



# 2026 Benefits Summary



# Benefits Package



4 medical plans through Meritain Health



3 dental plans through Delta Dental



2 vision plans through VSP



Access to multiple benefits for health and well-being



Voluntary options through Lincoln Financial

## Health & Wellness



### Medical Plans

High PPO, EPO, Mid PPO, and Low PPO with HSA

### Plan Features

- \$0 for in-network preventive care; includes ultrasounds and MRIs for breast cancer screenings.
- \$0 for urgent care telemedicine and urgent pediatric care through Nemours Children's MyChart app.
- \$0 for Nemours Children's provider visits for PCPs, specialists, and mental health on the High, EPO, & Mid PPO plans.
- Deductibles ranging from \$500-\$2,500 (individual) and \$1,000-\$5,000 (family).
- Nemours HSA contributions of up to \$250 (individual) and \$500 (family) annually (prorated twice monthly) for those enrolled in the Low PPO with HSA plan.
- Nemours contributes \$1,000 (individual) or \$2,000 (family) to a Health Reimbursement Arrangement (HRA) for associates who meet eligibility requirements & are enrolled in the High PPO, EPO, or Mid PPO plans. HRA funds help offset out-of-pocket medical and pharmacy costs, coinsurance and co-pays.
- Medical spousal surcharge (\$150 twice-monthly) applies when your spouse is eligible for health insurance through his/her own employer, but you choose to cover him/her under the Nemours medical plan.

You & your eligible family members have access to specialized health & wellness benefits including:

- Benefits support
- Diabetes reversal\*
- Exercise therapy\*
- Expert 2nd opinions\*
- Surgical Centers of Excellence\*
- Telemedicine\*
- Weight management\*
- Wellness program

### SAVI Plan

If you have eligible alternative coverage and enroll in SAVI, your eligible out-of-pocket expenses are paid by SAVI, up to the ACA maximums of \$10,600 (individual) and \$21,200 (family).

## Associates also have access and/or the opportunity to enroll in:

### Childcare



- Back-up child care
- Caregiving resources
- Childcare discounts
- Tutoring

### Convenience & Lifestyle



- PTO and holidays for associates working 20+ hours per week
- PTO and holidays available on day one for physicians
- Volunteer time off
- Dining discounts
- Travel services
- Travel savings

### Family & Life Transitions



- Adoption assistance
- Breastfeeding support\*
- Caregiving
- Employee Assistance Program
- Fertility assistance\*
- Funeral planning
- Grief support
- Maternity support\*
- Medicare support
- Menopause support\*
- Legal
- Paid parental leave
- Peer support

### Financial Protection, Planning, & Retirement



- Financial coaching
- FSAs
- HSA\*
- HRA\*
- Identity protection
- Basic Life and AD&D
- Mortgage loans
- Short-term disability
- Retirement 403(b) plan for all associates
- Retirement 457(b) plan for eligible associates

### Voluntary Insurance



- Accident
- Critical illness
- Disability
- Hospital indemnity
- Life and AD&D
- Long-term disability

### Education and Career Support



- Continuing medical education (CME)
- Tuition reimbursement
- Public Service Loan Forgiveness

*\*Must be enrolled in one of Nemours Children's medical plans to participate*

# Resources

## Find a Medical Provider



Visit [aetna.com](https://www.aetna.com) and select Find a Doctor.

## Find a Dentist



Go to [deltadental.com](https://www.deltadental.com) and choose Find a Dentist.

## Find Vision Care



Visit [vsp.com](https://www.vsp.com) and click Find a Doctor.

## Retirement Information



Visit [netbenefits.com](https://www.netbenefits.com) to access your Fidelity account.