



2026 Benefits Guide

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Welcome

Welcome to your 2026 benefits enrollment guide. In this guide, you will find an overview of the benefits available to you. We encourage you to read this guide and review your benefit options with your family. This is your only opportunity to enroll until Open Enrollment.

Making Careful Choices

If you have a qualifying event, you must notify HR within 30 days to change your benefit elections. Such events include birth, death, marriage, divorce, adoption, or a change in status.

Make sure your provider is still part of the network of the plan you choose. Information on how to find a provider is listed in this guide.

Enrollment Process

Professional benefit counselors will be available to help you with enrollment. During your confidential meeting, the counselor will:

- Review your benefits and help you understand the programs available
- Answer your questions and provide additional information

For your convenience, you may schedule your appointment with a benefit counselor by calling 877-325-4146 or logging on to AvenuesRC.MyBenefitsAppointment.com.

Eligibility

Full-time employees working 30 or more hours per week are eligible for benefits the first of the month following 60 days of employment. Your dependents may also be eligible for coverage in some plans; please speak to a benefit counselor for more information. Open Enrollment for your Flexible Spending Account (FSA) and Dependent Care Flexible Spending Account (DCFSA) will be held in January 2027 except those hired within the past 30 days.

How to Prepare

Prior to your appointment, please have your Paycom username and password ready if you'd like a counselor's help with your benefit elections. If you plan to add dependents to your plan, bring necessary documentation such as a birth certificate or marriage license, as proof will need to be uploaded.

How to Enroll

Enroll online through your Paycom Self-Serve Portal.

Online Benefits Information Resource

Our online benefits library puts all of the benefits information right at your fingertips – anytime, anywhere. This is your go-to, online resource for your benefit needs. To learn more, visit AvenuesRC.MyBenefitsLibrary.com.

Medical

Get preventive care coverage to stay healthy and save money. The ACA Value Plan helps you avoid costly future health problems by focusing on prevention, keeping you feeling your best. You get 100% coverage in-network for all preventive services required by the Affordable Care Act, including routine checkups, immunizations, screenings, and preventive prescriptions.

Medical Plan Features	
	BCBS ACA Value Plan
Annual Deductible (In-Network / Out-of-Network)	
Individual	\$0/Not Covered
Family	\$0/Not Covered
Annual Out-of-Pocket Maximum, Includes Deductible (In-Network / Out-of-Network)	
Individual	\$7,350/Not Covered
Family	\$14,700/Not Covered
Coinsurance (In-Network / Out-of-Network)	
Individual/Family	100% AD
Services (In-Network / Out-of-Network)	
Preventive Care	\$0 / Not Covered
Physician Office Visit	\$25 Copay/Not Covered <i>limit of 8 visits per plan year</i>
Specialist Visit	\$50 Copay/Not Covered <i>limit of 8 visits per plan year</i>
Hospital Benefit	\$350 Copay/Not Covered <i>limited to 5 days per plan year</i>
Emergency Room	\$350 Copay <i>limit of 1 visit per plan year</i>
Urgent Care	\$50 Copay/Not Covered <i>limit of 2 visits per plan year</i>
Pharmacy (Generic/Preferred/Non-Preferred)	
Retail 30-Day	\$0 for preventive medicine 20% Copay for all others
Specialty Drugs	Not Covered

Medical

You also have four (4) EPO medical plans to choose from. One plan is a High Deductible Health Plan (HDHP) which can be coupled with a Health Savings Account (HSA). The other three (3) are traditional EPO plans. To locate an in-network doctor or hospital near you, you can visit www.anthem.com

Medical Plan Features				
Plan Options	BCBS EPO \$7500	BCBS EPO \$3000	BCBS EPO HDHP \$3000	BCBS EPO \$1500
Annual Deductible (In-Network / Out-of-Network)				
Individual	\$7,500/ Not Covered	\$3,000/ Not Covered	\$3,000/ Not Covered	\$1,500/ Not Covered
Family	\$15,000/ Not Covered	\$6,000/ Not Covered	\$6,000/ Not Covered	\$3,000/ Not Covered
Annual Out-of-Pocket Maximum, Includes Deductible (In-Network / Out-of-Network)				
Individual	\$8,000/ Not Covered	\$6,000/ Not Covered	\$6,000/ Not Covered	\$5,000/ Not Covered
Family	\$16,000/ Not Covered	\$12,000/ Not Covered	\$12,000/ Not Covered	\$10,000/ Not Covered
Coinsurance (In-Network / Out-of-Network)				
Individual/Family	10% AD	20% AD	10% AD	10% AD
Services (In-Network / Out-of-Network)				
Preventive Care	\$0 / Not Covered	\$0 / Not Covered	\$0 / Not Covered	\$0 / Not Covered
Physician Office Visit	\$25 Copay/ Not Covered	\$15 Copay/ Not Covered	\$30 Copay AD/ Not Covered	\$25 Copay / Not Covered
Specialist Visit	\$0 AD/ Not Covered	\$65/ Not Covered	\$60 Copay AD/ Not Covered	\$50 Copay/ Not Covered
Hospital Benefit	\$0 AD/ Not Covered	20% AD/ Not Covered	10% AD/ Not Covered	10% AD/ Not Covered
Emergency Room	10% AD	20% AD	\$350 AD	\$350 Copay
Urgent Care	\$85 Copay/ Not Covered	\$85 Copay/ Not Covered	10% AD/ Not Covered	\$85 Copay/ Not Covered
Pharmacy (Generic / Formulary / Non-Formulary)				
Retail 30-Day	\$10/ 20% up to \$70/ 30% up to \$150	\$10/ 20% AD up to \$70/ 30% AD up to \$150	\$10 AD/ 20% AD up to \$70/ 30% AD up to \$150	\$10/ 20% AD up to \$70/ 30% AD up to \$150
Mail 90-Day	\$20/ 20% up to \$140/ 30% up to \$300	\$20/ 20% AD up to \$140/ 30% AD up to \$300	\$20AD/ 20% AD up to \$140/ 30% AD up to \$300	\$20/ 20% AD up to \$140/ 30% AD up to \$300
Specialty Drugs	Not Covered	Not Covered	Not Covered	Not Covered

AD = after deductible; Ded. = deductible

Dental Plans

Because maintaining your smile is important, Avenues Recovery Center offers three dental plans through Guardian. Although you have the option to see any provider you wish, you will receive the best benefits when you choose an in-network dentist.

If you choose to use a dentist that is not part of the network, your benefit will be based on the usual, customary and reasonable (UCR) charges or contracted allowance for the dental procedure performed. You will be responsible for the charges over this amount in addition to your portion of the coinsurance.

To find a dentist, visit www.GuardianAnytime.com or download our Guardian Anytime mobile app.

Dental Plan Features			
Plan Options	High Plan	Mid Plan	Low Plan
Deductibles and Maximums	<i>In-Network/Out-of-Network</i>	<i>In-Network/Out-of-Network</i>	<i>In-Network/Out-of-Network</i>
Annual Deductible <i>Calendar Year</i>	\$50/\$50	\$50/\$50	\$50/\$50
Annual Plan Maximum	\$5,000 (applies to all levels)	\$2,000 (applies to all levels)	\$1,500 (applies to all levels)
Lifetime Ortho Max	\$1,500 (Children up to age 19)	\$1,500 (Children up to age 19)	\$1,500 (Children up to age 19)
Services			
Preventive	100%	100%	100%
Basic	10%/10%	20%/20%	30%/30%
Major	40%/40%	50%/50%	60%/60%
Orthodontia	50%/50%	50%/50%	60%/60%
Dependent Age Limits	26	26	26
Dental Maximum Rollover (applies to all levels)			
Rollover Threshold	\$1,000	\$800	\$700
Rollover Amount	\$500	\$400	\$350
Maximum Rollover Account Limit	\$1,500	\$1,500	\$1,250

Vision

Just as with medical and dental care, we have selected a comprehensive vision care plan. We are proud to offer vision benefits through Guardian. Although you have the option to see any provider you wish, you will receive the best benefits when you choose an in-network provider.

Vision Plan Features		
Frequency and Benefit	<i>In-Network</i>	<i>Out-of-Network Reimbursement</i>
Exam <i>Every calendar year</i>	\$10 Copay	Amount Over \$39
Standard Lenses <i>Every calendar year</i>	\$25 Copay	Amount Over \$23
Frames <i>Every two calendar years</i>	80% of Amount Over \$200	Amount Over \$46
Elective Contacts <i>Every calendar year</i>	Amount over \$200	Amount over \$100

Significant out-of-pocket savings available with your Full Feature plan by visiting one of VSP's network locations, including one of the largest private practice provider networks, Visionworks and contracted Pearle Vision locations.

Health Savings Account (HSA)

If you enroll in the High Deductible Health Plan (HDHP), you are eligible for a Health Savings Account. Avenues will manage your pre-tax payroll deductions for you if you chose to contribute to your account. An HSA is an interest-bearing savings account used to pay for eligible medical, prescription drug, dental, or vision expenses.

All the money in the account is yours to keep, even if you leave or retire from Avenues. At the end of the year, any money in the HSA rolls over to the next year—you never lose it! The 2026 annual maximum contribution is \$4,400 for an individual or \$8,750 for a family.

Flexible Spending Account (FSA) - (QLE or January 2027)

The Flexible Spending Account lets you set aside pre-tax dollars to pay for eligible medical expenses, such as doctor visits, prescriptions, dental care, and vision care. Qualified expenses incurred between January 1 and December 31 of the plan year will be eligible for reimbursement. The key benefit is that the money you put into the account isn't taxed, which can help you save on taxes. The maximum contribution in 2026 is \$3,400 and additionally, you can carry over up to \$680 in unused funds into the next plan year.

Retirement Plan

Retirement 401(k) You are now eligible to participate in your company's retirement savings plan. Your employer has partnered with John Hancock to provide you with this valuable benefit. Now that you're eligible, it's easy to get started. Simply register your account and enroll.

Take advantage of:

- Automatic payroll deductions
- Pre-tax contributions
- Roth contributions
- Catch-up contributions (50 and over)
- Compound earnings
- Potential for reduced taxes
- and more...



Register

Go to myplan.johnhancock.com, scan the code, or download **John Hancock's retirement app**.



Enroll

After you register, you'll be prompted to enroll into the plan.

Contract Number:

161158

Enrollment Access Number:

384178

Hospital Indemnity

Even with health insurance, a stay in the hospital can become costly quickly as out-of-pocket charges begin to add up. Hospital Indemnity Insurance can reduce the financial and emotional stress of a hospital stay by providing a lump sum cash benefit directly to you that can be used however you need, whether that's for coinsurance or childcare. And with two plan options so you can be sure you have the level of protection you need. Every year that you complete a qualified health screening, you are eligible for a \$50 Wellness Benefit. **Enroll without answering medical questions!**

Hospital Indemnity Benefits		
Event	Low Plan	High Plan
Hospital Admission	\$1,000 once per year	\$2,500 once per year
Hospital Confinement	\$150/day, up to 30 days/year	\$250/day, up to 30 days/year
ICU Confinement	\$300/day, up to 30 days/year	\$300/day, up to 30 days/year
Wellness Benefit	\$50, once per year	\$50, once per year

Accident

Accident Insurance through Allstate can help cover the out-of-pocket costs associated with an accident (24/7/365) by paying you a benefit depending on the injuries you suffer and the treatment you receive. You can use the money as you see fit, whether to pay for expenses associated with your accident, like an emergency room copay, or to pay for childcare so you can get to the doctor for a follow-up visit. **You can elect coverage without answering medical questions.**

The policy does not coordinate with any other coverage, so you can still receive benefits on top of what your medical plan provides. Accident Insurance pays you a benefit for events such as ambulance transportation, ER visits, doctor visits and follow-up treatment, fractures and dislocations, burns, surgery, medical appliances, torn cartilage, and more.

Critical Illness

Critical Illness Insurance from Allstate protects your family and your assets. No one saves to get sick, which is why being diagnosed with a covered condition can be especially draining, both emotionally and financially. The policy provides you with a lump sum cash benefit in the event you or an insured loved one is diagnosed with a covered condition such as cancer, heart attack and stroke. It can help provide financial protection so you can focus on getting better. **You can elect coverage without answering medical questions during this enrollment period only.**

How the Coverage Works

Joe meets with a counselor and elects \$30,000 of coverage.

➞ Three months after his annual wellness exam, Joe suffers a heart attack.

➞ Three years later, he is diagnosed with cancer.

Joe's Critical Illness policy provided the following benefits:

Wellness Benefit:	\$50
Heart Attack Benefit:	\$30,000
Cancer Benefit:	\$30,000
Total Benefits:	\$60,050

Employer-Paid Life and AD&D

Safeguard the most important people in your life. Think about what your loved ones may face after you're gone. Term life insurance can help them in so many ways, like helping to cover everyday expenses, pay off debt, and protect savings. AD&D provides additional benefits if you die or suffer a covered loss in an accident. **We offer this valuable benefit at no cost to you in the amount of \$50,000.**

Short-Term Disability

Short-Term Disability provides a cash benefit when you are out of work due to injury, sickness, or pregnancy. Disability benefits for pregnancy will be covered the same as a covered sickness. You have the choice of two plan options. You can receive up to 60% of your monthly income up to \$5,000 per month for a maximum duration of either 3 months or 6 months. Disabilities resulting from pre-existing conditions are not covered under this plan for the first 12 months after the effective date. **During this enrollment period only, newly hired you can elect coverage without answering medical questions!**

Long-Term Disability

Keep getting a check when you're hurt or sick. You always have bills to pay, even when you can't get to work due to injury, illness, or surgery. Long-term disability insurance helps you make ends meet during this difficult time. You can receive up to 50% of your monthly income for up to \$5,000 per month. Disabilities resulting from pre-existing conditions are not covered under this plan for the first 24 months after the effective date. **During this enrollment period only, newly hired employees can elect coverage without answering medical questions!**

Universal Life Insurance with Long-Term Care

Universal Life Insurance with Long Term Care Enrollment through Allstate provides a lump-sum cash benefit to help pay final expenses, bills, and more. Take charge of creating the future you imagine by getting coverage that's guaranteed to stay with you. Wherever you go or however your view changes along the way, you have permanent insurance protection for the important things in life – your family, your home, and your finances. **During this enrollment period only, newly hired enroll without answering medical questions!**

Legal Coverage

Legal coverage through MetLife Legal Plans means added peace of mind for employees and their dependents. Having to hire an attorney can be very stressful if you don't know where to go or how much it will cost. MetLife Legal Plans makes it very simple to get the legal advice and the representation you need without draining your finances.

Pet Insurance

Pet insurance provides coverage for a wide range of veterinary services and helps cover the costs of unexpected veterinary bills. You can also purchase optional coverage to help pay for routine care expenses. Pet parents can select from a range of annual limits, deductibles, and coinsurance levels. After your deductible is met, the plan reimburses a percent of your expenses, up to certain limits. Once the policy is effective, accident coverage begins at midnight and illness coverage begins after 14 days.

Identity & Fraud Protection

Aura keeps your identity safe with extensive monitoring of your personal info, accounts, IDs, and more, and will let you know if any of your online accounts, passwords, or personal information have been compromised. Aura will also monitor your Social Security Number and personal information for bank fraud, including unauthorized wire transfers, new bank account openings, and more.

Employer Paid- Employee Assistance Program (EAP)

Your Confidential Employee Assistance Program – Helping find balance between work and home life. WorkLifeMatters provides guidance for personal issues that you might be facing and information about other concerns that affect your life, whether it's a life event or on a day-to-day basis. For more information about WorkLifeMatters, go to worklife.uprisehealth.com. Access code: [worklife](#).

Access Perks

Access Perks helps employers get the most bang from their benefits by saving employees money on their everyday purchases. No other employee discount program comes close to delivering more savings in more communities throughout America.

Benefit Contact Information

Plan	Provider/Contact	Phone Number / Website
Medical	Blue Cross Blue Shield	Anthem.com
Health Savings Account (HSA)	FlexFacts	FlexFacts.com
Dental	Guardian	GuardianAnytime.com
Vision	VSP	VSP.com
Hospital Indemnity	Allstate	AllstateBenefits.com/mybenefits
Accident	Allstate	AllstateBenefits.com/mybenefits
Critical Illness	Allstate	AllstateBenefits.com/mybenefits
Employer-Paid Life	Guardian	888-600-1600 GuardianLife.com
Employer-Paid AD&D	Guardian	888-600-1600 GuardianLife.com
Short-Term Disability	Allstate	AllstateBenefits.com/mybenefits
Long-Term Disability	Guardian	888-600-1600 GuardianLife.com
Universal Life Insurance with Long-Term Care	Allstate	AllstateBenefits.com/mybenefits
Legal Coverage	MetLife	Metlife.com/insurance/legal-plans/
Pet Insurance	MetLife	MetlifePetinsurance.com
Identity & Fraud Protection	Aura	844-931-2872
Employer-Paid EAP	Guardian	800-386-7055 Worklife.Uprisehealth.com
Retirement 401(k)	John Hancock	855-JHENROLL (543-6765) Myplan.JohnHancock.com
Flexible Spending Account (FSA)	FlexFacts	877-943-2287 FlexFacts.com
Dependent Care FSA (DCFSA)	FlexFacts	877-943-2287 FlexFacts.com



Don't miss your chance to enroll!
February 23 - March 5, 2026

If you would like to speak to a professional benefits counselor,
visit AvenuesRC.MyBenefitsAppointment.com
to schedule a confidential appointment.