine, Highland and others, as well as a growing number of community physicians. If you are interested in finding out if your current provider is in the AHP Network, you can visit www.ahpnetwork.com and click "Provider Search."
- Tier 2 benefits apply for providers outside of the AHP/URMC network, such as Rochester General, Unity, etc.

BENEFIT	HSA SAVER		HEALTHY BASICS EPO		HEALTHY ADVANTAGE PPO	
	AHP Tier 1	Excellus Tier 2	AHP Tier 1	Excellus Tier 2	AHP Tier 1	Excellus Tier 2
Annual/Calendar Year Deductible (Individual/Family)	\$1,700/\$3,400	\$2,250/\$4,500	\$500/\$1,000	\$1,000/\$2,000	\$500/\$1,000	\$1,000/\$2,000
Out-of-Pocket Maximum (Individual/Family)	\$5,000/\$10,000	\$7,000/\$14,000	\$2,750/\$6,500	\$5,000/\$12,500	\$2,000/\$4,625	\$3,500/\$8,750
Coinsurance	20%	30%	10%	30%	10%	20%
Physician Services						
Doctor's Office Visit	20% after ded.	30% after ded.	\$30 after ded.	30% after ded.	\$30	20% after ded.
Specialist Office Visit	20% after ded.	30% after ded.	\$45 after ded.	30% after ded.	\$45	20% after ded.
Preventive Care	Covered in Full	Covered in Full	Covered in Full	Covered in Full	Covered in Full	Covered in Full
Urgent Care	20% after ded.	30% after ded.	\$50 after ded.	30% after ded.	10%, no ded.	20% after ded.
Hospital Services						
Inpatient	20% after ded.	30% after ded.	10% after ded.	30% after ded.	10% after ded.	20% after ded.
Outpatient	20% after ded.	30% after ded.	10% after ded.	30% after ded.	10% after ded.	20% after ded.
Emergency Care	20% after Tier 1 ded.		\$125 after Tier 1 ded.		\$125	
PAYCHECK DEDUCTIONS (24 PAY PERIODS)						
	Full-Time	Part-Time	Full-Time	Part-Time	Full-Time	Part-Time
Employee Only	\$20.50	\$73.00	\$60.50	\$125.50	\$112.00	\$202.00
Employee + Spouse/ Domestic Partner	\$44.50	\$161.50	\$133.50	\$276.00	\$247.00	\$444.00
Employee + Child(ren)	\$37.00	\$132.00	\$109.00	\$225.50	\$202.00	\$363.50
Family	\$61.00	\$220.00	\$182.00	\$376.50	\$336.50	\$606.00

NOTE: Your medical plan options must offer certain preventive care benefits to you in-network without cost sharing and these preventive care benefits generally are updated annually. Under the Affordable Care Act, the medical plans generally may use reasonable medical management techniques to determine frequency, method, treatment or setting for a recommended preventive care service.

PRESCRIPTION DRUG BENEFITS

Prescription coverage is included in your medical plan through Express Scripts. Your prescription plan details are as follows:

PRESCRIPTION DRUGS	HSA SAVER		HEALTHY BASICS EPO		HEALTHY ADVANTAGE PPO	
	Domestic	Non-Domestic	Domestic	Non-Domestic	Domestic	Non-Domestic
Retail (30-Day Supply)						
Generic	20% after ded.	30% after ded.	\$0	\$10	\$0	\$10
Preferred Brand	20% after ded.	30% after ded.	Not Covered	Not Covered	\$20	\$30
Non-preferred Brand	20% after ded.	30% after ded.	Not Covered	Not Covered	\$40	\$60
Mail Order (90-Day Supply)						
Generic	20% after ded.	30% after ded.	\$0	\$20	\$0	\$20
Preferred Brand	20% after ded.	30% after ded.	Not Covered	Not Covered	\$40	\$60
Non-preferred Brand	20% after ded.	30% after ded.	Not Covered	Not Covered	\$80	\$120

NOTE: Deductibles, copays, and coinsurance accumulate toward the out-of-pocket maximums. Usual, customary, and reasonable charges apply for all out-of-network benefits.

NOTE: Domestic refers to pharmacies at Highland Hospital, Highland South Wedge and Highland Brooks Landing. Non-domestic includes all pharmacies in the ExpressScripts (ESI) network.

HEALTH SAVINGS ACCOUNT (HSA)

Save for future medical costs and reduce your tax bill with this special savings account available to high-deductible health plan (HDHP) participants.

Out-of-pocket medical expenses can add up quickly. Over time, health care likely will be your largest household expense. A health savings account (HSA) allows you to build up protection for future health care expenses.

You can contribute money to your HSA and use it any time for qualified health care expenses. Whatever you don't use rolls over for future years and in some circumstances may be invested. Better yet, HSAs provide tax advantages. If you earn under \$59,999 annually, Highland Hospital will also contribute to your Health Savings Account.

KEYS TO GROWING YOUR HEALTH SAVINGS ACCOUNT (HSA):

- Try not to use your HSA for routine expenses. If you can pay out-of-pocket, leave your HSA funds alone because they may grow for when you need them in the future.
- Consider electing voluntary medical benefits to cover big ticket expenses from unexpected serious illnesses or injuries and to ensure they don't wipe away the money in your HSA.
- Monitor your fund's growth. Like a 401(k), your HSA funds may in some circumstances be invested. Make sure your money is growing at an acceptable and safe pace.
- **The annual IRS contribution limit is \$4,400 for individual coverage and \$8,750 for family coverage. If you are a full-time employee and earn \$59,999 or less, Highland Hospital will contribute \$500/\$1,000 into your Health Savings Account for 2026. The Employer HSA seed goes towards the IRS contribution limit and should be factored in when determining your own HSA contributions.**

*For those earning under \$59,999 annually.

NOTE: If an individual reaches age 55 by the end of the calendar year, they can contribute an additional \$1,000.

NOTE: Amounts change yearly per IRS guidelines.

HSA REMINDERS

- Participation in the HSA Saver plan automatically includes a Health Savings Account (HSA) that may be funded by Highland unless you opt-out during the online enrollment process. You can also elect to make voluntary contributions to your HSA on a pre-tax basis during the online enrollment process.
- Attention age 65 employees: If you are enrolled in Medicare (including Part A), you are not eligible to contribute to a Health Savings Account (HSA). If you would like to contribute to an HSA you can, but you must waive Medicare coverage. If you are turning age 65 in 2026 and you are contributing to an HSA, you must stop your contributions one month prior to your 65th birthday unless you waive Medicare coverage. If you are collecting Social Security benefits due to age, you will not be able to waive Medicare Part A coverage; therefore, you cannot contribute to an HSA. After you turn age 65, you can continue to use your HSA for eligible out-of-pocket expenses, however, you cannot use your HSA to pay for Medicare supplemental plan (Medigap) premiums.
- You can change your HSA contribution amount anytime throughout the year.



HSAs DELIVER TRIPLE TAX SAVINGS

1. You don't pay federal income tax on the money you contribute.
2. You don't pay taxes on the interest you earn in your account.
3. You don't pay taxes when you use the money to pay for qualified medical services.

DENTAL BENEFITS

Your dental health is an important part of your overall wellness. The following dental insurance options are offered through Excellus.

BENEFIT	PREVENTATIVE PLAN	COMPREHENSIVE PLAN	ENHANCED PLAN			
Annual/Calendar Year Maximum	\$0	\$1,000	\$2,000			
Annual/Calendar Year Ded. (Individual/Family)	\$0	\$0	\$0			
Preventive Services	100%	100%	100%			
Basic Services	Not Covered	50%	80%			
Major Services	Not Covered	50%	50%			
Orthodontia Lifetime Maximum	Not Covered	Up to 50%, \$500 Lifetime Max	Up to 50%, \$1,000 Annual Max and \$2,000 Lifetime Max			
BI-WEEKLY PAYCHECK DEDUCTIONS (24 PAY PERIODS)						
	Full-Time	Part-Time	Full-Time	Part-Time	Full-Time	Part-Time
Employee Only (per pay period)	\$0.00	\$6.31	\$4.00	\$13.25	\$17.94	\$18.84
Employee + Spouse/ Domestic Partner (per pay period)	\$0.00	\$13.25	\$6.00	\$27.83	\$36.31	\$38.13
Family (per pay period)	\$0.00	\$20.19	\$9.00	\$42.40	\$56.48	\$59.31

WHAT DOES PREVENTIVE DENTAL CARE TYPICALLY COVER?

Preventive care can save you money later on procedures that are more urgent, complex, and costly.



Routine dental checkups and cleanings should be scheduled every six months. Your dentist may recommend more frequent or fewer visits, depending on your dental health history.



Professional fluoride treatments can be a key defense against cavities. Professional fluoride treatments have significantly more fluoride than tap water or toothpaste and take only minutes to apply.



Dental sealants go a step beyond fluoride by providing a thin, coating to the surface of your teeth. Most dental plans cover sealants as preventive care for children under 18 on their first and second molars.



X-ray images of your mouth may be taken to better evaluate your oral health. These images provide a more detailed look inside your teeth and gums.

VISION BENEFITS

Highland Hospital offers vision coverage through EyeMed that includes eye exams, affordable options for prescription glasses or contacts, and discounts for laser vision correction.

IN-NETWORK BENEFIT	EYEMED
Exam	\$10 copay
Lenses	
Standard Plastic	\$25 copay
Progressive	\$90-\$135 (depending on the lens type) copay in addition to Standard Plastic Lenses copay
Frames	\$175 annual allowance plus 20% off balance in excess of allowance
Contact Lenses Instead of Glasses	
Conventional/Disposable	\$150 annual allowance
Medically Necessary	Covered in full
BI-WEEKLY PAYCHECK DEDUCTIONS (24 PAY PERIODS)	
Employee Only	\$3.00
Employee + Spouse/Domestic Partner	\$5.95
Employee + Child(ren)	\$6.37
Family	\$10.17



5 TIPS FOR A LIFETIME OF HEALTHY VISION

1. Schedule yearly eye exams. Visiting your eye doctor regularly helps you see your best, protects your sight, and even detects serious health conditions such as diabetes.
2. Protect your eyes against UV rays. No matter what the season, it is important to wear sunglasses. When selecting and purchasing sunglasses, be sure to confirm they offer 100% UVA/UVB protection.
3. Give your eyes a break from digital devices. Digital screens emit a specific type of blue and violet light which can negatively impact eye health and cause digital eye strain.
4. Quit smoking. Smoking increases your risk of developing macular degeneration, optic nerve damage, and cataracts.
5. Practice safe wear and care of contact lenses. Keep them clean, and follow the recommendations for use and wear.

FLEXIBLE SPENDING ACCOUNTS (FSAs)

Reduce your taxes while putting aside money for health care and dependent care needs.

Flexible spending accounts (FSAs) allow you to put aside money for important expenses and help you reduce your income taxes at the same time. Highland Hospital offers two types of accounts — a health care FSA and a dependent care FSA.



HOW FLEXIBLE SPENDING ACCOUNTS (FSAs) WORK

1. Each year, you decide how much to set aside for health care and dependent care expenses.
2. Your contributions are deducted from your paycheck on a before-tax basis in equal installments throughout the calendar year.
3. You can use your FSA debit card to pay for eligible expenses at the point of sale, or you can pay out-of-pocket and submit a claim form for reimbursement.

Please note that these accounts are separate — if eligible, you may choose to participate in one, all, or none. You cannot use money from the health care FSA to cover expenses eligible under the dependent care FSA or vice versa.



PLAN	ANNUAL MAXIMUM CONTRIBUTION	EXAMPLES OF COVERED EXPENSES*
Health Care Flexible Spending Account	\$3,400	Copays, deductions, orthodontia, over-the-counter medications, etc.
Dependent Care Flexible Spending Account	\$7,500 (\$3,750 if married and filing separate tax returns)	Day care, nursery school, etc.

NOTE: See IRS Publications 502 and 503 for a complete list of covered expenses.

FSA REMINDERS:

- Your FSA debit card does not expire each year, so do not discard it.
- Choose your election amount carefully, as Federal law dictates that money remaining in an FSA at the end of the plan year will be forfeited (known as the “use-it-or-lose-it rule”). However, Highland has adopted the IRS grace period provision, which allows you to submit claims incurred within 2½ months after the close of the plan year (December 31) against any money you have left in your FSA at that time (i.e., you have until March 15 each year to incur claims that can be reimbursed with the previous plan year’s FSA money).
- You have 120 days following the end of the plan year (April 30) to submit claims from the previous plan year, including those incurred during the grace period. Claims submitted for reimbursement after the April 30 deadline will be denied.
- If you leave Highland during the year, your FSA account balance(s) will be frozen as of your separation date. If you have funds remaining in your FSA, you have 90 days to submit claims for eligible expenses incurred prior to your date of separation. Any remaining balance, by law, will be forfeited.

HEALTH CARE ITEMS YOU MIGHT NOT REALIZE ARE FSA ELIGIBLE:

- Sunscreen
- Heating and cooling pads
- First aid kits
- Shoe inserts and other foot grooming treatments
- Travel pillows
- Motion sickness bands

For a complete list of covered expenses, go to <https://www.irs.gov/publications/p502>.

CHILD CARE BENEFIT

Tootris is Highland Hospital's new Child Care benefit. Tootris offers personalized support to connect you with quality care providers and programs, including full-time, part-time, after-school care, camps, familial caregivers, babysitters, and more. Tootris makes it easy to find, enroll in, and pay for care that is convenient and affordable. Highland Hospital has partnered with Tootris to help you access care options that suit your family's needs.

WHAT YOU GET:

- See available care openings in real-time
- Choose programs that fit your family's specific needs
- Add your own provider or caregiver, including familial caregivers
- 1-click verified state licensing information
- Direct message and call any Child Care provider
- Allows you to utilize multiple payment options including ACH, debit/credit care, subsidies, etc.
- Anytime concierge support to help find the best care options
- And much, much more!

To start using your care benefits, sign up at tootris.com/highland. For more information, call (585) 294-0036 or email highland@tootris.com.



DISABILITY INSURANCE

Insurance Carrier: New York Life

HIGHLAND HOSPITAL

Enhanced Short-Term Disability (STD)

Highland Hospital provides full- and part-time employees with enhanced STD insurance at no cost.

ELIGIBILITY	Full- and part-time employees after 6 months of employment
WAITING PERIOD	First 7 calendar days of disability
WEEKLY BENEFIT	50% of weekly base pay
MAXIMUM DURATION	26 weeks within a rolling 52-week period of time
PRE-EXISTING CONDITION LIMITATIONS	N/A

HIGHLANDS AT BRIGHTON, HIGHLANDS AT PITTSFORD, HIGHLANDS LIVING CENTER

New York State Disability Insurance

Highlands at Brighton, Highlands at Pittsford and Highlands Living Center provides all employees with NYS disability insurance at no cost.

ELIGIBILITY	All employees
WAITING PERIOD	First 7 calendar days of disability
WEEKLY BENEFIT	50% of weekly earnings up to \$170 per week
MAXIMUM DURATION	26 weeks within a rolling 52-week period of time
PRE-EXISTING CONDITION LIMITATIONS	N/A

Voluntary Short-Term Disability (STD)

Full-time employees can purchase additional STD insurance protection.

ELIGIBILITY	Full-time employees after 6 months of employment
WAITING PERIOD	First 7 calendar days of disability
WEEKLY BENEFIT	16.67% of weekly base pay up to a maximum of \$1,000
MAXIMUM DURATION	26 weeks within a rolling 52-week period of time
PRE-EXISTING CONDITION LIMITATIONS	12-month waiting period with 3-month look back

Voluntary Short-Term Disability (STD)

Full-time employees can purchase additional STD insurance protection.

ELIGIBILITY	Full-time employees on the first of the month coincident with or next following date of hire
WAITING PERIOD	First 7 calendar days of disability
WEEKLY BENEFIT	60% of weekly base pay up to a maximum of \$2,000
MAXIMUM DURATION	26 weeks within a rolling 52-week period of time
PRE-EXISTING CONDITION LIMITATIONS	12-month waiting period with 3-month look back

HIGHLAND HOSPITAL AND HIGHLANDS AT BRIGHTON, HIGHLANDS AT PITTSFORD, HIGHLANDS LIVING CENTER

Long-Term Disability (LTD)

Highland Hospital, Highlands at Brighton, Highlands at Pittsford and Highlands Living Center provides full-time employees with LTD at no cost.

ELIGIBILITY	Full-time employees after 6 months of employment
WAITING PERIOD	180 days
WEEKLY BENEFIT	60% of annual base pay up to a maximum of \$7,500
MAXIMUM DURATION	To age 65 or normal retirement age/24-month own occupation
PRE-EXISTING CONDITION LIMITATIONS	12-month waiting period with 3-month look back

LIFE AND ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D) INSURANCE

Always be there financially for your loved ones.

Your family depends on your income for a comfortable lifestyle and for the resources necessary to make their dreams a reality. Life insurance ensures your family's future is financially secure if you're no longer there to provide for them.

Highland Hospital provides basic term life insurance and offers additional options to give you the ability to assemble a complete life insurance portfolio.

BASIC TERM LIFE AND AD&D INSURANCE

Highland Hospital provides eligible full-time employees with basic term life and accidental death and dismemberment (AD&D) coverage at no cost to you, and enrollment is automatic.

- **Basic Term Life:** The benefit is equal to 1 times your salary to a maximum benefit amount of the lesser of 1 times salary or \$500,000 with a guaranteed issue amount of the lesser of 1 times salary or \$500,000.
- **AD&D:** This benefit amount is equal to 1 times your salary with a maximum benefit amount of \$500,000.

VOLUNTARY LIFE AND AD&D INSURANCE

You may also choose to purchase voluntary life insurance coverage in addition to the company-paid benefit. You pay the total cost of this benefit through convenient payroll deductions.

- **Employee:**
 - All active part-time employees working a minimum of 20 hours per week; 1-5 times your salary with a maximum benefit of the lesser of 5 times salary or \$500,000. Guaranteed issue amount of the lesser of 3 times salary or \$500,000.
 - All active full-time employees working a minimum of 36 hours per week; 1-5 times your salary with a maximum benefit of the lesser of 6 times salary or \$1,000,000 when combined with Basic Maximum Benefit Amount. Guaranteed issue amount of the lesser of 3 times salary or \$500,000.
- **Spouse/Domestic Partner:** Benefit amounts available in increments of \$10,000 with a maximum benefit amount of \$100,000, not to exceed 100% of the employee benefit. Guaranteed issue amount of \$50,000.
- **Child(ren) up to age 26:** Benefit amounts available in increments of \$1,000 up to a maximum benefit amount of \$10,000. Guaranteed issue for all amounts.

LIFE INSURANCE PLAN COMPARISON CHART	
Basic Term Life	Voluntary Life
The premiums are fully company-paid.	The premiums increase as you age.
This plan replaces your income so that your family can cover items like mortgage, tuition, and household expenses.	This plan replaces your income so that your family can cover items like mortgage, tuition, and household expenses.
Coverage is portable/convertible if you leave the company.	Coverage is portable/convertible if you leave the company.

DID YOU KNOW?

Yearly out-of-pocket costs were equal to **10% or more** of household income.

Commonwealth Fund, 2024 Biennial Health Insurance Survey, 2024



VOLUNTARY MEDICAL BENEFITS

Medical insurance does not prevent all of the financial strain of a major illness or injury. Many families don't have enough in their savings to cover the deduction and coinsurance of a major medical event. Voluntary medical benefits can help cover this out-of-pocket financial exposure for a reasonable cost.

The benefits are paid directly to you, allowing you to use the funds however you choose. You receive the full benefit even if you have other insurance. Highland Hospital offers specified disease insurance, accident insurance, and hospital indemnity insurance.* **Please note: These plans are not replacements for medical insurance.**

NOTE: The policies/certificates of coverage have exclusions and limitations which may affect any benefits payable. The policies/certificates of coverage or their provisions, as well as covered illnesses, may vary or be unavailable in some states for voluntary medical benefits. Please see your Summary Plan Description (SPD) for complete details.

SPECIFIED DISEASE INSURANCE (CRITICAL ILLNESS)

You can protect yourself from the unexpected costs of a serious illness. Even the most generous medical plan does not cover all of the expenses of a serious medical condition like a heart attack or cancer. Specified disease insurance pays a full lump sum benefit directly to you if you are diagnosed with a covered illness that meets the plan criteria. The benefit is paid in addition to any other insurance coverage you may have.

Covered Illnesses Include:

- Heart attack
- Stroke
- Cancer
- Major organ transplant
- Coronary artery disease

Plan Features

- You do not have to be terminally ill to receive benefits.
- Coverage options are available for your spouse/domestic partner and children as riders to your coverage.
 - You can elect specified disease coverage for yourself. You can enroll your spouse so long as you've purchased coverage for yourself. Children from live birth to age 26 are automatically covered at no extra cost.
- Coverage is portable — you can take your policy with you if you change jobs or retire.

The cost of the benefit will vary depending upon factors such as your age, whether you use tobacco, and the dependent coverage you choose.

*If you elect coverage for your dependent children, you must provide notification to your employer when all of your dependent children exceed the dependent child age limit or no longer otherwise meet the definition of a dependent child. If you elect coverage for your spouse, you must provide notification to your employer if your spouse no longer meets the definition of a spouse.

NOTE: This plan is not a replacement for medical insurance.



BE WELL BENEFIT

The specified disease insurance plan provides a \$50 benefit per covered person per calendar year if you or your covered dependents complete a covered health screening test such as a physical exam, total cholesterol blood test, mammogram, lipid panel, and more.



VOLUNTARY MEDICAL BENEFITS

ACCIDENT INSURANCE

Major injuries are painful. But the financial impact of the medical treatment doesn't have to be.

Accident insurance pays benefits directly to you if you suffer a covered injury such as a fracture, burn, ligament damage, or concussion. Benefits are paid even if you have other coverage.

The benefit amount is calculated based on the type of injury, its severity, and the medical services required in treatment and recovery. The plan covers a wide variety of injuries and accident-related expenses, including:

- Injury treatment (fractures, dislocations, concussions, burns, lacerations, etc.)
- Hospitalization
- Physical therapy
- Emergency room treatment
- Transportation

Plan Features

- **Guaranteed Acceptance:** You will have base coverage without medical underwriting.
- **Family Coverage:** You can elect to cover your spouse/domestic partner and children.*
 - You can elect accident insurance coverage if you're actively at work. You can enroll your spouse so long as you have purchased coverage for yourself. Dependent children from birth to age 26 can be enrolled, regardless of marital or student status.
- **Portable Coverage:** You may be able to take your policy with you if you change jobs or retire. You'll be billed directly.

*If you elect coverage for your dependent children, you must provide notification to your employer when all of your dependent children exceed the dependent child age limit or no longer otherwise meet the definition of a dependent child. If you elect coverage for your spouse, you must provide notification to your employer if your spouse no longer meets the definition of a spouse.

NOTE: This plan is not a replacement for medical insurance.

HOSPITAL INDEMNITY INSURANCE

Receive payments to help cover the cost of a hospital stay.

If you are admitted into a hospital, it doesn't take long for the out-of-pocket costs to add up. Hospital Indemnity insurance pays benefits directly to you if you are admitted into a hospital for care or childbirth. Benefits are paid even if you have other coverage.

You receive a benefit as soon as you are admitted and then an additional benefit based on the number of days you are confined to the hospital. The benefit increases if you are admitted and confined to an intensive care unit or inpatient rehabilitation.

Plan Features

- **Family Coverage:** You can elect to cover your spouse/domestic partner and children.*
 - You can elect hospital insurance coverage if you're actively at work. You can enroll your spouse as long as you have purchased coverage for yourself. Dependent children from birth to age 26 can be enrolled, regardless of marital or student status.
- **Payroll Deduction:** Premiums are paid through convenient payroll deductions.
- **Portable Coverage:** You may be able to take your policy with you if you change jobs or retire. You'll be billed directly.

*If you elect coverage for your dependent children, you must provide notification to your employer when all of your dependent children exceed the dependent child age limit or no longer otherwise meet the definition of a dependent child. If you elect coverage for your spouse, you must provide notification to your employer if your spouse no longer meets the definition of a spouse.

NOTE: This plan is not a replacement for medical insurance.

DID YOU KNOW?

In a survey of 2,000 U.S. adults, more than a quarter (27%) said they faced identity fraud more than once.

U.S. News, U.S. News & World Report ID Theft Survey, 2023



ADDITIONAL BENEFITS

We offer a variety of additional benefits that give you options beyond health care and income protection.

IDENTITY THEFT INSURANCE

Digital thieves constantly discover new ways to extract your personal information, open credit accounts in your name, sell your sensitive data on the dark web, and take over your financial accounts.

We offer identity theft insurance through Allstate Identity Protection that delivers comprehensive fraud monitoring and powerful mobile and desktop cybersecurity to help protect you, your family, and your finances from emerging threats.

Protection Services Include:

- Family protection such as senior family coverage and family digital safety tools
- Cyber protection such as personal device security and password management
- Privacy and data monitoring such as sex offender alerts and data breach notifications
- Identity and financial monitoring such as a social media account takeover monitoring and financial account monitoring
- Credit monitoring such as credit score tracking and credit freeze assistance

LEGAL SERVICES INSURANCE

MetLife Legal insurance provides access to a network of participating attorneys for help with a wide range of legal matters, such as:

- Court appearances
- Document review and preparation
- Debt collection defense
- Will preparation
- Family law
- Real estate matters

For more information visit members.legalplans.com or call (800) 821-6400.

PET INSURANCE

Get coverage for every member of the family. With pet insurance offered through Nationwide, you'll have peace of mind knowing you can get help with some of your pet's medical bills, including treatments, surgeries, lab fees, X-rays, prescriptions, and more.

For more information visit PetBenefitsPortal.com or call (844) 208-1108.

EMPLOYEE ASSISTANCE PROGRAM (EAP)

Balancing the demands of work, family, and personal needs can be challenging, especially during uncertain times. Highland Hospital knows how important it is to have support when you need it most. Our employee assistance program (EAP) through URMC is available at no cost to you and your family members and provides confidential counseling and resources to help you with concerns such as:

- Anxiety and depression
- Grief and loss
- Substance abuse
- Relationship and family matters
- Parenting
- Work-related issues

You are automatically enrolled in EAP coverage.

Plan Features

- Provided at no cost to you and your household members
- Includes up to 5 counseling sessions
- Confidential services provided by licensed professionals
- Available 24/7/365

To access the EAP, call (585) 276-9110 or visit www.urmc.rochester.edu/eap.aspx.

2026 HIGHLAND HOSPITAL BENEFITS-AT-A-GLANCE

EMPLOYER CONTRIBUTION/SPONSORED BENEFITS			
PLAN DESCRIPTION	FULL-TIME	PART-TIME	PER DIEM
Vacation (Policy #298)	No waiting period. Number of weeks varies with job classification. Accrues each pay period based on standard work hours. After four years of service an additional day accrues each year up to 25 days.	No waiting period. Number of weeks varies with job classification. Accrues each pay period based on standard work hours.	N/A
Holidays (Policy #300)	No waiting period for eligibility. Nine observed holidays each year: Martin Luther King Day, Memorial Day, Juneteenth, Independence Day, Labor Day, Thanksgiving Day, Friday after Thanksgiving, Christmas Day, New Year's Day. Holiday pay is based on standard work hours. Two-times pay for non-exempt employees who work on a holiday.		Two-times pay if work is on a holiday.
Sick Leave (Policy #299)	No waiting period to use accrued time. May use up to 56 hours of job-protected sick time each plan year.		
	Full-time non-exempt (hourly) employees receive 56 hours sick time at the beginning of each plan year. Newly hired employees receive prorated sick time based on the pay period that they enter the plan during their first year of service.	Part-time non-exempt (hourly) and Per Diem employees accrue one hour of sick time for every 30 hours worked each plan year.	
	Full-time exempt (salaried) employees accrue sick time each pay period and may use up to 56 hours each plan year.	Part-time exempt (salaried) employees accrue sick time at a prorated rate based on their standard work hours and may use up to 56 hours each plan year.	N/A
Workers' Compensation (Policy #238)	After eight days of work-related disability, eligible for two-thirds pay up to a weekly maximum of \$966.78, if approved by carrier.		
Adoption Leave (Policy #295)	Paid leave of absence available for adoption of a child after 2,080 hours of service.		N/A
Paid Family Leave (Policy #302)	After 26 weeks of employment, eligible for up to 12 weeks of job-protected paid leave. Benefit amount is 67% of the Statewide Average Weekly Wage (SAWW) of \$1,718.15 up to a maximum of \$1,151.16 per week in 2025. Can be taken to bond with new child, care for seriously ill family member, or military family support.		Eligible after 175 days worked. May be eligible based on schedule and length of employment.
Tuition Assistance (Policy #250)	Participation in the Tuition Assistance Program must be approved in advance by the Policy Committee. Two-year service commitment upon completion of coursework.		N/A
	Undergraduate FT: Receive \$700 per credit hour reimbursement up to 24 credits per year (8 credit hour maximum per semester).	Undergraduate PT: Receive \$700 per credit hour reimbursement up to 12 credits per year (4 credit hour maximum per semester).	
	Graduate FT: Receive 90% reimbursement up to 24 credits per year (8 credit hour maximum per semester).	Graduate PT: Receive 90% reimbursement up to 12 credits per year (4 credit hour maximum per semester).	
Shift Differential (Policy #179)	\$1.00/hour - evenings. \$1.25/hour - nights.		
Travel/Accident Insurance	Additional life insurance coverage for work-related travel. Applies to travel for hospital-related business as well as commuting to and from work.		N/A
Malpractice Insurance	\$2,000,000 per claim/no annual aggregate.		
Employee Allowances Dental and Pharmacy Discounts	Dental discounts available for visits at the University Dental Faculty Group. Pharmacy discounts, including over-the-counter drugs, available at the Highland Outpatient Pharmacy.		
My Better Benefits	Discount card program for employees to obtain significant discounts for local and regional events, attractions, and services. Additional details and a full listing of participating vendors available at www.mybetterbenefits.org . 100% employer paid. Discount cards are available in HR.		
Parking (Policy #254)	Employees designated to appropriate parking either on-site or off-site. Contact Support Services for specific parking rates.		
Wellness - Icare	Highland offers a variety of wellness classes and events focusing on a healthy lifestyle as well as access to the new U of R fitness center located on Celebration Drive in Collegetown. Highland offers free TOOTRiS memberships to eligible employees. Highland also offers Personal Health Assessments/Biometric Screenings and Wellness Coaching. See the ICare page on Highland's intranet for more details.		

ADDITIONAL BENEFITS

EMPLOYEE ASSISTANCE PROGRAM (EAP)

Life-Work Connections is a free, confidential service that provides support to Highland employees and their family.

COMMONBOND STUDENT LOAN REFINANCING

Student Loan Refinancing provides employees the opportunity to lower the cost of existing student loans and/or take out new student loans to cover current educational expenses.

HOME OWNERSHIP INCENTIVE PROGRAM

- New homeowners in the city of Rochester, Sectors 4 and 5, can receive a \$3,000 incentive from Highland Hospital, a \$3,000 incentive from the city of Rochester, and up to a \$3,000 incentive from the Advantage Federal Credit Union.
- There are no minimum or maximum income requirements.
- The plan requires a 5-year occupancy and employment commitments from the buyer.

HIGHLAND CAFETERIA DISCOUNT

- 10% discount on any purchases made in the Cafeteria.

QUICK CHARGE

- Purchases may be made in Highland’s cafeteria, coffee house, gift shop, or lobby pharmacy by swiping your Highland ID badge.
- Charges made using your ID badge are considered a payroll deduction.
- Payroll deductions may be authorized in \$10 increments up to a maximum of \$100 per pay period for full-time employees and \$50 per pay period for part-time employees.
- You can start and stop payroll deductions at any time.
- Enroll using the “Payroll Deduction Purchase Authorization Form” available on the Highland intranet under “HR Forms.”

HIGHLAND HOSPITAL RETIREMENT 403(b) PLAN

To be eligible for Highland’s annual employer contribution, employees must first complete twelve months of service (or six months of service in the same year as hire date) and work at least 1,000 hours of service in a calendar year. After this eligibility is met, employees become eligible for the annual employer contribution beginning in the following January or July. Upon meeting the eligibility requirements, employees must also work at least 1,000 hours in a plan year and be employed on December 31 of the plan year to receive the employer contribution. Employer contributions are made annually each March, for the previous plan year. For example, the 2025 plan year contribution is made in March of 2026.

EMPLOYER CONTRIBUTION

YEARS OF SERVICE* AS OF JANUARY 1 OF EACH YEAR	HIGHLAND AUTOMATIC CONTRIBUTION PERCENTAGE
Less than 5	3.3% of your pay up to \$50,000 6% of your pay over \$50,000
5 to 9	5% of your pay up to \$50,000 8% of your pay over \$50,000
10 or more	7% of your pay up to \$50,000 10% of your pay over \$50,000

* A year of service is any year in which you work at least 1,000 hours.

Highland Automatic Contribution Percentage

The Plan offers an automatic enrollment feature for newly eligible participants.

Newly eligible participants who do not elect a specific percentage or dollar amount within 60 days of becoming eligible will be automatically enrolled, and will begin contributing 3% of their eligible compensation. You do not need to do anything if you would like to contribute this automatic contribution. To change the contributed amount to a different percentage of your compensation, you will need to make an election by visiting the TIAA website (www.tiaa.org).

A TIAA representative is available for Highland employees to assist with questions regarding their 403(b) account. If you would like to schedule a one-on-one counseling session with a TIAA representative, please use the TIAA link to schedule an appointment online or call **(800) 732-8353** to schedule an appointment.

GET MORE INFORMATION

BENEFIT	WHO TO CALL	WEBSITE/EMAIL	PHONE NUMBER
Medical	Excellus	ExcellusBCBS.com/highlandhospital	(877) 253-4797
Prescription Drug	Express Scripts (ESI)	www.express-scripts.com	(866) 544-9223
Health Savings Account	HSA Bank	hsabank.com/HSABank/Members	(800) 357-6246
Dental	Excellus – Dental	ExcellusBCBS.com	(800) 724-1675
Vision	EyeMed	eyemed.com	(866) 723-0513
Flexible Spending Accounts	Lifetime Benefit Solutions	lifetimebenefitsolutions.com	(800) 327-7130
Short- & Long-Term Disability Claims	New York Life	myNYLGBS.com	(888) 842-4462
Basic Life & Accidental Death & Dismemberment Claims	New York Life	myNYLGBS.com	(888) 842-4462
Voluntary Life Claims	New York Life	myNYLGBS.com	(888) 842-4462
Specified Disease Insurance	Unum	www.unum.com	(800) 635-5597
Accident Insurance	Unum	www.unum.com	(800) 635-5597
Hospital Indemnity Insurance	Unum	www.unum.com	(800) 635-5597
Identity Theft Insurance	Allstate	myaip.com	(800) 789-2720
Legal Insurance	MetLife	www.metlife.com	(800) 821 6400
Pet Insurance	Nationwide Insurance	PetBenefitsPortal.com	(844) 208-1108
Employee Assistance Program	Life-Work Connections	eap@urmc.rochester.edu	(585) 276-9110
Child Care Benefit	Tootris	highland@tootris.com tootris.com/highland	(585) 294-0036
Highland Hospital	Lori Chatterton Benefits Coordinator	Lori_Chatterton@urmc.rochester.edu	(585) 341-9844
Highland Hospital	Kim Chesher Benefits Coordinator	Kim_Cheshernguyen@urmc.rochester.edu	(585) 341-6479
Highland Hospital	Jan Stedge HR Specialist	Janette_Stedge@URMC.rochester.edu	(585) 341-9518
Benefits Email Box	HHEmployeeBenefits@URMC.rochester.edu		
Internal Benefits Webpage	<ul style="list-style-type: none"> • Navigate to Highland’s intranet • Click on HR Resources near the bottom of the page • Click on Benefits 		
Highlands at Brighton	Lorrie Conrow HR/Recruiter	Lorrie_Conrow@urmc.rochester.edu	(585) 442-7960
	Kara Johnson HR Generalist	Kara_Johnson@urmc.rochester.edu	(585) 442-7960 X214
Highlands at Pittsford	Christy Anderson HR Generalist	Christy_Anderson@urmc.rochester.edu	(585) 641-6325
	Mike Tarantino HR Business Partner	Mike_Tarantino@urmc.rochester.edu	(585) 641-6244
Highlands Living Center	Christy Anderson HR Generalist	Christy_Anderson@urmc.rochester.edu	(585) 641-6325
	Mike Tarantino HR Business Partner	Mike_Tarantino@urmc.rochester.edu	(585) 641-6244

ABOUT THIS GUIDE: Actual plan provisions for Highland Hospital (“the Company”) benefits are contained in the appropriate plan documents, including the Summary Plan Description (SPD) and incorporated benefit/carrier booklets. The Benefit Enrollment Guide is a summary only and does not describe each benefit option. This Benefit Enrollment Guide provides updates to your existing SPD as of the first day of plan year, which describes your health and welfare benefits in greater detail. Until the Company provides you with an updated SPD, this guide is intended to be a Summary of Material Modification (SMM) and should be retained with your records along with your SPD. As always, the official plan documents determine what benefits are available to you. If any discrepancy exists between this guide and the official documents, the official documents will prevail. The Company reserves the right to amend or terminate any of its plans or policies, make changes to the benefits, costs, and other provisions relative to benefits at any time with or without notice, subject to applicable law.

