Benefits Guide

2027

Great River
HEALTH

Welcome to Your Benefits

At Great River Health, we know that having quality benefits is important to you and your family. That's why we offer a comprehensive, highly competitive benefits package. Use this guide to learn about your benefits, make enrollment decisions that best meet your needs, and take full advantage of your coverage throughout the year.

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Benefits Designed With You in Mind

At Great River Health we offer a comprehensive benefits package for our valued employees as part of our commitment to you and your family. Our benefit offerings are purposefully designed to meet the needs of our employees. Visit grhtotalrewards.com for more details.

What's New in 2027?

Life, Disability, and Voluntary Benefits Vendor Change

We are excited to announce that we have partnered with Prudential and will be moving all of our life, disability, and voluntary benefits coverage to them from Reliance Standard.

- **More Choice.** New High and Low plan options for Accident and Hospital Indemnity, giving employees greater flexibility to select coverage that fits their needs.
- **Seamless Transition.** No Evidence of Insurability (EOI) required when electing comparable coverage during the transition to Prudential.
- **More Transparency.** Employees will have access to an individualized portal to submit and monitor claim status.
- **Easier Claims Experience.** Employees electing multiple voluntary benefits will only need to submit one claim to access their benefits.

Pet Insurance Update

Beginning October 1, 2026, we are offering Pet Insurance through MetLife.

- Employees can enroll directly with MetLife and coverage can start immediately
- There will be no payroll deduction for this benefit. Employees will pay MetLife directly.

Dependent Eligibility

Starting in 2027, dependents who reach age 26 will no longer be eligible to continue coverage. This change removes any dependents over 26 who are full-time students from the plan.

New Covered Services

Starting January 1, 2027, all medical plans will be updated to cover the following:

- Cochlear implants
- Hearing aid coverage, including one pair every 36 months with a maximum of $3,000.

2027 New Hires

For all employees hired in 2027, you will be required to submit dependent documentation prior to adding any dependents to your benefit plans.

Your Benefits. Your Choice. Your Guide — Meet Nayya!

If you want help understanding how these 2027 updates fit your personal situation, Nayya can help!

This easy-to-use tool walks you through your benefit options step-by-step, helping you make informed choices that work best for you and your family.

Try it today at grhtotalrewards.com

Eligibility and Enrollment

As a Great River Health employee, you are eligible for benefits if you meet the following hour requirements:

- Partially Benefit Eligible (PBE) – 20 to 29 hours per week
- Fully Benefit Eligible (FBE) – 30 to 40 hours per week

Your eligible dependents may include:

- Legal spouse as determined by the state in which you reside or common law spouse
- Your child(ren) (up to age 26) and the child(ren) of your covered spouse (up to age 26)
- Children with disabilities who became disabled on or before age 26

Open Enrollment

Open Enrollment for 2027 is October 26 – November 6.

This is your annual opportunity to make changes to your benefits for the next plan year. The changes you make will go into effect on January 1, 2027. Log in to Workday and follow the prompts to enroll.

If you don't enroll: You will not have benefits for 2027 unless you experience a qualifying life event (see pg. 3).

New Hires

Take action! Visit grhtotalrewards.com to learn more about your options and log in to Workday to enroll within your first 30 days. In order to enroll dependents in coverage, you must upload supporting documentation within Workday when you enroll.

Once the enrollment period is over, you cannot change your benefit elections until our next Open Enrollment, unless you experience a qualifying event.

Your Enrollment Checklist

Navigating a smooth benefits enrollment is easy when you follow this checklist:

- Visit grhtotalrewards.com to review and compare your options. Attend any informational sessions to learn more.
- Read your benefits guide to get informed about your options.
- Review your personal and dependent information.
- Confirm enrolled dependents are eligible for coverage.
- Compare plans with a spouse's available coverage.
- Enroll by the deadline and remember key dates for changes.

Qualifying Life Events (QLEs)

Certain life changes allow you to make benefit changes outside of Open Enrollment

You must request your change in Workday and provide the required supporting documentation within the time frame shown below. Changes must be consistent with the life event

Don't wait!

Request your change and upload documentation within the required timeframe!

Qualifying Life Event	You Have	Required Documentation – Examples	Changes You May Make
Birth or Adoption of a Child	**60 days**	• Birth certificate • Adoption/placement documentation • Or other legal documentation	• Add child to existing medical, dental and vision. • Enroll in or increase Dependent Care FSA.
Change in Marital Status Includes marriage, divorce, annulment, legal separation or death of spouse.	**30 days**	• Marriage certificate • Divorce decree • Legal separation/annulment documentation • Death certificate	• Add or remove spouse/dependents as applicable. • Update eligible spending accounts.
Gain or Loss of Coverage Elsewhere Includes you or a dependent gaining or losing coverage through another group health plan.	**30 days**	• (Gain) Letter from carrier or employer including date new coverage is effective, who is enrolled, and what coverage was gained. • (Loss) Letter from carrier or employer including date coverage was lost, who lost coverage and what coverages ended.	• Enroll in or drop coverages listed within documentation. • Add/Remove dependents • Enroll in or change spending accounts. • Changes must be consistent with the documentation provided.
Change in Employment Status A change in hours that affects benefit eligibility.	**30 days**	• No documentation required. The change in eligibility must be reflected in Workday.	• Enroll in or drop coverage affected by the change in eligibility.
Medicaid / CHIP Includes gain/loss of eligibility for Medicaid, CHIP, or state premium assistance program.	**60 days**	• Documentation showing gain/loss of eligibility and who is impacted.	• Enroll eligible employee/dependents and make related changes permitted by the plan.

Other qualifying events may apply.

Examples include a dependent aging out of coverage, a significant change in cost or coverage, or a court order. Contact **askHR** with questions about whether your situation qualifies and what documentation is required. The 30-day deadline applies.

Need Help?

Contact **askHR** at askHR@greatriverhealth.org or call 319-768-3750.

Premium Relief Program

We are excited to offer our Premium Relief program, designed to provide eligible employees with reduced premiums for our Health Basic, Value, and Core HDHP options. This program aims to improve affordability and access to health care coverage for our valued employees and their families.

How it works:

Through the Premium Relief program, employees have the opportunity to apply for financial assistance based on their total household income. By considering factors such as adjusted gross income, the number of dependents claimed on the 2025 Federal Individual Income Tax Return, and your hourly base rate, we can determine if you and your family are eligible for the Just Premium reduction.

Benefits of the Program:

1. **Lower Healthcare Costs**: The program offers a 50% premium reduction, making it easier for you to afford high-quality health insurance for yourself and your family.

2. **Greater Financial Flexibility**: By reducing your out-of-pocket costs for healthcare, you'll have more room in your budget for other essential expenses.

3. **Improved Access to Care**: With more affordable health coverage, you can take care of your health needs without worrying as much about the cost, including preventative services like checkups and screenings.

To apply for Just Premium:

1. Select My Benefits on our Total Rewards site and then click on the **2027 Premium Relief Application** link.

2. Print and complete the application and attach a copy of the first two pages of your 2025 Federal Individual Income Tax Return. If you are married, filing jointly, submit one tax return. If you are married, filing single or head of household, or have a common law spouse covered on your medical insurance, you'll need to submit copies of the first two pages of your tax return and your spouse's return.

3. Return the application and tax return(s) to askhr@greatriverhealth.org by the close of the Open Enrollment period or within 30 calendar days of your new hire/new eligibility date.

Note:
If you did not file a 2025 Income Tax Return, you will not be eligible for the 2027 Just Premium program.

Medical Plan Information

For all medical plans, the following services (if applicable) must be performed by a preferred/affiliated provider to be covered. If you choose to us a non-affiliated provider for any of the services listed below, you will pay 100% of the cost:

- MRIs, CT Scans and Pet Scans
- Physical Therapy
- Durable Medical Equipment
- Home Health Care
- Bariatric Surgery

Affiliated Providers		
Southeast Iowa Regional Medical Center	Family Medicine of Mt. Pleasant, P.C.	Iowa Neurology & Sleep, PLC
Henry County Health Center (HCHC)	Heritage Medical Equipment and Supplies	Burlington Ear, Nose and Throat, PC
Advance Physical Therapy – Keokuk location	Forefront Dermatology	River Cities Ophthalmology
Green Anesthesia Iowa, PLLC		

Medical Plan

Each Medical Plan has a three-tier network structure. There are different deductibles, co-insurance and out-of-pocket maximums (OPM) depending upon which network your provider falls in. Preferred and In-Network deductibles and OPMs cross accumulate while out-of-network has a separate and additional deductible and OPM.

- Preferred – Affiliated providers above
- In-network – UnitedHealthcare Choice Plus Network
- Out-of-network

To find a provider: https://www.umr.com/find-a provider/unitedhealthcare-choice-plus network-English (scroll to the bottom and click View Providers)

Wrap Plan

The Wrap plan is a limited supplemental benefit plan. This plan is only available to employees who have primary group coverage under another plan. The Wrap plan will always be considered secondary coverage. The maximum yearly benefit under this plan is $1,000 per member per calendar year. The plan is intended to cover all or part of another group's medical plan deductible and out-of-pocket payments, physician office co-pays and prescription co-pays. It does not cover dental or vision and it does not cover charges denied by your primary plan. You cannot elect the Wrap plan if you are covered under another GRH plan or if you are covered under Medicare or Medicaid.

Quick Glance: Great River Health Medical Plans

PLAN PROVISION	HEALTH BASIC			CORE HDHP			VALUE HDHP		
	Preferred (Affiliated Providers)	In-Network (UHC Choice Plus Network)	Out-of-Network ***	Preferred (Affiliated Providers)	In-Network (UHC Choice Plus Network)	Out-of-Network ***	Preferred (Affiliated Providers)	In-Network (UHC Choice Plus Network)	Out-of-Network ***
Employer HSA Contribution (Individual/Family)	n/a			$500/$1,000			$500/$1,000		
Annual Deductible (Individual/Family)	$1,000/ $2,000	$1,500/ $3,000	$2,000/ $4,000	$2,500/ $5,000**	$3,500/ $6,900**	$3,500/ $6,900**	$3,000/ $6,000**	$4,000/ $8,000**	$5,000/ $10,000**
Out-of-Pocket Maximum (Individual/Family)	$3,500/ $7,000	$4,650/ $9,300	$8,150/ $16,300	$2,500/ $5,000**	$3,500/ $6,900**	$8,150/ $16,300**	$4,000/ $8,000**	$4,500/ $9,000**	$8,150/ $16,300**
Coinsurance - PPO	80% / 20%	70% / 30%	60% / 40%	100%	100%	60% / 40%	90% / 10%	90% / 10%	60% / 40%
Lifetime Maximum	unlimited			unlimited			unlimited		
Routine Preventive Care	100%	100%	Not Covered	100%	100%	Not Covered	100%	100%	Not Covered
Physician Office Visits / Telehealth Visits	80% (deductible waived)	70%*	60%***	100%*	100%*	60%***	90%*	90%*	60%***
Chiropractor (limited to 12 visits)	80%*	70%*	60%***	100%*	100%*	60%***	90%*	90%*	60%***
Inpatient Hospital Services	80% (deductible waived)	70%*	60%***	100%*	100%*	60%***	90%*	90%*	60%***
Outpatient Hospital Services	80% (deductible waived)	70%*	60%***	100%*	100%*	60%***	90%*	90%*	60%***
Outpatient Lab and X-ray Services	80% (deductible waived)	70%*	60%***	100%*	100%*	60%***	90%*	90%*	60%***
Physical Therapy (limited to 30 visits)	80% (deductible waived)	Not Covered	Not Covered	100%*	Not Covered	Not Covered	90%*	Not Covered	Not Covered
Emergency Room Emergency Non-Emergency	80%* ^ 80%* ^	80%* ^ 70%* ^	80%* ^ 60%* ^ ***	100%* ^^ 100%* ^^	100%* ^^ 100%* ^	100%* ^^ 60%* ^ ***	90%* ^^ 90%* ^^	90%* ^^ 90%* ^^	90%* ^^ 60%* ^^ ***
Urgent Care	80% (deductible waived)	70%*	60%***	100%*	100%*	60%***	90%*	90%*	60%***
Prescription Drugs	Heritage Pharmacies and Other In-Network Pharmacies		Out-of-Network	Heritage Pharmacies and Other In-Network Pharmacies		Out-of-Network	Heritage Pharmacies and Other In-Network Pharmacies		Out-of-Network
Prescription Drug Deductible	No deductible where co-pay indicated; specialty drug deductible combined w/medical tier 2		Not covered	Aligned with Tier 2 Deductible $3,500/$6,900 (combined w/ medical)		Not covered	Aligned with Tier 2 Deductible $4,000/ $8,000 (combined w/ medical)		Not covered
Prescription Drug Out-of-Pocket Maximum	$1,500(single) $3,000(family) co-pay out –of-pocket; specialty drug out-of-pocket maximum combined with medical tier 2		Not covered	Aligned with Tier 2 Deductible $3,500/$6,900 (combined w/ medical)		Not covered	Aligned with Tier 2 Deductible $4,500/ $9,000 (combined w/ medical)		Not covered
Generic	$8		Not covered	100%*	100%*	Not covered	90%*	90%*	Not covered
Brand Name (Formulary)	$39		Not covered	100%*	100%*	Not covered	90%*	90%*	Not covered
Brand Name (Non-Formulary)	$68		Not covered	100%*	100%*	Not covered	90%*	90%*	Not covered
Specialty Drugs	75%*		Not covered	100%*	100%*	Not covered	90%*	90%*	Not covered

* After deductible is met

**Family coverage for Deductibles and Out-of-Pocket Maximums in the HDHP plans are aggregates, meaning everyone in your family works toward one shared deductible/OPM. Once that total is met, the plan starts paying for everyone's covered care.

*** Preferred and In-Network Deductibles & OPMcross accumulate while Out-of-Network shall have a separate and additional deductible & OPM.

^ Emergency Room - Health Basic- If admitted for emergency services 80% coinsurance (deductible waived) applies for all tiers. In an emergency, all tiers will accrue toward the in network deductible and out of pocket maximum. If service is not an emergency applicable coinsurance applies and out-of -network benefit does NOT accrue toward the in network deductible and out of pocket maximum.

^^ Emergency Room - HDHP- If service is for an emergency, deductible and coinsurance apply for all tiers and all tiers will accrue toward the in network deductible and out of pocket maximum. If service is not an emergency applicable coinsurance applies and out-of-network benefit does NOT accrue toward the in network deductible and out of pocket maximum.

Health Savings & Flexible Spending

Health Savings Account (HSA)

With the High-Deductible Health Plan (HDHP), you're eligible to open and contribute money to a Health Savings Account (HSA) through Fidelity. The HSA is a tax-free savings account that you own. Use your HSA to pay for eligible medical, prescription, dental, and vision expenses for yourself and your family. You can choose to spend the money right away as eligible health expenses come up or save it for the future — you can even use it in retirement.

2027 contribution limits

The IRS sets annual HSA contribution limits. For 2027, the limits are:

- $4,500 for individual coverage
- $9,000 for family coverage
- You may contribute an extra $1,000 if you're 55 or older.
- Your contribution limit is reduced by GRH's annual contribution: $500 for individual or $1,000 for family coverage. GRH contributions are prorated based on coverage effective date.

An HSA offers a triple tax advantage:

1. Contribute money tax-free*
2. Spend money tax-free*
3. Grow your money tax-free**

*HSA contributions are not subject to federal income tax but are currently subject to state income tax in CA and NJ. Consult your tax advisor for more information. Money in an HSA can be withdrawn tax-free if it is used to pay for qualified health-related expenses. If money is used for ineligible expenses, you will pay ordinary income tax on the amount withdrawn, plus a 20% penalty tax if you withdraw the money before age 65. Qualified expenses can be found at https://www.irs.gov. **Investments involve risk, including the risk of losing money.

Flexible Spending Accounts (FSAs)

A Flexible Spending Account (FSA) is a type of savings account that allows you to set aside pre-tax dollars to pay for eligible out-of-pocket health and dependent care expenses. You can participate in the following accounts:

- Health Care FSA — contribute up to $3,400 for 2027*
- Limited Purpose Health Care FSA — contribute up to $3,400 for 2027*
- Dependent Care FSA — contribute up to $5,000 for 2027*

How the FSAs work:

Choose your contribution → **Contribute** from each paycheck → **Spend** on eligible expense → **Use it up** before the deadline

Note: You must enroll in these accounts each Open Enrollment if you want to contribute the next year, even if you already have an account.

*The 2027 IRS limits for FSAs were not yet released when this guide was prepared.

Dental

Healthy teeth and gums are important to your overall wellness. We offer eligible employees a choice of dental plans through **United Healthcare**. Compare the plans below:

UnitedHealthcare	Dental Basic	Dental Plus
Individual/family deductible	$25/$75	$25/$75
Annual maximum benefit	$750 per individual	$1,500 per individual
Preventive services	100% - deductible waived	100% - deductible waived
Basic services	80% - after deductible	100% - after deductible
Major services	50% - after deductible	50% - after deductible
Orthodontia services (coinsurance/lifetime maximum)	Not Covered	50% - after deductible $1,500 lifetime maximum Children under 19 years only

Note: There is no network for dental. Covered members may see a provider of their choosing but will be responsible for any charges above the usual, customary, and reasonable (UCR) limits — refer to benefit summaries for details.

Vision

To help keep life in focus, we offer eligible employees vision coverage through **EyeMed**. You can enroll in vision coverage to save money on eligible vision care expenses such as eye exams, glasses, and contact lenses.

EyeMed		In-Network Cost	Out-of-Network Reimbursement
Exam	Exam at Plus Provider	$0 copay	Up to $40
	Exam	$10 copay	Up to $40
Frames – once every plan year	Any available frame at Plus Provider	$0 copay, 20% discount over $200 allowance	Up to $105
	Frame	$0 copay, 20% discount over $150 allowance	Up to $105
Lenses – once every plan year	Single Vision	$25 copay	Up to $300
	Bifocal (Lined)	$25 copay	Up to $50
	Trifocal (Lined)	$25 copay	Up to $70
	Lenticular	$25 copay	Up to $70
Contact lenses (instead of glasses)	Conventional	$0 copay; 15% discount over $150 allowance	Up to $105
	Disposable	$ copay; $150 allowance	Up to $105

Mental Health & Work/Life Support

Employee Assistance Program (EAP)

Our Employee Assistance Program (EAP) through Employee and Family Resources (EFR) supports you in balancing family, work, and personal needs by offering free phone support, guidance, and resources. It provides referrals for in-person or virtual visits with clinical, legal, and financial professionals.

It also includes 6 free counseling sessions for each new issue that arises. Employees, their spouses, and dependents also have access to the following resources through the EAP:

- Life Coaching
- Financial Consultations
- Legal Consultations
- Child and Eldercare Resources
- Identity Theft Assistance
- First Responder Coaching
- Togetherall – An online community that offers an anonymous space to connect with your peers and access self-help resources.

Reach out for a little help today

It's okay to say you're not okay. The EAP is here to help. Take advantage of this free program to get through life's challenges — big and small. Call 515-281-0020 or visit www.efr.org to get started.

Mental Health Resources

In addition to the EAP, you have other options for receiving mental health support.

Your medical plan

Your UMR medical plan covers care from licensed mental health professionals, such as therapists, psychologists, and psychiatrists, with costs usually matching those of medical specialist visits. You can find providers on your plan's website or by calling the number on your ID card, and appointments are often available in-person or virtually.

Retirement Savings

Great River Health Employees Eligibility & Enrollment

Great River Health employees who are at least 18 years old are eligible to start contributing to their Fidelity retirement on their hire date.

	Who is eligible?	Auto-Enrollment	Match	Vesting	IRS Limits	Contribution Types
401(k)	All non-CWA eligible employees	Auto-enrolled & auto-escalated at 6% pre-tax if you don't enroll or opt out with Fidelity within 90 days of hire	100% of the first 5% contributed*	100% vested right away	2027: $24,500 ($32,500 after the age of 50)**	Pre-Tax, Roth, After-Tax
403(b)	Only CWA eligible employees	Auto-enrolled and auto-escalated at 6% pre-tax if you don't enroll or opt out with Fidelity within 90 days of hire	100% of the first 5% contributed*	100% vested right away	2027: $24,500 ($32,500 after the age of 50)**	Pre-Tax and Roth

*Eligible employees must be employed for one year and worked 520 hours in that year to become eligible for the company match. Employees who meet this criteria will start receiving the match on the first of the month following their eligibility date.
**2027 limits were not released prior to this publication.

Getting started

Visit www.netbenefits.com/atwork or download the Net Benefits app to enroll, waive, or change your contributions and update beneficiaries at any time.

Henry County Health Center Employees Eligibility & Enrollment

Iowa Public Employee Retirement System (IPERS) Program

Employees of Henry County Health Center will be automatically enrolled in the Iowa Public Employee Retirement System (IPERS) program. IPERS is a state-run plan in which participation is mandatory. Pre-tax contributions are defined by the state of Iowa and are included below.

Worker Classification	Employee Contribution	Employer Contribution	Vesting
Regular Members	6.29%	9.44%	After 7 years
Protection Occupation	7.885%	7.635%	After 7 years

Update beneficiaries, view the IPERS handbook, and register for your account at www.ipers.org.

457 PLAN

The 457 plan is an elective pre-tax retirement plan that HCHC employees can contribute to.

- For 2027 the maximum you may contribute is $24,500. The catch-up contribution is $8,000 for individuals age 50+. Enroll anytime by contacting Nick Bronson at First Mid Bank & Trust.

401(k) & 403(b) Retirement Savings Plans

Pre-Tax vs. Roth Contributions

There are two main types of 401(k) & 403(b) retirement savings plans: pre-tax and Roth. The difference really comes down to a single word: TAXES.

Pre-Tax- This one's for anyone who wants to put off paying taxes. Any money you save or invest isn't taxed until you withdraw it in retirement. Withdrawals are considered income and will be taxed at your current (retirement) federal and state tax rates. A pre-tax contribution also reduces your overall annual income, so you'll pay lower taxes while working.

Example: If your annual salary is $35,000 and you contribute $5,000 to a pre-tax 401(k), you'll only pay taxes on $30,000 for that year.

ROTH – A Roth contribution functions similarly to a pre- tax contribution, with one big difference — you make contributions to a Roth 401(k) with after-tax dollars. This type of plan is for anyone who wants to pay taxes now. Then, when you pull money out of the plan during retirement, you won't pay any taxes on the withdrawal.

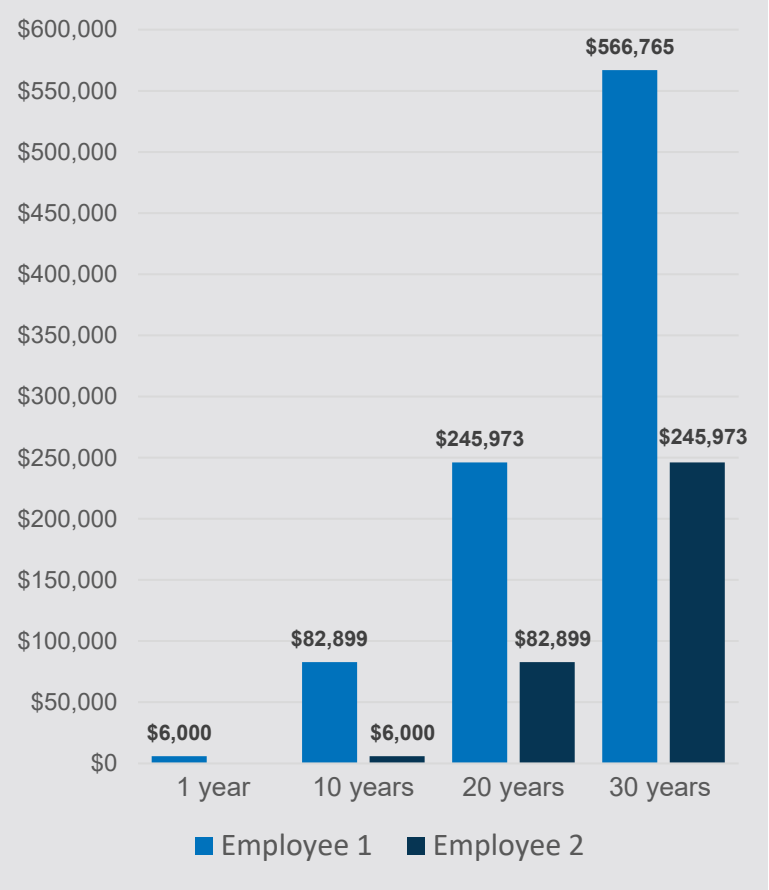
Starting Early Pays Off! Compounding Interest Example

Starting your retirement savings journey early can pay off. As your account balance grows, you earn a larger amount due to compounding interest.

Take for example two employees. Employee One begins contributing his first year of employment, while Employee Two waits until his tenth year of employment. Both employees contribute 5% to their 401(k) and receive a 5% match from Great River.

When they're ready to retire at age 67, Employee one has almost double the amount saved for retirement as Employee Two.

Assumptions: This example assumes $6,000 is contributed annually to each employee's retirement account once they begin saving and that both accounts earn an average annual return of 7%. Salary increases, plan eligibility requirements and other variables are not reflected. This example is for illustrative purposes only and does not guarantee future investment results.



TIP: You can change your contributions — even the automatic 6% enrollment rate — at any time. To make a change and learn more, visit Fidelity at www.netbenefits.com/atwork and log in or register as a new user.

Company-Paid Life & Disability Insurance

Great River Health helps protect your family's financial security from life's unexpected hurdles with life and disability insurance. The following benefits are provided to you at no cost if you are a fully benefit eligible employee – no enrollment required. Coverage is provided for employees only; dependents are not covered under these company-paid benefits.

Life Insurance and AD&D Insurance

Company-paid coverage through Prudential

	Life Insurance	AD&D Insurance
Hourly	1 x salary not to exceed $300,000	1 x salary not to exceed $300,000
Salary	1.5 x salary not to exceed $300,000	1.5 x salary not to exceed $300,000
Manager & Above	2 x salary not to exceed $300,000	2 x salary not to exceed $300,000
CWA RNs	1x salary not to exceed $300,00	1x salary not to exceed $300,00

What is AD&D?
AD&D (Accidental Death & Dismemberment) providers additional benefit if you die or experience certain serious injuries as the result of a covered accident.

Long-Term Disability insurance

Company-paid coverage through Prudential
If an illness or injury keeps you from working for an extended period, long-term disability (LTD) insurance can help replace a portion of your income.

Company-Provided Long-Term Disability	
Benefits Amount	Replaces up to 60% of pay, up to $5,000 per month
When Benefits Begin	After 180th day of disability
How Long Benefits are Paid?	Until you return to work or reach Social Security normal retirement age, whichever comes first.

Voluntary Life and AD&D

Great River Health's supplemental life programs are designed to help secure your income and provide your family with peace of mind knowing their financial needs will be looked after if something happens to you.

Employee-Paid Life/AD&D Programs

In addition to the company-paid Basic Life and AD&D policies for fully benefit eligible employees, you are also able to purchase additional coverage through Prudential for yourself, a spouse, and dependents.

Age Reduction

Your basic life/AD&D coverages are reduced to 65% at age 70, and again to 45% at 75.

Evidence of Insurability

EOI is required in the following situations:

- You enroll outside of your newly eligible window,
- You elect coverage above the guaranteed issue amount, or
- You are already enrolled & increase coverage.
- For 2027 enrollment, any enrollments during open enrollment under the guaranteed issue amount will not require EOI.

When EOI is required, you'll receive a task in Workday to complete the online form. The insurance company may request additional health information from you.

If approved, coverage will start the first of the following month, or as approved by the insurer. You can name a primary and a secondary beneficiary, which you can change at any time in Workday.

What is AD&D insurance?

Should you lose your life, sight, hearing, speech, or use of your limb(s) in an accident, AD&D provides additional benefits to help keep your family financially secure.

AD&D benefits are paid as a percentage of your coverage amount — from 50% to 100% — depending on the type of loss.

Select Your Beneficiary

Beneficiaries are individuals or entities that you select to receive benefits from your policy. These can include:

• Person(s) • Trust • Charity

You can change your beneficiary designation at any time.

You may designate a sole beneficiary or multiple beneficiaries to receive payment in the amount you specify.

Select or change your beneficiary in Workday Employee Self-Service.

Employee-paid Life and AD&D	
Hourly	Increments of $10,000 up to 5x salary or $500,000 max, EOI is required for amounts greater than $300,000
Salary	
Manager & Above	
CWA RNs	
Spouse	Increments of $5,000 up to $250,000 max. (can't exceed 100% of Employee's coverage) EOI required for amounts greater than $50,000
Children	Flat $10,000. EOI not required

Voluntary Benefits

Great River Health's voluntary benefits, such as accident, critical illness, and hospital indemnity insurance, provide an added layer of financial protection by paying a cash benefit to help you cover various expenses.

Critical Illness Insurance

The treatment to recover from a critical illness is vital, but it can also be expensive. Your medical coverage may only cover some of the costs associated with treatment. You're still responsible for deductibles and coinsurance. And if you have to miss work because of treatments, that only adds to your financial worries.

Critical illness coverage helps provide financial support if you're diagnosed with a covered critical illness. You choose benefits to protect yourself and any family members. Then, if diagnosed with a covered critical illness, you will receive a cash benefit based on a percentage payable for the condition. You decide how to use the cash benefits.

Plan – Critical Illness	Coverage
Employee	You may purchase coverage for $10,000 or $20,000.
Spouse	You may purchase coverage for $10,000 or $20,000. You may not exceed 100% of employee amount.
Child	You may purchase coverage for $5,000 or $10,000. You may not exceed 50% of employee amount.

Hospital Indemnity Insurance

An unexpected hospital stay can become a financial burden if money is tight and you aren't prepared. But having the right coverage in place before you experience a sickness or injury can help eliminate your financial concerns and provide support at a time when it's needed most.

Hospital indemnity insurance pays a cash benefit for hospital confinements. This benefit is paid directly to you and can keep you from withdrawing money from our personal bank account or your HSA for hospital related expenses. You can use the cash benefits however you wish.

Prudential offers two plan options, the Low Plan and High Plan. Nursery admission is included in the hospital admission benefit.

Benefit	Low Plan	High Plan
Hospital Admission	$1,000	$2,000
ICU Admission	$1,000	$4,000
Hospital Confinement	$100	$200
ICU Confinement	$200	$400

LEARN MORE: **Visit www.grhtotalrwards.com for more information about your accident, critical illness, or hospital indemnity insurance options.**

Voluntary Benefits

Disability can be one of the biggest financial risks you face. That's why you shouldn't be too eager to decide disability insurance is one benefit you can do without. **It could be more important than you think.** Even if it's toward the bottom of your "needs list" this Open Enrollment season, be sure to spend a little extra time learning about the disability benefits available to you because there's a chance you might really need them.

Voluntary Short-Term Disability

Should you experience a non-work-related illness or injury that prevents you from working, disability coverage acts as income replacement to protect important assets until you can return to work. This is a benefit you must enroll in each open enrollment to have coverage. It does not have any pre-existing exclusions.

	STD Coverage
Who Pays the Premiums?	Employee pays 100% of costs
Benefits Percentage	Replaces up to 60% of pay
Benefit Maximum Available	Up to $1,500 per week
When Benefits Begin	Following a 14-day waiting period
How Long Benefits are Paid?	Up to 24 weeks

Accident Insurance

No matter how good your medical insurance plan is, it won't cover everything if you have a serious accident. This means you'll still have out-of-pocket expenses. If you miss work because of an accident, your living expenses such as food, a mortgage, utilities, etc. won't stop. Accident insurance pays you a cash benefit if you have a covered accident outside of work that requires medical care (such as a broken bone, burn, concussion, or ruptured disc). Benefits are paid directly to you, and you decide how to use the money.

Prudential offers both a Low and High plan to fit your needs. View more information on plan differences and how to file at https://grhtotalrewards.com/total-rewards-education-lab/

Benefit	Low Plan	High Plan
Ground Ambulance	$100	$300
Concussion	$200	$500
Advanced Diagnostic Testing	$200	$250
Emergency Room	$150	$250

Other Benefits and Resources

Great River Health Telemedicine

- Available to employees and dependents with medical coverage.
- See a doctor using any mobile device or computer with a webcam.
- Board-certified doctors provide diagnosis and order prescriptions, when needed Behavioral Health Services also available.
- https://www.greatriverhealth.org/health-services/telemedicine/

UMR/United Healthcare Teladoc

- Available to employees and dependents enrolled in medical coverage through Great River Health at tier 2 costs.
- See a Primary Care Provider 24/7, 365 days
- Mental Health services are available 7 days a week between 7:00 a.m. and 9:00 p.m.
- Upload photos of skin issues for a dermatologist to review and receive a response within one business day.

Health Fitness Membership

- GRH Employees may enroll in Health Fitness at the West Burlington campus for free. You do have to make an appointment to register and receive an active membership card prior to using the facilities. Please call 4191 (319-768-4191) for more information.
- Employee + 1 and Family memberships are available.
- Employees can also access the Wellness Center at the Fort Madison campus for free.
- Take advantage of the many classes offered here: https://www.greatriverhealth.org/health-services/fitness/

Tuition reimbursement

Great River Health supports your growth and continued learning. Fully and partially benefit eligible employees with at least one year of service are eligible for tuition and certification exam reimbursement. Visit www.grhtotalrewards.com for the application.

Benefit Eligibility	Tuition Maximum	Certification Maximum
FBE (fully benefit eligible)	$5,250	$500
PBE (partially benefit eligible)	$2,625	$250

Career Institute

Great River Health's Career Institute supports employees and community members pursuing healthcare careers through education, career guidance, training, and hands-on experiences.

Opportunities include:

- **Sponsorships:** Financial support for education in high-need fields, with a commitment to work at GRH or an affiliate after graduation.
- **Partnership Programs:** Education and training opportunities offered in collaboration with schools and community organizations.
- **Impact Training:** Programs designed to build healthcare and professional skills.
- **Mentorships:** Career guidance and support from experienced professionals.
- **Work Experiences:** Internships and job shadowing to explore healthcare careers and gain real-world experience.

Employee discounts

PerkSpot offers exclusive discounts on big purchases, vacations, and more, making shopping more affordable and convenient.

- Free service with no enrollment needed.
- Save on health clubs, movies, dining, shopping, and more.
- Earn PerkPoints on purchases to redeem in the Gift Card Store: Take advantage of popular brands such as Nike, Samsung, Verizon, and Sketchers or experiences from vacations at Orlando Resorts to discounts at the local movie theater.
- Suggest a Business: Can't find what you're looking for? Head to the Suggest a Business page, located in the upper right-hand corner under Account Options, to recommend your favorite brands and local spots!

Get started

For more information and to start saving, visit **http://grh.perkspot.com** and enter the access code: **GRHPerks**

Pet Insurance

Met Life provides pet insurance for employees to help reimburse covered vet visits, accidents, and illnesses. GRH employees get a 10% discount through Met Life.

- Up to 90% coverage if your pet becomes sick or injured—including exam fees
- Freedom to visit any U.S. licensed vet
- Optional preventive care coverage
- Discounts up to 30%
- 24/7 access to live vet chat—because accidents and illnesses don’t always wait for your vet to be open

Learn more

You can enroll anytime. For more information, visit

www.metlife.com/getpetquote56 or call 855-972-7760.

Employee Premiums

You and Great River Health share the cost of your medical benefits — GRH pays a generous portion of the total cost, and you pay the remainder through payroll deductions. Your specific cost is based on the plan and coverage level you selected.

Medical Biweekly Deductions (PRE-TAX)

	Fully Benefit Eligible			Partially Benefit Eligible		
	Health Basic	Core HDHP	Value HDHP	Health Basic	Core HDHP	Value HDHP
Employee Only	$69.61	$39.96	$23.85	$281.53	$267.97	$251.21
Employee + 1	$265.12	$152.55	$95.39	$563.05	$535.93	$502.42
Employee + Family	$397.69	$225.31	$140.74	$844.57	$793.48	$743.21

Wrap Biweekly Deductions

	Fully Benefit Eligible	Partially Benefit Eligible
Employee Only	$36.88	$74.36
Family	$98.17	$162.41

Dental Biweekly Deductions

All Benefit Eligible

	Dental Basic	Dental Plus
Employee Only	$1.34	$7.50
Employee + Spouse	$14.92	$25.87
Employee + Child(ren)	$21.05	$36.88
Employee + Family	$41.52	$66.08

Vision Biweekly Deductions

All Benefit Eligible

	EyeMed
Employee Only	$4.96
Employee + 1	$9.30
Employee + Family	$13.64

Employee Premiums

All Voluntary Benefits below are available to fully-benefit eligible employees only.

Critical Illness Monthly Deductions

Benefit from $5,000 - $20,000

Prudential	Rate per $1,000
0 - 29	$0.25
30 - 39	$0.32
40 - 49	$0.81
50 - 59	$1.73
60 – 69	$3.69
70 - 79	$10.26
Child	$0.54

Hospital Indemnity Bi-Weekly Deductions

Prudential	Low Plan	High Plan
Employee Only	$7.64	$14.94
Employee + Spouse	$14.01	$27.51
Employee + Child(ren)	$14.49	$35.52
Employee + Family	$21.42	$48.09

Accident Bi-Weekly Deductions

Prudential	Low Plan	High Plan
Employee Only	$3.91	$6.30
Employee + Spouse	$6.04	$10.73
Employee + Child(ren)	$6.32	$10.24
Employee + Family	$9.21	$14.35

Short-Term Disability Bi-Weekly Deductions

Prudential	Voluntary STD
Employee per $10 of Coverage	$0.761

Supplemental Life/AD&D Contributions

You receive basic life insurance coverage at no cost from Great River Health. Any supplemental life or AD&D insurance you get for yourself, or dependents is 100% employee-paid through payroll deductions.

Supplemental life insurance rates

Prudential	Rates per $1,000 of coverage (before-tax)		
	Employee	Spouse	Child(ren)
15 - 24	$0.043	$0.054	$0.18
25 - 29	$0.051	$0.065	
30 - 34	$0.068	$0.077	
35 - 39	$0.077	$0.099	
40 - 44	$0.104	$0.141	
45 - 49	$0.143	$0.226	
50 - 54	$0.277	$0.415	
55 - 59	$0.537	$0.779	
60 - 64	$0.804	$1.216	
65 - 69	$1.442	$2.030	
70 - 74	$2.587	$3.888	
75 - 100	$2.587	$3.888	

Supplemental AD&D insurance rates (all ages)

Employee	Spouse	Children
Monthly rate per $1,000 = $0.02	Monthly rate per $1,000 = $0.02	Monthly rate per $1,000 = $0.02

Contact Information

Please contact the appropriate provider listed below to learn more about a specific benefit plan.

Benefit Plan	Provider	Phone Number	Website
Medical Plan Claims Processor	UMR	800-207-3172	www.umr.com
Pharmacy Claims Processor	CVS/Caremark	833-775-1429	www.caremark.com
Dental Plan Claims Processor	UnitedHealthcare	800-455-9090	www.myuhc.com
Vision	EyeMed	866-939-3633	www.eyemed.com
Health Savings Account (HSA)	Fidelity Investments	800-544-3716	www.netbenefits.com/atwork
Flexible Spending Account (FSA)	Fidelity Investments	833-299-5089	www.netbenefits.com/atwork
Employee Assistance Program	Employee & Family Resources	800-327-4692	www.efr.org
Life/AD&D Insurance	Prudential	800-524-0542	https://mybenefits.prudential.com
Short-Term & Long-Term Disability	Prudential	800-842-1718	
Accident, Critical Illness, & Hospital Indemnity	Prudential	844-455-1002	
401(k) & 403(b) Retirement Savings Plans	Fidelity Investments	800-343-0860	www.netbenefits.com/atwork
Iowa Public Employee Retirement System (IPERS) – HCHC Only	IPERS	515-281-0020	www.ipers.org/members
457b – HCHC Only	First Mid Bank & Trust	319-758-8442	Email: Nick.Bronson@firstmid.com
Pet Insurance	MetLife	855-972-7660	www.metlife.com/getpetquote56
Employee Discount Program	PerkSpot	866-606-6057	Email: cs@perkspot.com
askHR – Human Resources	Great River Health	319-768-3757	Email: askhr@greatriverhealth.org

Legal notices

Learn more about your rights, workplace safety, and company policies required by law by visiting www.grhtotalrewards.com

Learn more

Scan the QR code to visit the www.grhtotalrewards.com website today to access additional plan information, plan summaries, and more.

SCAN ME

Key Benefit Terms

Here are a few key terms to know that will help you understand how your benefits work.

Coinsurance

Percentage you pay after you've met your annual deductible until you've reached your out-pocket-maximum.

Copay

Set dollar amount that you pay for common services such as doctor visits or prescription drugs.

Deductible

Amount you pay out of pocket each year before the plan begins to pay for expenses.

In-network provider

Care provided by a participating doctor or health care facility within your plan administrator's network. You will save the most by visiting an in-network provider.

Lifetime maximum

The maximum amount an insurance company will pay for your health care over your lifetime.

Out-of-network provider

Any care received from a provider outside the provider network. Your share of the costs will be higher in most cases.

Out-of-pocket maximum

The most you pay each year for eligible medical and prescription drug expenses.

Premium

The amount you pay for your health insurance coverage, usually deducted from your paycheck.

Preventative care

Annual physicals, routine checkups, and screenings to identify health issues before they become serious. Typically covered 100% in-network.

Frequently Asked Questions

Q: Are prescription drugs included in my medical plan?

A: Yes, through retail pharmacies and mail-order prescriptions.

Q: Can I have other health coverage along with coverage through GRH?

A: Yes, you can have dual coverage — our plan plus another (e.g., a spouse's) secondary group health. Coordination of benefits (COB) applies:

- Our plan is primary for you; file claims here first. If costs remain, file with your secondary insurer. For spouses covered by both plans, our plan is secondary.
- Dependent children are covered first by the parent whose birthday comes earlier in the year; the other plan is secondary. Court orders may affect this if parents are separated or divorced.
- Only eligible expenses under the plans are considered for COB; amounts beyond coverage are excluded.

Q: Do I have to enroll to receive benefits?

A: Some benefits start automatically without an enrollment when you're hired, but elective benefits require enrollment on Workday within 30 days of hire or during Open Enrollment. After your initial election, you can only change benefits annually during Open Enrollment or after a qualifying event.

Q: How do I add my dependents to coverage?

A: Enroll your dependents through the enrollment event in Workday.

Q: What happens if I miss the deadline to enroll in GRH's benefit programs?

A: If you don't make your benefit elections within 30 days after your date of hire, or by the Open Enrollment deadline, you won't be able to enroll or change coverage until the next Open Enrollment period unless you have a qualifying event.

Q: What should I do if I don't want GRH's benefits coverage?

A: To waive coverage, you must log in to Workday and confirm your decision.

Q: When do I receive my medical, dental, and vision ID cards?

A: Once you submit your enrollment information, your medical card(s) should arrive within two weeks of your effective date of coverage. Only those who are new to the plan or changing plans will receive new medical or dental cards. Temporary electronic cards often can be downloaded from the carriers' websites if needed prior to the physical card arriving. Contact askhr@greatriverhealth.org if you need this.

This guide is intended to describe the eligibility requirements, enrollment procedures, plan highlights, and coverage effective dates for the benefits offered by Great River Health. It is not a legal plan document and does not imply a guarantee of employment or continuation of benefits. While this guide is a tool to answer many of your benefit questions, full details of the plans are contained in the Summary Plan Descriptions (SPDs), which govern the plans' operation. The noted plan changes in this guide may serve as a Summary of Material Modifications (SMM) to the SPD. Whenever an interpretation of a plan benefit is necessary, the actual plan documents will prevail.

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