



Caring for You, Caring for Yours



MEDICAL



VISION & DENTAL



LIFE & INCOME
PROTECTION



FSA, HSA,
HRA

2026

Benefit Guide



Contents

What's Inside.....	2
Executive Welcome	3
Enrollment Process.....	4
What's New & Changing	5
Your Medical Plans	6
Tobacco Surcharge Information	8
Pharmacy Benefits	8
Convenient Care When You Need It	11
Premier Healthy Living Wellness Incentive	12
Tobacco Cessation	13
Health Savings Account.....	14
Health Reimbursement Arrangements.....	15
Flexible Spending Accounts	15
Dental Benefits	16
Vision Benefits.....	17
Life and Disability Insurance.....	18
Whole Life with Long Term Care.....	19
Voluntary Benefits.....	19
Hospital Indemnity Insurance.....	19
Accident Insurance.....	19
Critical Illness Insurance	20
Legal and Identity Theft Protection	20
Additional Benefits	20
Fidelity Medicare Services®	20
Health Advocate.....	21
Employee Assistance Program	21
AblePay.....	21
Family Support Services	22
Bright Horizons.....	22
BenefitBump	20
Kindbody.....	22
Calm Mindfulness App Membership	23
Financial Well-being	23
Fidelity Goal Booster sm	23
Purchasing Power	23
Employee Discount Programs	23
Dayton Live Exclusive Online Program	23
Benefit Carrier Contacts and Resources.....	24

Executive Welcome

It's time for Open Enrollment for benefits in the 2026 calendar year!

Over the past few years, we've introduced a number of changes and options to ensure our benefit offerings continue to make a meaningful impact on the overall well-being – physical, financial, emotional, and community – of you and your loved ones.

This year, we're focusing more on growing and maximizing our current benefits to best support you.

During this Open Enrollment period, I encourage you to be curious and lean in to learn more about the resources available to you, so that when the need arises, you'll know what options exist – from virtual care services and free diabetic supplies to childcare assistance and everyday discount shopping programs.

The goal of our Total Rewards program is to support your growth and well-being. When we say “Caring for you, caring for yours” – our ongoing theme for Open Enrollment – we care about what is important to you.

By remaining steady in our offerings, with no major changes or big additions, our goal is to make this year's Open Enrollment much easier on you. We hope that as you become more familiar with and know what to expect from our benefits, your enrollment experience allows you to truly focus on what matters most to you and yours.

Your well-being is more than a Total Rewards initiative; it's an **organizational priority**. This year, Premier Health has set a goal to have 25% of our caregiver population complete a biometric screening. Biometric screenings are one of three required steps to receive our enhanced wellness rate – a \$25 per pay discount on your 2026 Premier Health medical premiums. Check out [page 12](#) for more details.

If you've yet to complete any of the steps, there's still time to do so! You have until Oct. 31 to meet the requirements.

As always, if you need help or have questions at any point during Open Enrollment, [professional benefits counselors are ready and available to help you every step of the way.](#)

Thank you for the ways in which you inspire better health. Your continued dedication to our patients, our visitors, our community, and to each other exemplify our values and represent what it means to care, to teach, to innovate, and to serve.

Stacey Lawson

Chief Human Resources Officer

Premier Health





Enrollment Window

Benefits Open Enrollment will be held Sept. 29 - Oct. 10, 2025, for all benefit-eligible Premier Health caregivers. This is your once-a-year opportunity to review and make changes to your benefit elections for the plan year beginning Jan. 1, 2026.

NOTE: No other benefit changes may be made during the plan year unless you experience a Qualifying Life Event (such as a birth, death, marriage, divorce, adoption, or gain or loss of outside coverage). If you have a Qualifying Life Event, you must log on to [My Benefits](#) and complete the online enrollment within 31 days of the event (45 days for the birth or adoption of a child) to change your benefit elections. [Click here](#) for the life event enrollment guide.

If you have an employment status change mid-year, your benefits will be effective the first of the month following the status change; however, for Qualifying Life Events, your benefits will be effective the day of the event. As a reminder, any changes to your coverage will not take effect unless supporting documentation has been approved by the benefits enrollment provider.

Enrollment Elections

To elect benefits for 2026, visit [My Benefits](#). [My Benefits](#) is available on [Inside Premier](#) (intranet). Click on “Quick Links”, click “Employee Resources” and select “My Benefits”. After clicking the link, you may be prompted to log in to My Benefits with your employee ID and password. You can also access at home by visiting www.premierhealth.bswift.com.

Need Assistance?

Schedule an in-person, virtual or phone appointment with a licensed benefit counselor. To schedule an appointment, [click here](#) or call (888) 361-3942, Monday – Friday, 9 a.m. – 6 p.m. ET.

Coverage for You and Your Loved Ones

Premier Health offers all full- and part-time benefit-eligible caregivers an opportunity to enroll in benefits during annual Open Enrollment. Your legal spouse and eligible dependent children are eligible to participate. [Click here](#) for full eligibility requirements. Please note: You may not enroll a spouse who has access to medical coverage through their employer’s health plan. Spouses may be enrolled in all other Premier Health offerings. Additionally, if one Premier Health spouse is the primary medical insurance holder, the spouse of the caregiver who works for Premier may or may not choose to carry their own insurance.

What's New and Changing

- **\$0 Urgent Virtual Care:** In 2026, caregivers can take advantage of Premier Health Urgent Virtual Care visits at no cost.
- **Higher Dependent Care FSA:** The annual contribution limit for the Dependent Care FSA has increased to \$7,500.* Set aside more pre-tax dollars for eligible expenses such as daycare, and after-school care.
- **New Dental Benefit:** The Advantage Dental Plan now includes coverage for adult orthodontia, expanding access to orthodontic treatment for caregivers as well as dependents.
- **Anthem Digital ID Cards:** Anthem is moving to digital cards effective Jan. 1, 2026. Anthem will transition to a digital format for member ID cards and other pertinent member communications. Member ID cards and other documents will be delivered digitally through email, the Sydney app, and on [Anthem.com](https://www.anthem.com).
- **VSP EveryEye™ coverage featuring Exam Plus Savings Plan™:** Qualifying caregivers earning less than \$50,000 annually who are not enrolled in another vision plan, including Medicare/Medicaid, can now access this \$0 premium option.
- **Expanded Parenting Support:** BenefitBump's *Beyond the Bump* program now supports families with children up to age 12, offering expert guidance, on-demand content, and live events to help with child development and parenting challenges.
- **Premier Healthy Living Tobacco Cessation:** Caregivers (and dependents) enrolled in a Premier Health medical plan who have self-identified as tobacco users now have access to two free, voluntary tobacco cessation programs. These one-on-one virtual programs provide education and support to help quit tobacco use. After successfully completing one of the Tobacco Cessation Programs, the tobacco surcharge will be waived for the remainder of the plan year and a refund of the surcharge already paid in the plan year will be processed.

* Highly Compensated Employees limited to \$1,000 Dependent Care FSA election in 2026.



Premier Health Medical Plans

Blue Connection High Performance Network (HPN)	Blue Access Network
• Exclusive Provider Organization (EPO) plan offering rich in-network benefits • Available in 80 markets throughout the country – Premier Health is the anchor system for Anthem services in the Dayton-Kettering region • Generally offers a lower out-of-pocket cost burden Learn more about the BlueHPN Copay plan and the BlueHPN HDHP plan.	• Preferred Provider Organization (PPO) plan, offering great member choice to see the in-network providers they prefer • Available in all 50 states • Generally comes with greater out-of-pocket responsibility Learn more about the Premier Health Blue Access Copay plan and the Premier Health Blue Access HDHP plan.
Neither the BlueHPN or Blue Access plans offer out-of-network coverage. As with all Premier Health Employee Plans, Kettering Health Networks are excluded.	



Visit Anthem.com/find-care to Search for Your Preferred Providers

We encourage you to take time to review our health insurance provider networks to see if your preferred health care providers and facilities are included.

1. Search as **Guest User**
2. Select **Medical** for Plan Type/Network
3. Select **Ohio** as an example of state
4. Select **Medical (Employer-Sponsored)**
5. Select **Blue Connection (BlueHPN)** OR **Premier Health Blue Access PPO**

Note: Out-of-state caregivers should select **National BlueCard PPO** instead of Blue Access PPO



Premier Health Medical Plans

Below is a comparison of your medical plan options.

	Blue Connection HPN Copay Plan	Blue Access Network Copay Plan	Blue Connection HPN HDHP	Blue Access Network HDHP
Deductible	\$1,500 Single/ \$3,000 Family Embedded	\$4,000 Single/ \$8,000 Family Embedded	\$2,500 Single/ \$5,000 Family Aggregate	\$3,500 Single/ \$7,000 Family Aggregate
PCP Visit	\$5 copay	\$25 copay	10% AD	20% AD
Specialist Visit	\$20 copay	\$45 copay	10% AD	20% AD
Urgent Care	\$35 copay	\$35 copay	10% AD	20% AD
Virtual Care	\$10 copay	\$20 copay	10% AD	20% AD
Premier Health Urgent Virtual Care	\$0	\$0	\$0	\$0
Inpatient Services	10% AD	30% AD	10% AD	20% AD
Outpatient Services	10% AD	30% AD	10% AD	20% AD
Emergency Room	\$350 copay	\$350 copay	10% AD	20% AD
Maximum Out of Pocket	\$7,000 Single/ \$14,000 Family Embedded	\$7,000 Single/ \$14,000 Family Embedded	\$7,000 Single/ \$14,000 Family Embedded	\$7,000 Single/ \$14,000 Family Embedded
Out-of-Network Providers or Services	Not covered / emergency room visits covered at in-network rates	Not covered / emergency room visits covered at in-network rates	Not covered / emergency room visits covered at in-network rates	Not covered / emergency room visits covered at in-network rates

Premier Health Medical Plan Rates

	Blue Connection HPN Copay Plan		Blue Access Network Copay Plan		Blue Connection HPN HDHP		Blue Access Network HDHP	
Wellness Incentive	Don't miss out on an opportunity to receive \$25 per pay premium discount (\$650 annual savings).							
	Regular Rate	Wellness Rate	Regular Rate	Wellness Rate	Regular Rate	Wellness Rate	Regular Rate	Wellness Rate
Full-time Rates								
EE Only	\$63	\$38	\$72	\$47	\$43	\$18	\$53	\$28
EE + Child	\$134	\$109	\$156	\$131	\$112	\$87	\$134	\$109
EE + Children	\$192	\$167	\$223	\$198	\$160	\$135	\$189	\$164
EE + Spouse	\$249	\$224	\$288	\$263	\$204	\$179	\$243	\$218
EE + Family	\$263	\$238	\$302	\$277	\$212	\$187	\$270	\$245
Part-time Rates								
EE Only	\$63	\$38	\$72	\$47	\$43	\$18	\$53	\$28
EE + Child	\$192	\$167	\$222	\$197	\$169	\$144	\$203	\$178
EE + Children	\$275	\$250	\$318	\$293	\$240	\$215	\$288	\$263
EE + Spouse	\$330	\$305	\$381	\$356	\$281	\$256	\$338	\$313
EE + Family	\$344	\$319	\$398	\$373	\$293	\$268	\$353	\$328

Surcharge for tobacco users: \$90 per pay period.

Tobacco Surcharge Information

The tobacco surcharge applies to participants of the Premier Health Partners medical plan when you or a covered dependent is a tobacco user. A tobacco user is defined as someone who has used a tobacco product in the past 90 days (unless a tobacco cessation program was completed during that period and the participant has been tobacco free since completion of the program). Tobacco products include but are not limited to: cigarettes, cigars, pipes, smokeless tobacco and electronic cigarettes. The Premier Health Employee Plan and Premier Healthy Living offer resources to help you and your family members to quit smoking.

Please see the [Premier Healthy Living Tobacco Cessation Program section](#) of this guide for additional information.

Pharmacy Benefits

	Blue Connection HPN Copay Plan		Blue Access Network Copay Plan		Blue Connection HPN HDHP		Blue Access Network HDHP	
RX Location	PH Pharmacy	Retail	PH Pharmacy	Retail	PH Pharmacy	Retail	PH Pharmacy	Retail
Diabetic Pharmacy Program	\$0	Per schedule below	\$0	Per schedule below	\$0	Per schedule below	\$0	Per schedule below
Preferred Generic RX	\$4	\$20	\$4	\$20	10% AD	15% AD	10% AD	15% AD
Non-preferred Generic RX	\$15	\$35	\$15	\$35	10% AD	15% AD	10% AD	15% AD
Preferred Brand RX	\$45	\$70	\$45	\$70	20% AD	30% AD	20% AD	30% AD
Non-preferred Brand RX	\$80	\$115	\$80	\$115	35% AD	45% AD	35% AD	45% AD
Specialty RX	20%	20%	20%	20%	20% AD	20% AD	20% AD	20% AD

Pharmacy Benefits - Example Savings With TrueScripts*

The Diabetic Pharmacy Program is only available through Premier Health's pharmacies. Diabetic prescriptions or supplies filled elsewhere are subject to retail prices.

Medication*	Pharmacy	Day Supply	Copay	Annual Cost	Annual Savings
Generic Inhaler: Budesonide/ formoterol	External	30 Days	\$35	\$420	None
		90 Days	Not Applicable		
	Premier Health	30 Days	\$15	\$180	\$240
		90 Days	\$37	\$150	\$270
Brand Drug: Eliquis	External	30 Days	\$70	\$840	None
		90 Days	Not Applicable		
	Premier Health	30 Days	\$10 (with manufacturer coupon)	\$120	\$720
		30 Days	\$45	\$540	\$300
		90 Days	\$112.50	\$450	\$390

*These are for example only. Subject to change based on medication and insurance plan at any time during the benefit period. External pharmacies are defined as those pharmacies not owned or affiliated with Premier Health System. Manufacturer coupon may be applied by Premier Health Pharmacy as available.

Pharmacy Concierge Delivery Service

Caregivers and their dependents who do not have access to an on-site Premier Health pharmacy can request home delivery services through the Premier Health pharmacy at 937-208-7966. View the [Pharmacy Delivery FAQ](#) for more information.

Free Generic Prescriptions and Diabetic Supplies

Participants enrolled in a Premier Health medical plan will have access to free generic diabetic medication and supplies such as test strips, lancets, pen needles, and more, all at no cost from Premier Health's pharmacy. To confirm availability of specific brands of supplies, contact TrueScripts at 812-257-1955. [Click here](#) for more details.

Premier Health Diabetic Pharmacy Program

A no-cost diabetic pharmacy tier – featuring qualifying generic and brand products is available to you through Premier Health pharmacies. To qualify:

1. Brand medications must be considered a preventative glucose lowering agent;
2. Prescription must be filled/delivered through the Premier Health Specialty pharmacy;
3. Caregiver/member must receive an annual consultation with a Premier Health diabetic pharmacist;
AND
4. Caregiver/member's prescriber participates in and has a working agreement with the Premier Health Diabetic Pharmacy Program.

Medication*	Pharmacy	Day Supply	Copay	Annual Cost	Annual Savings
Generic Drug: Liraglutide	External	30 Days	\$35	\$420	None
		90 Days	Not Applicable		
	Premier Health	30 Days	\$0	\$0	\$420
		90 Days			
	Premier Health Diabetic Pharmacy Tier	90 Days			
Brand Drug: Mounjaro	External	28 Days	\$70	\$840	None
		84 Days	Not Applicable		
	Premier Health	28 Days	\$45	\$540	\$300
		84 Days	\$112.50	\$450	\$390
	Premier Health Diabetic Pharmacy Tier	84 Days	\$0	\$0	\$840

**These are for example only. Subject to change based on medication and insurance plan at any time during the benefit period. External pharmacies are defined as those pharmacies not owned or affiliated with Premier Health System. Manufacturer coupon may be applied by Premier Health Pharmacy as available.*

Premier Health Pharmacy Information:

Premier Health Pharmacy - AMC

Pharmacy Phone: 513-974-5045

Pharmacy Fax: 513-420-5679

One Medical Center Dr.

Franklin, Ohio 45005

Premier Health Pharmacy - Fidelity

Pharmacy Phone: 937-208-7966

Pharmacy Fax: 937-208-7969

3170 Kettering Blvd. Bldg. B.

Moraine, Ohio 45439

Premier Health Pharmacy - MVH

Pharmacy Phone: 937-208-4848

Pharmacy Fax: 937-208-4300

One Wyoming St.

Dayton, Ohio 45409

Premier Health Pharmacy - MVHN

Pharmacy Phone: 937-734-5833

Pharmacy Fax: 937-734-5832

9000 N. Main St.

Dayton, Ohio 45415

Premier Health Pharmacy - MVHS

Pharmacy Phone: 937-438-6630

Pharmacy Fax: 937-438-6616

2400 Miami Valley Dr. Ste 1063

Centerville, Ohio 45459

Premier Health Pharmacy - UVMC

Pharmacy Phone: 937-440-4262

Pharmacy Fax: 937-440-4265

3130 N. County Rd. 25 A.

Troy, Ohio 45373



Convenient Care When You Need It

When it comes to taking care of yourself or your loved ones, you want to get the best care as quickly and affordably as possible. When you are ill, injured or feeling like you need immediate care, always call your primary care physician (PCP) first. If you can't reach your PCP or you don't have time for an office visit, you have options.

Care Program	Provider	When to Use the Program	Contact
Premier Health Urgent Virtual Care	Premier Health	Premier Health Virtual Care brings a health care provider to you when and where you need it, for children and adults located in Ohio. Prescriptions can be called in to your local pharmacy.	Visit PremierVirtualCare.com to learn more.
Premier Health Urgent Care (on-site locations)	Premier Health	Urgent Care facilities save time and money compared to an emergency department. Many are open evenings and weekends. Urgent care facilities don't require an appointment. When you go to a Premier Health Urgent Care, you will have a lower cost share than if you go to other network urgent cares.	Click here to see Premier Health Urgent Care locations
24/7 Anthem Nurse Line	Anthem	Connect with a registered nurse who can answer health questions, help you decide where to go for care, and find doctors or other healthcare professionals near you. Available to you and your family at no cost.	Click here to learn more.
Anthem Live Health Online	Anthem	Remote caregivers outside of Ohio and/or Ohio residents traveling outside the state who need virtual assistance may also utilize the Live Health Online Medical virtual option. New! Virtual annual preventive care are also available through the Sydney mobile app.	Available on anthem.com or the Sydney mobile app .
Convenience Clinic	Anthem	Walk-in clinics are located in some drug and grocery stores and are staffed by physician's assistants or nurse practitioners. Convenience clinics don't require an appointment and generally have shorter than average wait times.	Contact Anthem at 844-993-4307 to confirm if the convenience clinics in your area are in the network.

Premier Healthy Living Wellness Incentive

For participating members of the Premier Health Employee Medical Plans.

By participating in the voluntary Premier Healthy Living wellness program, caregivers hired on or before Aug. 31, 2025, and who are enrolled and active in the Premier Health Employee medical plan by Sept. 1, 2025, can save \$25 per pay period on their 2026 insurance premiums plus receive an HRA/HSA deposit of up to \$1,000!

Save \$25 per pay period by completing the following three tasks by Oct. 31, 2025:

- ☐ **Health Risk Assessment:** Complete the online health risk assessment through the link on the wellness portal. Answer all of the questions to the best of your ability.
- ☐ **Biometric Screening:** Complete a biometric screening on-site or with your doctor. For your screening to be considered complete, your results for BMI, blood pressure, total cholesterol, HDL, and A1C must be submitted by the screening deadline. If you already had a doctor's appointment with labwork on or after Nov. 1, 2024, you can submit those results instead of completing another screening.
- ☐ **Annual Physical or Well-Woman Exam:** Complete an annual physical or well-woman exam with your provider.

Complete Additional Tasks to Earn up to \$1,000 HSA/HRA Deposit:

- ☐ **Preventive Care Services (Up to 2)** | 500 Points Each
- ☐ **Blood Pressure: 120/80 or Less** | 100 Points
- ☐ **Fidelity Financial Wellness Check-Up** | 200 Points
- ☐ **Health Coaching** | 100 Points
- ☐ **Calm Mindfulness** | 100 Points
- ☐ **Track 1,000,000 Steps or 7,500 Activity Minutes** | 100 Points
- ☐ **Self-Reported Activities (Up to 4)** | 25 Points Each



Scan the QR code to get started!

Or visit my.bravowell.com/premierhealth

Questions? Give us a call toll-free at 1-844-925-2782 or send us a message on the portal.

Premier 
healthy living

 Premier Health

See what Premier Health caregivers are saying about the Healthy Living Program!

"I saw my Primary Care Physician in early January and had completed a series of blood tests prior to my appointment. My numbers were not great after the holiday season. I discussed nutrition and exercise changes with my doctor and began right away. I had my biometric screening about 6 weeks later and my numbers had drastically improved! My cholesterol was cut in half with the changes I had made. This was a huge motivator for me to continue down a better path of health. I have since lost 32 pounds, exercise daily, lift weights three times a week, and focus on proper hydration and eight hours of sleep a night."

- Jacquelyn Wiles, PCT/HUC, Upper Valley Medical Center

Premier Healthy Living Tobacco Cessation Reasonable Alternative Standards (RAS)

Individuals who self-identify as a tobacco user have two options to waive the tobacco surcharge.

Premier Health offers a RAS option to help individuals stop using tobacco. Upon completion, the remainder of the tobacco surcharge will be waived, and all surcharges already paid will be refunded.

Click on the following links for current available options for these programs.

- [Premier Community Health Tobacco Cessation](#)
- [Health Advocate Tobacco Cessation](#)

To learn more, visit the Total Rewards Portal and search for “tobacco cessation.”





Health Savings Account

- An HSA is yours and can be used to pay for eligible medical expenses for you, your spouse, and your eligible dependents. The unused balance in your HSA rolls over from year to year and stays with you, even if you change jobs.
- Contribute tax-free through payroll deductions. An HSA reduces your taxable income. You can change your HSA per-pay contribution at any time.
- When you maintain a minimum balance, your additional funds may be invested in mutual funds yielding tax-free earnings. If you invest your HSA funds, they remain in the investment account, like an IRA or 401(k). This means that HSAs have the potential for long-term, tax-free savings.
- Spend tax-free. HSA dollars are tax-free both when deposited and when leveraged to cover qualified medical expenses.

For more information about HSAs visit www.irs.gov/pub/irs-pdf/p969.pdf.

Am I Eligible for an HSA?

You are eligible to open and contribute to an HSA if you:

- Enroll in a High Deductible Health Plan;
- Are not eligible for Medicare;
- Are not covered by any other health plan; AND
- Are not claimed as a dependent on another person's tax return

If you receive VA (Veterans Affairs) benefits, you are also eligible to contribute to an HSA. Go to www.irs.gov for more information.

Annual HSA contribution limits for 2026

Caregiver electing single coverage	\$4,400
Caregiver electing any other coverage level	\$8,750

Caregivers age 55 or over may contribute an additional catch-up contribution of \$1,000.

Health Reimbursement Arrangements

Health Reimbursement Arrangement (HRA) Administered by Anthem	Limited Purpose HRA (LPHRA) Administered by Fidelity Investments
- Funds may be used for qualified medical expenses only. - Caregivers do not contribute to this account. - Each year, your HRA balance will reset to the HDHP statutory deductible limit established by the IRS and will be based on the coverage level you select.* - Participants may be eligible for employer contributions by participating in the Premier Healthy Living Program. - Premier Healthy Living dollars contributed to an HRA on your behalf are employer-owned, meaning you do not have access to the funds should you leave Premier Health in the future. - Pairs with the Copay Plans only. - You will not receive an HRA card from Anthem, as the program is integrated with claims to pay the provider directly, if participating.	- Funds may be used for qualified dental and vision expenses only. - Once a statutory deductible is met, account may be converted to use towards medical expenses as well. - Caregivers do not contribute to this account. - Pairs with the HDHP Plans only. - Must also enroll in HSA during Open Enrollment only. - Switching back to a Copay Plan in a future enrollment will result in the loss of accumulated dollars. - Your NetBenefits AccessCard® can be used for both your LPHRA and HSA balances.

**For participants enrolled in copay plans after Jan. 1, 2023*

Flexible Spending Accounts

Healthcare Flexible Spending Account (FSA) Administered by Anthem	Dependent Care Account (DCA) Administered by Anthem
A Healthcare FSA allows you to set aside pre-tax dollars to pay for qualified medical expenses. The money deposited into your spending account is deducted from your paycheck before taxes are withheld.	The DCA allows you to pay for day care expenses for a dependent child or adult. You can set aside up to \$7,500 in your DCA for 2026 (subject to nondiscrimination testing compliance). Note: Any Highly Compensated Employee – defined as making over \$160,000 for purposes of this benefit – will have contributions capped at \$1,000 for the 2026 plan year.
Anthem Debit Card Your Premier Health FSA and DCA comes with an Anthem debit card that can be used for eligible FSA/DCA transactions. If a transaction requires additional review, you will be asked to provide valid documentation, including receipts and/or explanation of benefits, to validate the transaction. Any money left in the FSA at the end of the plan year will be forfeited. This is called the Use It or Lose It provision. For more information, visit www.irs.gov.	

Dental Benefits

The Preventive Plan provides coverage for preventive and basic services. The Advantage Plan includes coverage for preventive, basic, endodontics, periodontics and orthodontics. [A summary of the two plans can be found here.](#)

Highlights of your dental plan can be found below.

Features	Preventive Plan	Advantage Plan
Deductibles and Maximums		
Deductible	N/A	\$50/\$150 per person
Annual Max	None	\$1,500
Orthodontia Lifetime Max	No coverage	\$1,000
Treatment and Services		
Preventive Care	100%	100%
Fillings	50%	80%
Orthodontia	No coverage	60%
Basic Services	No coverage	80%
Major Services	No coverage	60%

Dental Rates

The table below shows the per pay period (bi-weekly) caregiver cost for dental coverage.

	Dental Preventive Plan		Dental Advantage Plan	
	Full-time	Part-time	Full-time	Part-time
Employee	\$3.08	\$3.73	\$6.73	\$7.65
Employee + Child	\$3.46	\$4.08	\$7.46	\$8.46
Employee + Children	\$8.65	\$10.04	\$18.73	\$21.15
Employee + Spouse	\$6.58	\$7.62	\$14.19	\$16.00
Employee + Family	\$11.23	\$12.96	\$24.23	\$27.42

Free Second Opinions for Dental Services

Enrollees have the option to get a free second opinion for covered extensive dental treatment plans that include numerous or costly services. The program is only available for services covered by the dental plan in which you and your dependents are enrolled in and must be received from a dentist who participates in SDC's network. [Click here](#) for more details.

Hearing Care Discounts

Your SDC dental plan comes with free access to a comprehensive hearing care solution available through TruHearing®. This program offers savings of 30 – 60% off average retail prices of the latest brand-name hearing aids, all with a risk-free 60-day trial period. Also included are one year of follow-up visits, 80 free batteries per non-rechargeable hearing aid, and a full three-year manufacturer warranty. [Click here](#) for more examples of how much you can save.

Vision Benefits

Vision Service Plan (VSP) is the administrator for the Premier Health Vision Plan. VSP offers savings on eyewear and eyecare. You can choose to use a VSP provider or any out-of-network provider. To find a provider near you, [click here](#). Highlights of your vision plan can be found below.

Features	Description	Copayment	Frequency
Wellvision Exam	Focuses on your eyes and overall wellness	\$15	Every calendar year
Prescription Glasses		\$25	
Blue Light Filter Coverage		\$15	
Frames	\$225 featured frame brands allowance \$175 frame allowance	Included in Prescription Glasses	Every other calendar year
Lenses	Single vision, lined bifocal, and lined trifocal lenses	Included in Prescription Glasses	Every calendar year
Lens Enhancements	Standard progressive lenses Premium progressive lenses Custom progressive lenses	\$0 \$80 - \$90 \$120 - \$160	Every calendar year
Contacts (instead of Glasses)	\$175 allowance for purchase of contacts; copay covers lens fitting fee	Up to \$60	Every calendar year
Lightcare™	\$175 allowance for ready-made non-prescription sunglasses or ready-made non-prescription blue light filtering glasses	\$25	Every other calendar year

Vision Rates

The table below shows the per pay period (bi-weekly) caregiver cost for vision coverage.

	Vision
Employee	\$4.13
Employee + Child	\$6.72
Employee + Children	\$6.72
Employee + Spouse	\$6.29
Employee + Family	\$10.74

EveryEye Program

You are eligible for a \$0 premium program if you earn less than \$50,000 annually, have no other vision coverage, and do not participate in Medicare or Medicaid programs.

Features	Description	Copayment
Wellvision Exam Retinal Screening	Focuses on your eyes and overall wellness	\$20 \$39
Lenses	Single vision	\$40
Additional Benefits	25% off frames when a pair of prescription glasses (frames and lenses) is purchased 15% off contact lens exam - An average of 30% off lens enhancements like anti-glare coatings - Children receive a covered-in-full upgrade to impact-resistant lenses 20% off unlimited additional pairs of non-prescription glasses/sunglasses	Self-pay

[View this flyer](#) for more details.

Life and Disability Insurance

Basic Life and AD&D

Basic Life Insurance and Accidental Death and Dismemberment Insurance (AD&D) are available at no cost to you, paid for by Premier Health. Full-time caregivers are eligible for coverage of \$20,000 or one times annual salary, whichever is greater. Part-time caregivers are eligible for \$7,500 of coverage. Note: Executives and Physicians are excluded from the coverage amount listed above and should view their individual benefit class summaries. Starting at age 65, your coverage amount will be reduced. The insurance carrier will send a conversion package to your home, detailing the reduced amount and available options for converting to an individual policy, if desired.

Supplemental Life Insurance: You may select up to one times your annual salary of voluntary Supplemental Life Insurance each year, until you reach the maximum coverage amount. Applicable rate changes occur every five years between the ages of 30 and 70. Changes will be effective on your birthday of that year.

Dependent Life Insurance: When you elect Supplemental Life Insurance for yourself, you may also choose coverage for your spouse only, children only, or your whole family. Important note: the amount of dependent life insurance you elect for your spouse/children cannot be greater than the value of your own Supplemental Life Insurance amount. If you are adding dependent life coverage for your spouse, you must list them as a dependent on the family information section of [My Benefits](#).

Supplemental AD&D and Dependent AD&D are also available for purchase during Open Enrollment.

Be sure to designate a beneficiary (not yourself) for your Life and AD&D Insurance.

Lincoln Financial Value Adds for Life & AD&D Enrollees

TravelConnect® is a service you can count on to provide support if you face an emergency when you're 100 miles or more away from home. [Learn more.](#)

LifeKeys® provides grief counseling, legal or financial information, and unlimited phone counseling for beneficiaries. [Learn more.](#)

Funeral Prep is an online portal that provides an array of resources, including help with at-need planning or pre-planning, 24 hours a day. [Learn more.](#)

Empathy is a service that provides families with one-on-one guidance to help them navigate the financial, legal, emotional, and logistical challenges that often feel overwhelming. [Learn more.](#)

Disability Insurance

Short-Term Disability (STD) Insurance provides eligible caregivers with a portion of your pre-disability earnings if you become disabled due to an injury or illness.

Long-Term Disability (LTD) Insurance is available for full-time caregivers only. Premier Health pays for this plan, which provides income replacement of 60% of your monthly base pay up to the maximum monthly benefit. Benefits are payable after the 180-day elimination period has been exhausted. As the caregiver, it is your responsibility to file a claim for this benefit.

Life and Disability Insurance

Whole Life Insurance with Long Term Care

Whole Life Insurance with Long Term Care through Allstate offers protection beyond your working years, potentially for your lifetime. With a guaranteed death benefit that will never decrease, level premiums that will never increase, cash value accumulation, living benefits and other options, Whole Life goes beyond typical term life insurance.

This plan protects your family with money that can be used any way they choose. It is most often used to pay for mortgage or rent, education for children and grandchildren, retirement, family debt, and final expenses. This plan also offers you coverage should you need Long Term Care after becoming chronically ill and confined to a nursing or assisted living facility, or if you need to receive home health or adult day care.

You can choose a fully-guaranteed death benefit (premiums payable to age 95) to leave behind. If you live to age 121, a lump-sum maturity benefit will be paid. Coverage for your spouse and children is available through a separate certificate or rider (limits may apply). **If you are currently enrolled, your options are to continue or waive coverage.**

If you're enrolling in this Whole Life plan for the first time in 2026, you may elect up to the following coverage amounts without answering medical questions:

- Employee: up to \$150,000
- Spouse: up to \$25,000
- Child: up to \$10,000

Important note: This benefit is not available to caregivers aged 70 or older at the time of enrollment.

Voluntary Benefits

Hospital Indemnity Insurance

Hospital Indemnity insurance from Lincoln Financial can reduce the financial stress of a hospital stay by providing a lump-sum cash benefit directly to you that can be used however you need. Even with health insurance, a stay in the hospital can become very costly very quickly as out-of-pocket charges begin to add up.

This plan offers a \$50 wellness benefit per year per insured when a qualified health assessment is completed, as well as an additional 10% benefit if you are using a Premier Health facility. Additionally, this policy does not coordinate with any other coverage, so you can still receive benefits on top of what your medical plan provides. For more information about Hospital Indemnity insurance, [click here](#).

Accident Insurance

Accidents can happen at any time – 24 hours a day, seven days a week. Our voluntary Accident Insurance program from Lincoln Financial provides payments directly to you to help cover the out-of-pocket costs associated with a covered accident (on and off-the-job). For more information about Accident Insurance, [click here](#).

This policy does not coordinate with any other coverage, so you can still receive benefits on top of what your medical plan provides. Plus, the plan includes a \$50 wellness benefit per year per insured when a qualified [health assessment](#) is completed.

Voluntary Benefits

Critical Illness Insurance

The voluntary Critical Illness program from Lincoln Financial provides you with a lump sum cash benefit in the event you or a loved one is diagnosed with a covered condition such as cancer, heart attack, or stroke. It can help provide financial protection so you can focus on what's really important — getting better.

You pick the level of coverage that provides the right protection for your family. Plus, the policy will also pay you a \$50 wellness benefit per year per insured when a qualified [health assessment](#) is completed. For more information about voluntary Critical Illness insurance, [click here](#). For Critical Illness with Cancer, [click here](#).

See what Premier Health caregivers are saying about Critical Illness!

“I was diagnosed with breast cancer in 2022. I had \$9,000 in my HRA that I was able to use for my treatments in 2023 before I met my out of pocket. I had always been very healthy prior to this. The critical insurance paid \$10,000 that I put in an account for future needs in treatment and it helped cover the gap for my salary when I was on short term disability.

You need to sign up for critical illness. You never know when you may have something serious occur. Also, it is easy to do your healthy living points for the money in your HRA and may someday prevent you from having a huge debt.”

- Rochelle Southard, Diabetes RN Educator, Premier Physician Network

Legal and Identity Theft Protection

Through a nationwide network of law firms, LegalShield® provides coverage for the following areas of law: family, financial, auto, home, estate planning, and general. Common legal events the plan supports include traffic tickets, rental disagreements, automobile accidents, credit disputes and estate management.

IDShield® monitors participants' personally identifiable information (PII) from all angles. Identity and credit threat alerts are sent to the participant if any suspicious activity is found. IDShield is the only identity theft protection plan armed with a team of licensed private investigators, ensuring that if your identity is stolen it will be fully restored.

To learn more about LegalShield® and IDShield®, [click here](#). NOTE: If you wish to cancel LegalShield or IDShield coverage, Open Enrollment is the only time you can do so each year.

Additional Benefits

Fidelity Medicare Services®

Fidelity Investments Medicare Services® is a free resource for Medicare education, guidance, and enrollment assistance. Fidelity's licensed insurance agents help you compare Medicare options and enroll—whether you are new to Medicare, want to adjust your existing Medicare coverage, or are helping a loved one. If you (or a loved one) are 64 or older—or eligible for Medicare due to disability—Fidelity is ready to help! Call 833-886-0033 (TTY: 711), Monday–Friday, 8:30 a.m.–8p.m. ET. Or schedule an appointment.

Additional Benefits

Health Advocate

Employee Assistance Program (EAP): All caregivers and their spouses/partners, dependents, parents, and parents-in-law have access to the EAP/work-life service.

- Includes five free virtual or in-person sessions per issue, per year, available 24/7/365 (via phone, text, or web).
- Covers a wide range of specialties such as stress, anxiety, depression, relationships, gender identity, substance abuse, and more.
- Provides support to research and find solutions to a variety of socioeconomic issues (e.g., housing, food insecurity, child and elder care, legal and financial matters).
- Includes Digital Cognitive Behavioral Therapy (dCBT) to address stress, depression and other concerns through web/mobile portal.
- Also available are personal concierge services to help with personal tasks including travel research and booking, restaurant reservations, party/event planning, event tickets, and more.

Health Advocacy Support: Health Advocate offers a navigation service that provides personalized care to address a variety of issues. Premier Health's advocates are available to provide support to caregivers and their families in troubleshooting and navigating healthcare-related services. The program is available to full- and part-time caregivers, dependents, parents, and parents-in-law.

Our advocates can:

- Explain coverage and coordinate benefits
- Research and resolve insurance claims and medical billing issues
- Identify leading in-network doctors and make appointments using a quality care evaluation approach
- Facilitate any required pre-authorizations for medical services, Durable Medical Equipment, and prescription drugs
- Research ways to reduce prescription drug and other costs
- Facilitate the transfer of medical records between physicians
- Get caregivers to the right care at the right time
- Help improve health outcomes and medical costs

Health Advocate has also partnered with Tava Health to provide expanded access to virtual therapy through their network of licensed professional therapists. Through our website or app, you can conveniently locate mental health providers and self-schedule appointments online. [Learn more.](#)

To get started, simply call 866-695-8622 to connect with an advocate for personal, confidential support.

See what Premier Health caregivers are saying about our EAP!

"This helped me get connected with a local therapist to help me through some mental health issues, who I've continued to see even after the 5 included sessions from the EAP."

- Corey Rindler, ERP Programmer/Analyst, Premier System Support

AblePay

AblePay Health can save you up to 13% on your copay, deductible, and coinsurance expenses. In addition, this program also offers flexible payment terms and can help answer questions you may have regarding your medical bills. Premier Health caregivers have saved more than \$116,000 through AblePay. AblePay is provided at no cost to you by Premier Health. All full- and part-time caregivers are eligible for this benefit. You do not need to be enrolled in the health plan to qualify, but some form of primary health insurance is required. [Learn more.](#)

Family Support Services

Bright Horizons Backup Child, Adult, Elder Care and Family Support Services

Enhanced family support available through our partnership with Bright Horizons provides caregivers flexible benefits that “meet the moment.” In addition to backup child, adult, and elder care support, caregivers will receive a free membership to access tuition discounts towards full-time childcare at most Bright Horizons centers. Caregivers will also receive discounts for tutoring and a host of other services, including housekeeping and pet care. Full-time caregivers are eligible for 10 uses per year. Part-time caregivers are eligible for five uses per year. [Click here](#) to register.

Family Building & Support via BenefitBump

Premier Health has partnered with BenefitBump to support caregivers and their partners/spouses on their path to parenthood. Free for you and your spouse/partner, BenefitBump’s digital support and human guides will help you:

- Navigate your pregnancy planning, pregnancy, adoption, or foster care journey.
- Understand your leave benefits and how to apply for that time off.
- Create a childcare plan, find a childcare provider, order a breast pump, and access breastfeeding support.
- Find in-network providers to maximize medical coverage and understand your employer’s benefits.
- Create a return-to-work plan.
- Manage your stress and anxiety on your path to parenthood.

New! Beyond the Bump Parenting Support – Now also available for families with kids through the age of 12, covering topics like physical health, academic success, social and emotional development, and age-appropriate responsibilities.

Visit mybenefitbump.com or download the BenefitBump mobile app to sign up now. When registering, use the invitation code [Premier](#). You and your family will also have the opportunity to get several free gifts throughout your engagement with the program.

Questions? Contact BenefitBump at 888-286-7314 or participantservices@benefitbump.com.

Menopause Support via Kindbody

Kindbody’s menopause program offers support and assistance navigating all stages of menopause. Participants will receive a free virtual consultation with a board-certified OBGYN and a personally customized plan for managing menopause. Participants will also receive three free hour-long consultation sessions with a menopause coach. This program also includes:

- Help with common issues such as metabolic changes, inflammation, weight gain/loss, muscle mass, and more.
- Connection to educational resources and a virtual platform to engage with support groups and other participants with similar experiences.
- Mental and emotional health support with individualized and couples counseling, acupuncture, mindfulness, guided meditation, and self-care and empowerment.
- Career and life transition assistance, to help members focus on change

Visit kindbody.com/activate. Use the employer registration code [KINDPREMIER](#) and your employee ID.

Questions? Contact Kindbody at 888-520-2536 or employeebenefits@kindbody.com.

Family Support Services

Calm Mindfulness App Membership

As part of the Premier Healthy Living wellness program, all full- and part- time benefits-eligible caregivers, and up to five dependents, are eligible for a free membership to Calm, a wellness app specifically designed for caregivers to find balance before, during, and after their workday. [Click here](#) to visit the Calm website and get started with your free membership!

See what Premier Health caregivers are saying about their Calm Mindfulness App!

“This is so helpful when I’m feeling stressed and anxious. It helps me feel centered and mindful, and able to focus better on my work. I still have so much left to explore in this app. I had a family member pass away after a long hospital stay, which was very painful. This app even has a set of sessions on navigating grief. I was able to do one of the sessions and it really helped on an especially tough day. Not only has this helped my mental and emotional health, but it has also helped my physical health, as I feel better in my body after completing a session.”

- Melissa Dillard, Application Analyst, Fidelity Health Care

“Download the Calm app. Put it on your home screen, so you see it daily. Click and listen for 10 minutes. The Calm app helps to set your mind for the day.”

- Jacqueline Boyed, Clinical Site Supervisor - Rehab Services, Premier Physician Network

Financial Well-Being

Fidelity Investments Goal Boostersm

Help save yourself from an unexpected expense and the worry that goes with it. Some emergencies are easier to handle if you’re ready for them. Fidelity Investments makes it simple and easy to get started. Put money aside, even a small amount, at a frequency you choose. Just set it and forget it. [Click here](#) to get started!

- **Milestones:** Encouragement at different checkpoints to show savers the progress they are making.
- **Reminders:** Occasional nudges to remind savers to take the final steps to start actively saving for their goals.
- **Defenders:** Digital “speed bumps” intended to help keep savers from derailing their progress.

Purchasing Power

This program makes it easy to get the products you need and pay for them over time, directly from your paycheck. Full- and part-time caregivers earning at least \$20,000 per year are eligible to participate. You can even take advantage of this on your first day of employment! Start with at least \$250 of spending power in your first three months of employment, and watch that number grow to more than \$1,000 after you’ve been employed for a full year or more. [Learn more here.](#)

Employee Discount Program

A host of additional discounts, ranging from pet insurance, meals, and oil changes to theme parks and movie tickets are available through [Perks at Work](#).

Dayton Live Exclusive Online Program

This ticketing program gives you access to the best available seats before they go on sale to the public – and often at a discount! [Click here](#) to visit Premier Health Company Exclusives Online. Visit the [Financial Well-Being](#) page on the Total Rewards Portal for more information.

2026 Benefit Carrier Contacts and Resources

Benefit Program	Benefit Resource	Customer Service	Website
Medical Plan	Anthem	844-993-4307	anthem.com/mcr/premierhealth
Pharmacy Benefits	TrueScripts	844-257-1955	truescripts.com
	PH Pharmacy	937-208-7966	
Health Savings Account (HSA)/ Limited Purpose HRA (LPHRA)	Fidelity Investments	800-343-0860	netbenefits.com/atwork
Health Reimbursement Arrangement (HRA)/Dependent Care Account (DCA)/ Flexible Spending Account (FSA)	Anthem	844-993-4307	anthem.com
Dental Plan	Superior Dental	800-762-3159	SuperiorDental.com
Vision Insurance	VSP	800-877-7195	vsp.com
Employee Assistance Program (All Caregivers)	Health Advocate	866-799-2728	healthadvocate.com/premierhealth
Employee Assistance Program (Fidelity Health Care Caregivers)	Premier Community Health	800-628-9343	Workplace Wellness - Employee Assistance Premier Health
Life Insurance and Accidental Death & Dismemberment (AD&D)/Disability	Lincoln Financial	888-291-0112	mylincolnportal.com
Accident/Critical Illness/Hospital Indemnity Insurance	Lincoln Financial	800-423-2765	mylincolnportal.com
Whole Life with Long-Term Care	Allstate	800-521-3535	allstate.com
Voluntary Legal & Identity Theft Protection	LegalShield/ID Shield	888-807-0407	shieldbenefits.com/premierhealth/overview
All health and well-being inquiries, including retirement	Caregiver Experience Center	937-734-4636	Caregiver Experience Center
Benefit Enrollment Counselors (New hires and Open Enrollment)	EOI Service Company, LLC	888-361-3942	premierhealth.mybenefitsappointment.com
COBRA	Bswift	866-365-2413	www.premierhealth.bswift.com
Backup Child, Adult, and Elder Care Program	Bright Horizons	877-242-2737	clients.brighthorizons.com/premierhealth
Family Building & Support	BenefitBump	888-286-7314	mybenefitbump.com Invitation code: Premier
Medical Discount Provider Program	AblePay Health	484-292-4000	ablepayhealth.com/premierhealth
Health Advocacy Services My Care Counselor	Health Advocate	866-695-8622	healthadvocate.com/premierhealth
Mindfulness Well-Being App	Calm	937-734-4636	calm.com/b2b/premier-health/subscribe
Employee Purchase Program	Purchasing Power	888-923-6236	Premierhealth.purchasingpower.com
Menopause Support Program	Kindbody	855-563-2639	Kindbody.com/activate

Benefit Guide Disclaimer: This benefit guide highlights key features of the Premier Health benefits program and does not include all plan rules and details. The terms of your benefit plans are governed by legal documents, including insurance contracts. Should there be any inconsistencies between this guide and the legal plan documents, the plan documents are the final authority. Premier Health reserves the right to change or discontinue its benefit plans at any time without prior advance notice. Participation in any of the plans is not a contract of employment.