

Benefits That Grow with You

2026 Benefits



Open Enrollment ends Nov. 7, 2025!

Go to akronchildrens.bswift.com beginning Oct. 20.



**Akron
Children's**



2026 New Hire Benefits Enrollment Guide

Akron Children's offers a comprehensive benefits program to meet the diverse needs of our employees and their families. You have the flexibility to choose different types and levels of benefits coverage, and many of your benefits costs can be paid with pre-tax dollars.

When Benefits Begin

Most benefits start on the first day of the month coinciding with or following your hire date. For example, if your hire date is May 11, your benefits are effective on June 1. If your hire date is May 1, your benefits are effective on May 1.

- Short Term Disability (STD) and Long Term Disability (LTD) coverage begins three months after your other benefits are effective.

Eligibility

Regular employees who are budgeted to work at least 16 hours per week are eligible for Akron Children's Hospital benefits:

- Full-time: budgeted for 36 – 40 hours per week
- Part-time: budgeted for 16 – 35 hours per week

Dependent Eligibility

You can enroll your eligible dependents for coverage. Your dependents include:

- Your legal spouse
- Your dependent children up to age 26.
- Your children age 26 or older may also be eligible if disabled.

Medical plans offered by Children's are subject to a spousal restriction based on the cost of the plan available to the spouse through their employer. If the working spouse's employer covers 51% or more of the total cost, then the spouse must elect medical coverage through their employer. The spouse can then be covered as secondary on Children's plan.

Steps to Enroll

You must enroll in your Akron Children's coverage within 31 days of your date of hire. To make your benefit elections:

- Go to myKidsnet > HR > Benefits > Benefits Log In
- Outside of myKidsnet, go to www.akronchildrens.bswift.com or use the bswift mobile app
When not logging in from myKidsnet, enter your Children's user name preceded by chmca\ (for example: chmca\abc1234) and your Children's network password.

Questions?

Resources are available to support you as you learn about your Akron Children's benefits.

Visit myKidsnet > HR > Benefits

Learn more about your benefits by viewing plan details and other benefits resources.

Call 888-261-1525 or email benefits@akronchildrens.org

Benefits representatives are available to answer any questions you have as you make your elections.



Paid Time Off (PTO) and Holiday Pay

Akron Children's understands that time away from work is important for your overall well-being and work/life balance. Under our PTO program, employees budgeted to work 32 or more hours per pay period accrue PTO. PTO is accrued based on job classification, date of hire, the number of years employed by Akron Children's and the number of qualifying hours worked.

PTO hours are used to cover time away from work for vacations, national holidays, minor illness, personal business and leaves of absence not covered by Short Term Disability, Long Term Disability or Workers' Compensation. PTO may only be used in the first 90 days to cover national holidays and own illness.

PTO accruals increase over time based on your job classification and years of service. Below are the accruals for new hires:

Full-Time and Part-Time Non-Exempt Employees

Hours Worked in Week	12 Month Accrual*
40	184 Hours = 23 days
36	165.59 Hours = 20.7 days
24	110.4 Hours = 13.8 days
16	73.6 Hours = 9.2 days

Exempt Employees

Hours Worked in Week	12 Month Accrual*
40	224 Hours = 28 days

Management Employees

Hours Worked in Week	12 Month Accrual*
40	272 Hours = 34 days

*Accrual days are based on an 8-hour shift.

Holiday Pay – if working a holiday

Full-time, Part-time and PRN non-exempt staff are paid 1.5 times regular pay for each hour worked.

Welcome to 2026 Open Enrollment

Benefits That Grow with You

At Akron Children's, we're committed to providing a competitive and meaningful Total Rewards program — that grows with you and supports every stage of life. From pay and health care to time off, financial wellness, recognition, and career development, our benefits are designed with your growth and your family's well-being in mind.

We know every family is unique. That's why our benefits go beyond the individual — no matter what your "crew" looks like. We've got you covered.

What's New or Continuing in 2026

Below are some key updates. You'll find full details in the pages that follow:

- No employee premium increases for the Gold or Silver medical plans, or for other benefits like vision, disability, and life insurance. Employee premiums for the PPO plan will increase.
- Tier 1 provider network continues to include Akron Children's, Memorial Health System, MetroHealth, and Summa Health — helping you access high-quality care at lower costs.
- Continued industry-leading HSA contributions from Akron Children's for Gold Plan participants.
- New hearing benefits across all health plans, including hearing exams and hearing aids.
- Flexible Spending Accounts (FSA) will transition to Fidelity Investments—with a new Limited Purpose FSA option.
- Dental coverage moves to Delta Dental, with reduced employee premiums.
- The Livongo program will end; glucometers and supplies will now be covered 100% through the health plans, not subject to the deductible.
- A new Parental Leave Program will launch in Fall 2026 to support growing families.
- Goal Booster Program through Fidelity will offer new ways to save for your goals, such as emergency funds, purchasing a home or car and saving for education through a 529 plan.
- Expanded retirement eligibility: The eligibility age for 403(b) employer match and 401(a) employer contribution will decrease from 21 to 18 years old.

Be sure to review the full guide for details and next steps—so you can make the most of your 2026 benefits.

Tier 1 Benefit Expansion – A Positive Impact

We're seeing strong results from the 2025 expansion of our Tier 1 provider network, which now includes Summa Health, MetroHealth, and Memorial Health System — alongside Akron Children's. In the first nine months, unique member utilization at Tier 1 systems has grown significantly compared to the same period last year. These results demonstrate that more plan members are making intentional choices about where to receive care.

Our projected medical and pharmacy costs for 2025 are expected to exceed \$92 million, with Akron Children's covering nearly \$79 million — or 85% — of that total. By choosing Tier 1 providers and using cost comparison tools available through Medical Mutual and CVS Caremark, you're helping reduce health care expenses — both for yourself and for the organization.

When you choose a Tier 1 provider, you can:

- Receive the highest level of coverage
- Pay lower deductibles and out-of-pocket costs
- Access preventive care covered at 100%

To learn more about Tier 1 services and find support with appointment scheduling, visit [HR > Benefits on myKidsNet](#).



Eligibility

To be eligible for Akron Children's benefits, you must be a regular employee budgeted to work at least 16 hours per week.

Dependent Eligibility

To be eligible for medical, dental and/or vision coverage through plans offered by Children's, your dependent must be your legal spouse or child. You may cover dependent children up to the end of the month they turn 26.

[Click here](#) to learn more about:

- Dependent Eligibility
- Spousal Restriction
- Secondary Coverage
- Qualifying Life Events

This Open Enrollment guide and all related benefits information are posted on myKidsnet under HR > Benefits.

Ready? We've Got Resources to Help You Enroll

Benefits counselors are available to answer any questions you have as you make coverage elections that best fit your needs.

Benefits Service Center hours during Open Enrollment:

Monday, Wednesday, Friday, 8 a.m. to 5 p.m.

Tuesday, Thursday, 7 a.m. to 7 p.m.

Saturday, 9 a.m. to 1 p.m.

Call 888-261-1525.

IMPORTANT:

If you don't enroll by the deadline, your current coverage will carry forward except for:

- Contributions to Health Savings Accounts (HSA) and
- Contributions to Flexible Spending Accounts (FSA).

FSA and HSA will be waived unless you elect to enroll during open enrollment.

What's New for 2026

Health Care Plans and Rates

Tier 1 Hospital Systems Remain in Place

As in 2025, our MMO medical plans will follow a four-tier design in 2026:

- **Tier 1:** Akron Children's, [Memorial Health System](#), [MetroHealth](#) and [Summa Health](#)
 - Tier 1 offers the highest level of coverage and savings.
 - Gold and Silver plan members pay \$0 in medical coinsurance after meeting the deductible.
- **Tier 2:** Providers in MMO's SuperMed network (excluding Cleveland Clinic)
 - Gold, Silver, and PPO plan members pay 20% coinsurance.
- **Tier 3:** Services at the Cleveland Clinic
- **Tier 4:** Out-of-network providers

Employee Premiums

While health care costs continue to rise, Akron Children's is absorbing the majority of the increase for 2026. As a result:

- Health plan premiums for the Gold and Silver plans will remain unchanged.
- Dental premiums will decrease.
- Premiums for all other benefits will stay the same.

However, PPO Plan costs are significantly higher than the Gold and Silver plans combined. Due to these higher costs, 2026 employee premiums for the PPO Plan will increase by \$7–\$21 per pay for full-time employees and \$9–\$28 per pay for part-time employees, depending on your coverage level.

We encourage you to review your medical plan options to evaluate enrollment in the Gold or Silver plan. The Benefits Call Center at 888-261-1525 is available for personalized support.

Gold Plan

Due to IRS requirements, the Gold Plan's annual deductible will increase from \$3,300 to \$3,400 for an individual and \$5,800 to \$6,000 for family. To offset this change, Tier 2 co-insurance maximums have been lowered.

See page 8 for plan design details.

For 2026, Akron Children's is offering three medical plan options through Medical Mutual of Ohio (MMO). Each option includes coverage at Tier 1, 2, 3 and out-of-network.

Gold Plan (Medical Mutual) — The Gold Plan is a consumer-directed health plan that features a hospital contribution to your Health Savings Account (HSA). You can also contribute to your HSA.

Silver Plan (Medical Mutual) — The Silver Plan is a consumer-directed health plan that qualifies you to contribute to your HSA. This plan has a higher deductible than the Gold Plan and minimal employee premiums. Single coverage under this plan will remain \$0 in employee premiums for 2026. There is no employer HSA contribution with enrollment in this plan.

Conventional PPO Plan — This plan offers the lowest deductible with the highest premium. Employees selecting the Conventional PPO are not HSA eligible.

For employees enrolling in the Gold Plan for 2026, the hospital's annual HSA contributions — which are well above benchmarks — will remain the same in 2026:

	2026
Single	\$1,300
Employee + Child(ren)	\$1,900
Employee + Spouse	\$2,100
Family	\$2,400

Note: Total annual hospital contribution shown. Hospital contributions are made to HSA accounts on a quarterly basis. See page 16 for details.



Ask Emma™ Can Help with Your 2026 Choices

Ask Emma is bswift's interactive decision support tool! Emma will guide you through the Open Enrollment process by asking a few simple questions. Based on your responses, she'll recommend plans that fit your needs and help take the guesswork out of selecting a medical plan that's right for you and your family. Emma also has videos and FAQs available to learn more about your options.

You'll find Emma at the bswift enrollment site akronchildrens.bswift.com. Select Ask Emma when completing your enrollment and she'll be ready to help!

New Health Plan Hearing Benefits

New hearing benefits will be available through our MMO health plans beginning Jan. 1, 2026.

These new benefits include:

- Up to \$2,500 in hearing aid coverage every four years, subject to deductible and coinsurance
- Coverage for certain hearing exams and hearing aid evaluations

For questions or assistance in finding network providers, contact Medical Mutual at 877-480-3108.

Livongo Program Ending

New Coverage for Diabetic Testing Supplies in 2026

As part of our ongoing effort to streamline benefits and enhance value through our core health plans, Akron Children's has made the decision to end the Livongo program effective Dec. 31, 2025.

Starting January 1, 2026, glucometers and diabetic testing supplies will be covered directly under our Medical Mutual (MMO) health plans — for both Type 1 and Type 2 diabetes.

Coverage details:

- 100% coverage through MMO's SuperMed Plus network of durable medical equipment providers. Tier 3 and Tier 4 (out-of-network) providers will be subject to the plan's applicable deductible and member coinsurance.
- Requires a valid physician order.
- Continuous Glucose Monitors (CGMs) will still require prior authorization.

This change ensures continued access to essential diabetes care while simplifying how supplies are obtained and covered. To find a durable medical equipment provider, visit the MMO member portal at www.medmutual.com or call 877-480-3108.

Dental Plans

Starting Jan. 1, 2026, Akron Children's will transition our dental coverage from **Guardian** to **Delta Dental**, the nation's largest and most experienced dental carrier.

We will continue to offer two plan options — Essential Dental and Enhanced Dental — now administered through Delta Dental's expansive national network, providing employees and their families with greater value and access.

Why Delta Dental?

- **Nationwide Network Access:** 3 out of 4 licensed dentists across the U.S. participate in the Delta Dental network.
- **Cost Savings:** Delta Dental's large networks are likely to save members money on their out-of-pocket expenses.
- **Proven Quality:** Participating dentists meet Delta Dental's rigorous credentialing standards.
- **Exceptional Service:** Over 99% of customer service inquiries are resolved on the first call.
- **Trusted by Millions:** Serving more than 90 million members nationwide.

Lower Premiums in 2026

Driven by anticipated plan savings through Delta Dental's network, **employee premiums will decrease by \$1–\$4 per pay**, depending on the selected coverage level.

See page 20 for details.

What's New for 2026 (cont'd)

Flexible Spending Accounts

Beginning Jan. 1, 2026, **Fidelity Investments** will be the new service provider for Akron Children's Flexible Spending Account (FSA) program, **replacing Inspira Financial**. The move to Fidelity consolidates important financial planning programs — retirement, Health Savings Account (HSA) and FSA under one partner, providing an integrated experience across Fidelity accounts.

NEW Limited Purpose Flexible Spending Account

New for 2026, if you enroll in the Gold or Silver Plan, in addition to contributing to a HSA, you may also contribute to the Limited Purpose Flexible Spending Account (LPFSA). This new benefit is available to pay for qualified dental and vision expenses. The LPFSA increases your ability to save more by using pre-tax dollars to pay for qualified expenses.

Participants must take action in bsuift during this open enrollment if they would like to contribute to an FSA.

See page 18 for details.

Retirement Programs

New after-tax contributions and Roth In-Plan conversion options

As part of its commitment to help you meet your retirement savings goals, Akron Children's has added after-tax contributions and Roth In-Plan conversion options to the 403(b) Plan.

These features provide an opportunity to:

- Save beyond the annual IRS limits on pre-tax and/or Roth contributions
- Convert non-Roth assets so funds can be distributed tax-free in retirement

Contact Fidelity to learn more about these complex options by calling 800-642-7131 Monday through Friday, 8 a.m. to 8:30 p.m.

Expanded Retirement Plan Eligibility

Beginning in 2026, the eligibility age for our retirement plans will be lowered — to provide this benefit to employees at an earlier age.

- 403(b) Employer Match: The minimum age to receive Akron Children's matching contributions to your 403(b) retirement account will be reduced from 21 to 18 years old.
- 401(a) Employer Contribution: The minimum age to be eligible for Akron Children's 401(a) employer contribution will also be lowered from 21 to 18 years old.

This change allows more employees to start building long-term financial security sooner.

Parental Leave Program Launching Fall 2026

As part of our continued commitment to supporting employees and their families, we are pleased to announce that a parental leave program will be launching in **fall 2026**.

This upcoming benefit will be designed to provide dedicated paid time off for eligible employees to care for and bond with a new child. Additional details, including eligibility criteria and program specifics, will be shared closer to the launch date.

Fidelity's Goal Booster Program

Fidelity's Goal Booster is an easy-to-use online tool that helps you set and track savings goals — such as building an emergency fund, buying a home or car, or saving for education with a 529 college savings plan. You choose your goal, set your target amount and timeline and get personalized guidance to help you stay on track.

Soon you'll have the ability to contribute to your Goal Booster savings directly through payroll deduction. Plus, you'll be able to see your Goal Booster account integrated with your other Fidelity accounts when logging in to NetBenefits or on the NetBenefits app.

Watch the ShortSheet for details!

Medical Plan Choices

Take a few moments to review the three medical plan options available for 2026. Here's a quick overview of your choices:

	Children's Conventional PPO Plan	Children's Gold Plan	Children's Silver Plan
Employee premium cost (Deductions from your paycheck)	Highest	Middle	Lowest
Health Savings Account (HSA)	N/A	✓	✓
Children's contributes to your HSA	N/A	✓	N/A
Annual deductible			
Tier 1: Akron Children's, Memorial Health System, MetroHealth and Summa Health	\$500/\$1,000	\$3,400/\$6,000	\$3,500/\$7,000
Tier 2: MMO SuperMed network (except Cleveland Clinic)	\$1,200/\$2,400	\$3,400/\$6,000	\$3,500/\$7,000
Tier 3: Cleveland Clinic	\$2,000/\$4,000	\$5,000/\$10,000	\$5,000/\$10,000
Tier 4: Out-of-Network	\$5,000/\$10,000	\$7,500/\$15,000	\$7,500/\$15,000
In-network preventive care covered at 100%	✓	✓	✓
Caremark prescription drug coverage	✓	✓	✓
Network	MMO	MMO	MMO

Saving for Health Care Expenses Makes Sense

When you enroll in the Children's Gold or Silver plans, you can enroll in a Health Savings Account (HSA), a tax-advantaged savings account that you can use to pay for health care expenses for you and eligible family members now and in the future — even during retirement.

If you enroll in the Gold Plan, Children's will contribute to your HSA based on your enrollment tier. You can add to the account with pre-tax contributions up to the IRS limit through payroll deductions. Be sure to enroll in the HSA plan, indicating at least a \$0 contribution in order to receive the employer quarterly funds. There is no hospital HSA contribution with enrollment in the Silver Plan.

See page 15 to learn about the HSA and its tax advantages.

Medical Mutual

www.medmutual.com

Member Services: 877-480-3108

24/7 Nurse Line: 888-912-0636

MedMutual mobile app

Preventive Care Supports Your Well-Being

All of the medical plan options include these wellness benefits covered at 100%:

- In-network preventive care visits
- Wellness screenings
- In-network immunizations for you and your covered dependents
- Preventive care prescriptions at \$0 cost

2026 Medical Plan Comparison

Plan Feature	Akron Children's Gold Plan			
	Tier 1 Akron Children's Memorial Health MetroHealth Summa Health	Tier 2 MMO's SuperMed Network (except Cleveland Clinic)	Tier 3 Cleveland Clinic	Tier 4 Out-of-Network
Preventive Care	Covered at 100%	Covered at 100%	Covered at 100%	60% after deductible
Deductible Single	\$3,400*	\$3,400*	\$5,000*	\$7,500*
Deductible Family	\$6,000*	\$6,000*	\$10,000*	\$15,000*
Member Coinsurance	0%	20%	50%	60%
Coinsurance Max Single	N/A	\$2,400	\$800	\$7,500
Coinsurance Max Family	N/A	\$4,800	\$800	\$15,000
Office Visit	\$0 after deductible	20% after deductible	50% after deductible	60% after deductible
Specialty Office Visit	\$0 after deductible	20% after deductible	50% after deductible	60% after deductible
Urgent Care Visit	\$0 after deductible	20% after deductible	50% after deductible	60% after deductible
Emergency Room Visit	\$0 after deductible	\$0 after deductible	\$0 after deductible	\$0 after deductible
Emergency Room Visit (non-emergency)	\$0 after deductible	20% after deductible	50% after deductible	60% after deductible
Out of Pocket Max - Single	\$5,800			\$15,000
Out of Pocket Max - Family	\$10,800			\$30,000
Hospital's HSA Contribution**	\$1,300 Employee only; \$1,900 Employee + child(ren); \$2,100 Employee + spouse; \$2,400 Family			

Plan Feature	Akron Children's Silver Plan			
	Tier 1 Akron Children's Memorial Health MetroHealth Summa Health	Tier 2 MMO's SuperMed Network (except Cleveland Clinic)	Tier 3 Cleveland Clinic	Tier 4 Out-of-Network
Preventive Care	Covered at 100%	Covered at 100%	Covered at 100%	60% after deductible
Deductible Single	\$3,500*	\$3,500*	\$5,000*	\$7,500*
Deductible Family	\$7,000*	\$7,000*	\$10,000*	\$15,000*
Member Coinsurance	0%	20%	50%	60%
Coinsurance Max Single	N/A	\$2,500	\$1,000	\$7,500
Coinsurance Max Family	N/A	\$5,000	\$2,000	\$15,000
Office Visit	\$0 after deductible	20% after deductible	50% after deductible	60% after deductible
Specialty Office Visit	\$0 after deductible	20% after deductible	50% after deductible	60% after deductible
Urgent Care Visit	\$0 after deductible	20% after deductible	50% after deductible	60% after deductible
Emergency Room Visit	\$0 after deductible	\$0 after deductible	\$0 after deductible	\$0 after deductible
Emergency Room Visit (non-emergency)	\$0 after deductible	20% after deductible	50% after deductible	60% after deductible
Out of Pocket Max - Single	\$6,000			\$15,000
Out of Pocket Max - Family	\$12,000			\$30,000
Hospital's HSA Contribution	Not Applicable			

*Prescription drug expenses apply to this plan's deductible, coinsurance limit and maximum out-of-pocket. See the Pharmacy Benefit Chart on page 10 for your cost-share AFTER the deductible is met.

**Total annual hospital contribution shown. Hospital contributions are made to HSA accounts on a quarterly basis.

Akron Children's PPO Plan

Plan Feature	Tier 1 Akron Children's Memorial Health MetroHealth Summa Health	Tier 2 MMO's SuperMed Network (except Cleveland Clinic)	Tier 3 Cleveland Clinic	Tier 4 Out-of-Network
Preventive Care	Covered at 100%	Covered at 100%	Covered at 100%	60% after deductible
Deductible Single	\$500	\$1,200	\$2,000	\$5,000
Deductible Family	\$1,000	\$2,400	\$4,000	\$10,000
Member Coinsurance	10%	20%	50%	60%
Coinsurance Max Single	\$2,500	\$4,000	\$4,600	\$10,000
Coinsurance Max Family	\$5,000	\$8,000	\$9,200	\$20,000
Office Visit	\$20	\$35	\$50	60% after deductible
Specialty Office Visit	\$30	\$45	\$75	60% after deductible
Urgent Care Visit	\$40	\$65	\$100	60% after deductible
Emergency Room Visit	\$400	\$400	\$400	\$400
Emergency Room Visit (non-emergency)	\$400 co-pay then 10%	\$400 co-pay then 20%	\$400 co-pay then 50%	\$400 co-pay then 60%
Out of Pocket Max - Single		\$6,600		N/A
Out of Pocket Max - Family		\$13,200		N/A

Note: For Prescription Drugs benefits, see the Pharmacy Benefit chart on the next page for your cost-share. No deductible applies.



Pharmacy Benefit

All medical plan options include benefits for prescription drugs. If you are enrolled in the Children’s Gold or Silver plans, the costs in the chart below apply after you have met the plan’s annual deductible.

	PHARMACY BENEFIT		
	Children’s Outpatient Pharmacy (for 30-day supply)	CVS/Caremark Retail Pharmacy Network (for 30-day supply)	Maintenance Choice or Mail Order (for 90-day supply)**
Generic	\$10	\$15	\$30
Formulary Brand	25% \$15 minimum \$75 maximum	35% \$50 minimum \$150 maximum	30% \$75 minimum \$200 maximum
Non-Formulary Brand	35% \$30 minimum \$250 maximum	50% \$100 minimum \$500 maximum	40% \$150 minimum \$600 maximum
Specialty Medications*	\$0 if enrolled in PrudentRx. 30% if not enrolled in PrudentRx. (For Gold and Silver Plan members, this applies after the deductible is met.) \$15 generic/\$200 brand co-payment for non-PrudentRx eligible medications. 30-day supply maximum.		

*Most specialty medications are not available at Children’s Outpatient Pharmacy or other retail pharmacies, but are available through CVS Caremark Specialty Pharmacy.

**The maintenance choice network includes CVS retail, Caremark mail order, Kroger, and Costco pharmacies.

This allows members to obtain a 90-day supply through CVS retail, Caremark mail order, Kroger and Costco pharmacies for their maintenance medications.

CVS Caremark has partnered with PrudentRx to offer a copay assistance program for specialty medications dispensed through the CVS Caremark Specialty Pharmacy. Call CVS Caremark member services at 888-202-1654 to learn more about this program. When enrolling in the Gold and Silver Plan options, there are important out-of-pocket cost impacts to consider before opting into the PrudentRx program — click [here](#) for details.

CVS Caremark
888-202-1654
www.caremark.com
CVS Caremark app

Akron Children’s pharmacy benefit includes preventive care drugs with 100% coverage.



Scenarios to Help Your Decision Making

Understanding your costs under the three medical plan options — and the tier coverage — can help you choose a plan that best fits your needs. Below are examples that compare the costs of the Gold and Silver plans to the PPO plan when using Tier 1 or Tier 2 network providers.

While these examples illustrate the same total claim costs being processed through Tier 1 versus Tier 2, pricing can vary greatly based on where you go for care. Understanding your options and estimating costs before you get care will help you select the best place for services and contribute to your savings.



askEMMA

Want to see additional scenarios?

Select Ask Emma when completing your enrollment.

Full-Time: Single Coverage

Example: Medical Claims Totaling \$5,000

In this example, the **full-time employee has chosen employee-only coverage** and will **have claims totaling \$5,000** during 2026.

	Tier 1 Network Providers			Tier 2 Network Providers		
	Gold Plan	Silver Plan	Conventional PPO Plan	Gold Plan	Silver Plan	Conventional PPO Plan
Employee premium cost (pay deduction)	\$1,222	\$0	\$3,510	\$1,222	\$0	\$3,510
Amount you pay for claims	\$3,400	\$3,500	\$950	\$3,720	\$3,800	\$1,960
Total (premium + claim cost)	\$4,622	\$3,500	\$4,460	\$4,942	\$3,800	\$5,288
Akron Children's HSA contribution	\$1,300	\$0	\$0	\$1,300	\$0	\$0
Total Cost Impact to You	\$3,322	\$3,500	\$4,460	\$3,642	\$3,800	\$5,470

Example: Medical Claims Totaling \$20,000

In this example, the **full-time employee has chosen employee-only coverage** and will **have claims totaling \$20,000** during 2026.

	Tier 1 Network Providers			Tier 2 Network Providers		
	Gold Plan	Silver Plan	Conventional PPO Plan	Gold Plan	Silver Plan	Conventional PPO Plan
Employee premium cost (pay deduction)	\$1,222	\$0	\$3,510	\$1,222	\$0	\$3,510
Amount you pay for claims	\$3,400	\$3,500	\$2,450	\$5,800	\$6,000	\$4,960
Total (premium + claim cost)	\$4,622	\$3,500	\$5,960	\$7,022	\$6,000	\$8,470
Akron Children's HSA contribution	\$1,300	\$0	\$0	\$1,300	\$0	\$0
Total Cost Impact to You	\$3,322	\$3,500	\$5,960	\$5,722	\$6,000	\$8,470

These examples are for illustration only, and calculations will vary based on your actual claims experience.

See next page for family coverage examples.

Contribute Your Rate Savings Into Your HSA

When you enroll in the Gold or Silver plans, you'll pay less every pay period for coverage compared to the PPO plan. Consider contributing the savings each pay into your Health Savings Account (HSA). Those contributions can really add up — and you can use them for health care expenses in 2026 or in the future.

Scenarios to Help Your Decision Making

Full-time: Family Coverage

Example: Medical Claims Totaling \$8,000

In this example, the full-time employee has chosen family coverage and will have claims totaling \$8,000 during 2026.

	Tier 1 Network Providers			Tier 2 Network Providers		
	Gold Plan	Silver Plan	Conventional PPO Plan	Gold Plan	Silver Plan	Conventional PPO Plan
Employee premium cost (pay deduction)	\$3,588	\$2,132	\$11,440	\$3,588	\$2,132	\$11,440
Amount you pay for claims	\$6,000	\$7,000	\$1,700	\$6,400	\$7,200	\$3,520
Total (premium + claim cost)	\$9,588	\$9,132	\$13,140	\$9,988	\$9,332	\$14,960
Akron Children's HSA contribution	\$2,400	\$0	\$0	\$2,400	\$0	\$0
Total Cost Impact to You	\$7,188	\$9,132	\$13,140	\$7,588	\$9,332	\$14,960

Example: Medical Claims Totaling \$40,000

In this example, the full-time employee has chosen family coverage and will have claims totaling \$40,000 during 2026.

	Tier 1 Network Providers			Tier 2 Network Providers		
	Gold Plan	Silver Plan	Conventional PPO Plan	Gold Plan	Silver Plan	Conventional PPO Plan
Employee premium cost (pay deduction)	\$3,588	\$2,132	\$11,440	\$3,588	\$2,132	\$11,440
Amount you pay for claims	\$5,800	\$7,000	\$4,900	\$10,800	\$12,000	\$9,920
Total (premium + claim cost)	\$9,388	\$9,132	\$16,340	\$14,388	\$14,132	\$21,360
Akron Children's HSA contribution	\$2,400	\$0	\$0	\$2,400	\$0	\$0
Total Cost Impact to You	\$6,988	\$9,132	\$16,340	\$11,988	\$14,132	\$21,360

These examples are for illustration only, and calculations will vary based on your actual claims experience.

Where to Get the Right Level of Care

Affordable, Convenient Care Options

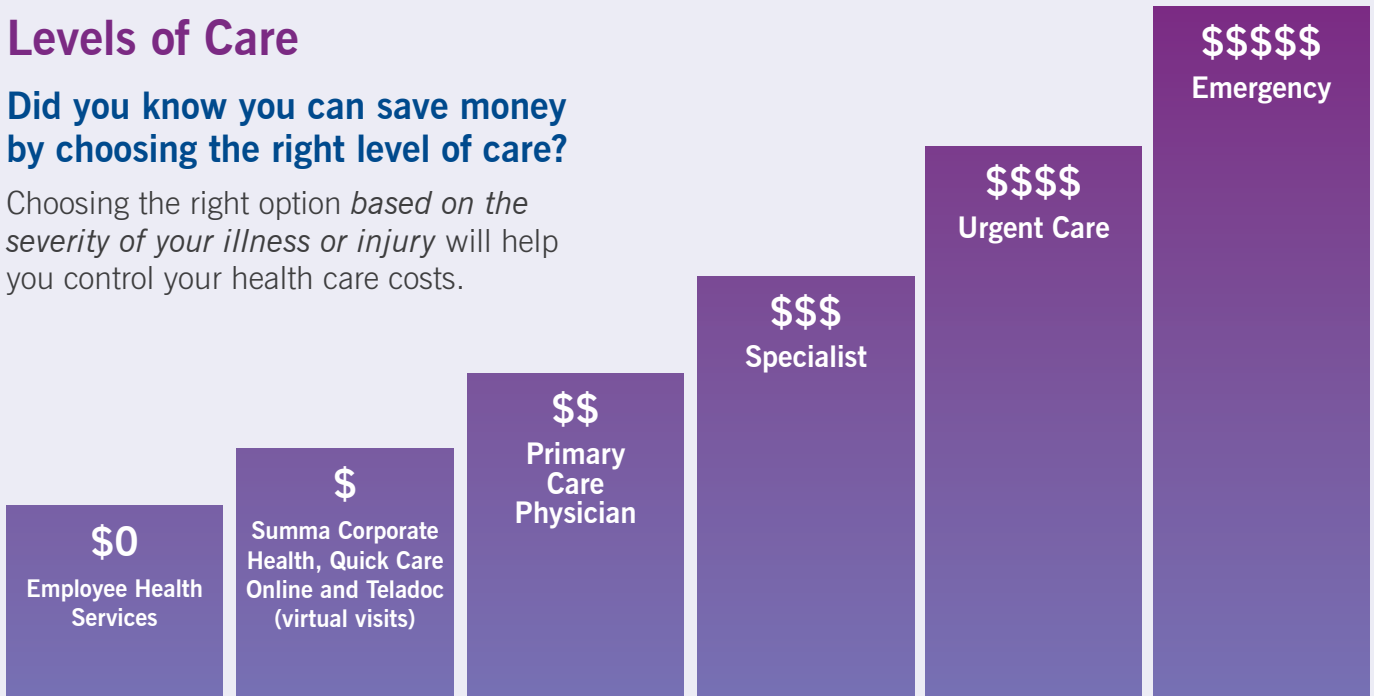
When you or a family member is faced with an illness or injury, it's important to understand your level of care options and how to select the most appropriate one. Depending on the severity of the medical issue, choosing the most appropriate level of care can make a big difference in cost and treatment.

If you are ever unsure where to seek treatment, start by calling the Medical Mutual Nurse Line at 888-912-0636 or contacting your doctor for a recommendation for your health and safety. Always seek treatment at the ER for life-threatening medical situations. **You should dial 911 immediately for any medical problem that appears to be life-threatening.**

Levels of Care

Did you know you can save money by choosing the right level of care?

Choosing the right option *based on the severity of your illness or injury* will help you control your health care costs.



Employee minor illness/injury care services

Multiple options are available for employees to receive quick, convenient access to care for minor medical conditions:

Employee Health: \$0 cost

Employees may visit Employee Health (Akron Campus, Locust 350-A) for care with an onsite nurse practitioner for minor medical conditions. No appointment is necessary, and the visit is no cost.

Summa Corporate Health: \$40/visit

Employees may visit Summa Corporate Health locations for minor care. No appointment is necessary. Employees pay \$40 by credit card at the time of the visit. Click [here](#) to learn more about these options.

Estimate Your Costs

Health care costs can vary by hundreds or even thousands of dollars depending on which doctor and facility you visit. Understand your options and estimate your costs before you get care. Log in to My Health Plan at MedMutual.com/Member or via the MedMutual mobile app. [Click here](#) to learn more about finding care and estimating your costs.

Virtual Care

Low-cost virtual visits for minor health issues are easy to do from anywhere. [Click here](#) to learn about visits through Akron Children's Quick Care Online and Teladoc.

Medical Mutual's Nurse Line



If you have a medical question and you're not sure where to start, call the Medical Mutual Nurse Line at **888-912-0636**. A trained nurse is available 24/7 — at no cost — to answer your questions and help you decide where to go if you need medical care.

A nurse will evaluate your symptoms, provide an assessment and help you take the most appropriate action. The Nurse Line staff will help you make the most informed decisions about how to handle a variety of health and wellness concerns and connect you with the appropriate resources. If it's an emergency, the nurse will tell you what steps to take immediately and will follow up later to see how you're doing.

Nurse Line is a valuable health benefit

Nurse Line is available 24/7 to Medical Mutual members at no charge. It's a convenient and easy way to get answers to your health care questions—even when your doctor's office is closed. The Nurse Line will:

- Advise you personally, no matter the size of the concern

- Provide easy-to-understand explanations about medical tests and results
- Talk you through self-care for treating minor medical conditions at home
- Help determine if you need to visit your doctor, an urgent care clinic or the emergency room
- Assess symptoms using nationally accredited guidelines
- Stay on the line until you feel you understand next steps

Note: If the MMO Nurse Line gives advice to seek treatment at the emergency room, the associated claim will be processed at the higher benefit level of a true emergency, even if it is determined to have been a non-emergency situation.

**24/7 Medical Mutual Nurse Line:
888-912-0636**

Health Savings Account



Health Savings Account

Fidelity Investments is the service provider for Akron Children's **Health Savings Account** (HSA) program.

With Fidelity, you'll have access to:

- **A streamlined online experience** — Manage your health care spending and retirement goals easily by accessing your retirement plans and HSA all in one place on Fidelity NetBenefits.
- **Easy-to-use tools and applications** — Plan, track your expenses and pay bills all through Fidelity. Access workshops, guides and tools for your HSA.
- **Debit card** — Pay for qualified medical expenses with your debit card.
- **Flexible investing platform** — Your HSA investing choices include more than 10,000 mutual funds, individual stocks and bonds, CDs and ETFs on Fidelity's brokerage platform.

- **Money Market Default** — Contributions without an investment election on file are placed in a [Fidelity® Government Cash Reserves](#) account to help you grow your money. Learn more about the Fidelity advantage [here](#).

IMPORTANT:

Take action in bswift during open enrollment to enter your 2026 HSA contribution amount.

If you choose not to contribute to your HSA and are enrolling in the Gold Plan, be sure to designate a \$0 employee contribution (do not waive the plan) if you wish to receive the employer contribution.

Health Savings Account (cont'd)

HSA steps during your enrollment:

1. Select the Children’s Gold or Silver Plan for 2026.

2. Enter your contribution amount.

Gold Plan – Annual Contributions

	Children’s contributes*	You can contribute up to
Single	\$1,300	\$3,100
Employee+ Child(ren)	\$1,900	\$6,850
Employee+ Spouse	\$2,100	\$6,650
Family	\$2,400	\$6,350

Silver Plan – Annual Contributions

	Children’s contributes	You can contribute up to
Single	N/A	\$4,400
Employee+ Or Family	N/A	\$8,750

If you are 55 or older, you may contribute an additional \$1,000 each year in “catch up” contributions.

*Total annual hospital contribution shown. Hospital contributions are made to HSA accounts on a quarterly basis.

If you are enrolled in the Gold Plan, the hospital will make its first quarterly contribution to your Fidelity HSA account in Jan., so you’ll have an HSA balance to help cover health care costs at the start of 2026.

Reminder, you can change your HSA contributions at any time by going to akronchildrens.bswift.com.

Take a Look at the HSA’s Triple Tax Advantages

- 1.** You pay no federal income taxes on the money that you or Children’s contribute to the account. In most states, you avoid state taxes on the account, too.
- 2.** The earnings on your HSA grow tax free. The account is a great way to save money for health care expenses during your retirement.
- 3.** The money you withdraw to pay for eligible medical expenses — today or in the future — is not subject to taxes.



Prescription Drug Expenses and the HSA

When you enroll in the Gold or Silver Plan, your prescription drug expenses will be applied to your medical plan deductible. After you meet the plan deductible, you will pay the prescription drug co-pay or coinsurance amounts (depending on the category of the drug). The plan covers certain preventive medications with \$0 co-pay, not subject to deductible.

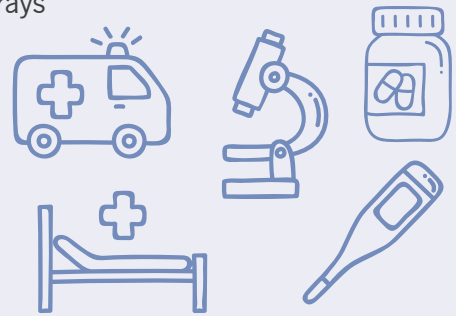
You can use your HSA to pay for the prescription, but keep in mind that you cannot withdraw more for health care costs than the balance available in the account. For example, if you have a balance of \$325 in your HSA and you have a health care expense of \$400, you can use the full amount of the HSA toward the bill, and you will have to pay the remainder outside the HSA. You can then reimburse yourself from the HSA for the \$75 you had to spend out of pocket, once additional deposits are made into the account.

The amount you pay for prescription drug co-pays or coinsurance during the plan year is capped at the Gold or Silver Plan out-of-pocket maximum amount. If you meet that maximum, your prescriptions are covered at 100% for the remainder of the year.



The HSA can be used for a wide variety of health care expenses. Here are just a few:

- Ambulance
- Dental (including orthodontia)
- Eyeglasses, contacts and eye exams
- Hospital services (inpatient and outpatient)
- Laboratory fees
- Operations (cosmetic surgery not covered unless medically necessary)
- Prescription medication
- X-rays



Review this IRS publication to learn about eligible qualified expenses: [Publication 502 \(2024\), Medical and Dental Expenses](#).

If you are enrolled in Medicare Part A or B, you can enroll in the Gold or Silver Plan, but you aren't eligible to contribute to the Health Savings Account (HSA). This HSA eligibility restriction applies only to you (the employee), not your spouse. As long as you are not enrolled in Medicare Part A or B, you and your spouse can participate in the HSA, even if your spouse is enrolled in Medicare.

Contact Fidelity at least six months before you reach age 65 for important information about your account.

Flexible Spending Accounts

Our Flexible Spending Account program is moving to Fidelity!

Beginning Jan. 1, 2026, Fidelity Investments will be the new service provider for Akron Children’s Flexible Spending Account (FSA) program. Now your Flexible Spending Accounts and other Fidelity accounts will be available under one login at www.netbenefits.com and NetBenefits mobile app. After open enrollment is complete, a Fidelity Health & Benefits debit card will be sent to you in December with information on how to use your funds.

Your 2025 FSA funds at Inspira Financial will not transfer to Fidelity. You can incur eligible expenses for your 2025 accounts until March 15, 2026. Any funds not used by this date will be forfeited. You have until April 30, 2026 to file a claim for expenses incurred in the 2025 plan year. To submit claims, log into your account at inspirafinancial.com or use the [Inspira Mobile app](#).

NEW Limited Purpose Flexible Spending Account

New for 2026, if you enroll in the Gold or Silver Plan, in addition to contributing to a Health Savings Account, you may also contribute to the Limited Purpose Flexible Spending Account (LPFSA). This new benefit is available to pay for qualified dental and vision expenses. The LPFSA increases your ability to save more by using pre-tax dollars to pay all qualified expenses. You can use your HSA to pay for all qualified medical expenses and your LPFSA for qualified vision and dental expenses.

Your FSA Options

	Health Care FSA	Limited Purpose FSA	Dependent Care FSA
Who is eligible	Employees not enrolled in the Gold or Silver plans	Employees enrolled in the Gold or Silver plans	Anyone who has eligible expenses for dependents
Eligible expenses	Qualified medical, prescription, dental and vision expenses	Qualified dental and vision expenses	Childcare for children age 13 and elder care
Annual contribution limit	\$3,400	\$3,400	\$7,500
Can incur claims	Through March 15, 2027	Through March 15, 2027	Through March 15, 2027
Claims submission deadline	April 30, 2027	April 30, 2027	April 30, 2027

You can incur eligible expenses for your 2026 accounts until March 15, 2027. It is important to carefully estimate your yearly out-of-pocket FSA expenditures. Any amounts contributed to your account for which a reimbursement claim is not made by the deadline will be forfeited.

The Fidelity Advantage

- Use one login on NetBenefits to access your Retirement Savings Plans, Health Savings Account (HSA) and FSAs.
- You can use your debit card to pay for qualified expenses. It works with your FSAs and HSA, and the amount is automatically deducted from the correct account.
- The Fidelity Health app — the companion app to NetBenefits. Use your same NetBenefits login!
- **View:** Know where your health and benefit accounts stand with account-related activity in one place.
- **Act:** Make decisions and manage health care expenses on the go for you and your dependents.
- **Tools:** Leverage the easy-to-use qualified medical expense barcode scanner, receipt library, and ID Card Wallet.
- **Learn:** Get information around navigating major life events with access to articles and timely alerts to help you make informed decisions in the moments that matter.

Go to <https://www.irs.gov/publications/p502> for a complete list of eligible expenses.

Note: In accordance with IRS regulations, nondiscrimination testing is conducted annually for the Dependent Care FSA. If the results show that the plan disproportionately benefits highly compensated employees, their annual contribution limits may be adjusted to ensure compliance.

Lyra Benefit

Lyra provides mental health coaching, therapy and other support for emotional well-being. Employees and their spouses and dependents, regardless of enrollment in ACH medical benefits, are able to access a range of confidential support services, including:

- **25 coaching or therapy sessions per person per year at no cost** to employees, and their spouses and dependents. With Lyra, individuals will be able to select the mental health coach or therapist who best matches their preferences and begin care right away.
- **24/7 support** through Lyra's Care Navigator Team.
- Unlimited access to an **on-demand self-care library** of research-backed videos, articles, meditations and more.
- **Work-life services** and expert advice including legal, financial, identity theft and dependent care services.

No matter what you're going through, Lyra is here to support you. Choose the most convenient option for your busy life — meet with providers in person, via video or use Lyra's self-care app for support on the go.

Get started by visiting akronchildrens.lyrahealth.com or downloading the Lyra app. When registering, enter **Akron Childrens** for the sponsoring organization.

Having the tools to support your mental health can empower you to better understand yourself and navigate challenges at home and in the workplace.

Lyra
akronchildrens.lyrahealth.com
care@lyrahealth.com
833-511-0837
Lyra mobile app



Dental Plans

Starting Jan. 1, 2026, Akron Children’s dental coverage will be through Delta Dental, the nation’s largest and most experienced dental carrier. You have a choice between two plan options: Essential Dental and Enhanced Dental.

	Essential Dental Plan		Enhanced Dental Plan	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Calendar year max	\$2,000		\$2,500	
Orthodontia lifetime max	\$1,000		\$2,000	
Individual deductible	\$50 (waived for preventive)		\$50 (waived for preventive)	
Coinsurance				
Preventive	100%	100%	100%	100%
Basic	80%	75%	90%	80%
Major	50%	45%	60%	50%
Orthodontia	50%	45%	50%	45%
Orthodontia age limit for coverage	Dependent children to age 26		Dependent children to age 26	

Delta Dental
www.deltadentaloh.com
 800-524-0149
 Delta Dental mobile app
 Click [here](#) for Questions & Answers about coverage under Delta Dental.

Click [here](#) to learn about finding an in-network provider.

Visit your dentist twice each year for routine dental exams. They’re covered at 100% when in-network providers are used.



Vision Plans

You may select Essential Vision or Enhanced Vision coverage through EyeMed. Below is an overview of the plans:

Vision Care Services	Essential Vision Plan		Enhanced Vision Plan	
	In-Network (Your cost)	Out-of-Network (Reimbursement)	In-Network (Your cost)	Out-of-Network (Reimbursement)
Exam	\$10 co-pay	Up to \$30	\$0 co-pay	Up to \$30
Contact Lens Fit & Follow-up				
Standard	Up to \$40	Not covered	\$0 co-pay	Up to \$40
Premium	10% off retail price	Not covered	\$0 co-pay; 0% off retail price less \$40 allowance	Up to \$40
Frame	\$0 co-pay; 20% off balance over \$130 allowance	Up to \$65	\$0 co-pay; 20% off balance over \$160 allowance	Up to \$80
Lenses				
Single vision	\$25 co-pay	Up to \$25	\$10 co-pay	Up to \$25
Bifocal	\$25 co-pay	Up to \$40	\$10 co-pay	Up to \$40
Trifocal	\$25 co-pay	Up to \$55	\$10 co-pay	Up to \$55
Lenticular	20% off retail price	Not covered	\$10 co-pay	Up to \$33
Progressive (standard)	\$90 co-pay	Up to \$40	\$10 co-pay	Up to \$40
Progressive (premium)	\$90 co-pay; 20% off retail price less \$120 allowance	Up to \$40	\$10 co-pay; 20% off retail price less \$120 allowance	Up to \$40
Contact Lenses				
Conventional Contacts	\$0 co-pay; 15% off balance over \$130 allowance	Up to \$104	\$0 co-pay; 15% off balance over \$160 allowance	Up to \$128
Disposable Contacts	\$0 co-pay; 100% of balance over \$130 allowance	Up to \$104	\$0 co-pay; 100% of balance over \$160 allowance	Up to \$128
Medically necessary contacts	\$0 co-pay	Up to \$200	\$0 co-pay	Up to \$210

For more details, [click here](#) to view EyeMed’s coverage summaries.

EyeMed’s vision plans offer so much more, including options for lenses (anti-reflective coating, polycarbonate, tint, UV treatment, etc.), benefits for hearing care and LASIK or PRK services.

EyeMed

www.eyemedvisioncare.com

866-723-0514

EyeMed mobile app



Income Protection Programs



Life and Accidental Death & Dismemberment (AD&D) Insurance

Basic Employee Life and Accidental Death & Dismemberment (AD&D) Coverage

Children's provides basic life insurance and AD&D coverage equal to one times your base annual earnings up to a maximum of \$750,000 at no cost to you. Coverage above \$450,000 is subject to evidence of insurability.

You can choose to purchase optional insurance for yourself, your spouse and/or your dependent children. During Open Enrollment, you may elect to increase coverage, however evidence of insurability (EOI) may be required.

Employee Optional Life/AD&D Coverage

You may elect additional optional life/AD&D coverage of 1x to 5x your annual earnings to a maximum of \$750,000.

During open enrollment, as long as you have not been denied evidence of insurability (EOI) in the past, you can enroll in Optional Life/AD&D (at 1x your annual earnings) or increase your employee life coverage by one level (which would be 1x your earnings), with guarantee issue up to the non-medical maximum of \$500,000. If you have been denied EOI in the past any increase will be subject to EOI. If the increase results in an amount above \$500,000, any amount over \$500,000 will be subject to EOI.

This is also an opportunity for you to make changes to your coverage. If you elect to increase your coverage by more than one level or above the non-medical maximum, however, EOI would be required to make those changes.

Income Protection Program (cont'd)

Basic Dependent Life Insurance

Basic Dependent Life is a bundled coverage, which includes \$10,000 of life coverage for your spouse and \$10,000 for each of your dependent child(ren).

Spouse Optional Life Insurance

Akron Children's benefits program includes Spouse Optional Life Insurance coverage:

- If you enroll in Employee Optional Life/AD&D coverage, you will also be able to elect coverage for your spouse.
- Spouse Optional Life Insurance may be elected in increments of \$10,000, up to a maximum \$100,000. The amount of Optional Spouse Life Insurance may not exceed 100% of the amount of Employee Optional Life Insurance you have elected.
- Any increase in optional life for spouse coverage, including enrolling for the first time, will be subject to EOI.

As you are completing Open Enrollment, you must add a spouse to your Family Information in order to elect Spouse Optional Life coverage.

Note: For both Spouse Optional and Basic Dependent Life Insurance, if your spouse or dependent is confined in a hospital, skilled nursing facility or rehabilitation facility on the effective date of this coverage, coverage will be delayed until your dependent is no longer confined.

You can review your Life and AD&D coverage options and make your elections during enrollment. Not sure how much coverage you need? Review additional information from Lincoln and use the [life insurance needs calculator](#).

Note: You must be considered Actively at Work on Jan. 1, 2026, for any newly elected coverage and/or increases in coverage to be effective. If you are not considered Actively at Work on Jan. 1, 2026, coverage elected during this Open Enrollment will be delayed until you return to active employment.



Disability Insurance

Our benefits program includes Short Term Disability (STD) and Long Term Disability (LTD) benefits to protect you if you become disabled and cannot work. The hospital provides full time and exempt employees core STD and LTD insurance coverage at no cost. If eligible, during Open Enrollment you may elect optional STD and/or LTD coverage.

Learn about your life insurance benefits!
Visit mylincolnportal.com or call 800-216-5023.

Voluntary Benefits

During Open Enrollment, you may choose to enroll in voluntary benefits that are designed to provide savings or financial protection. You pay the full cost of coverage for the voluntary programs you select.

Voluntary benefits enhance your health care and income protection benefits.

Critical Illness Insurance

This plan pays a lump-sum cash payment when you are diagnosed with a covered condition in your policy, such as heart attack, stroke or cancer. There are no limits to the number of payouts for each insured family member and no reduction in payouts for later-diagnosed conditions. The plan also includes a \$50 health screening visit.

Accident Insurance

This insurance provides financial help to manage the medical costs associated with accidental injuries. Benefits for initial care, injuries and follow-up care are paid directly to you. The plan also offers an annual \$100 well-being benefit.

Hospital Indemnity Insurance

This plan can help pay for out-of-pocket costs associated with a hospital stay. It pays both admission and daily benefits for these stays.

Identity Theft Insurance

This plan monitors your identity and alerts you to possible breaches. In the event of an identity breach, this plan also assists in restoration of your identity.

Learn about your Voluntary Benefits!

Visit [myKidsnet > HR > Benefits > Additional Benefits > Voluntary Benefits](#) or log into the [bswift enrollment tool](#) for more details about voluntary benefits.

Pet Insurance

ASPCA Pet Health Insurance is offered by one of the oldest and largest pet insurance providers in the US. Get started with a free quote.

Call 877-343-5314 or enroll on-line at <https://www.aspcapetinsurance.com/akronchildrens#/start> and use Priority Code EB17CHMCA.

Legal Services

This plan provides access to legal services through an affordable payroll deduction.

Children's Retirement Income Benefit (CRIB) plan (403(b))

Open Enrollment is an ideal time to make changes to your 403(b) Plan account. Fidelity is the administrator for Akron Children's defined contribution retirement plans. Go to [Fidelity's website](#) to make changes online, including:

- Enroll in the traditional or Roth plan
- Increase or change your contributions
- Review your account balance and investment funds
- Update beneficiaries, if needed

Fidelity

Account Inquiries: 800-343-0860

Consultations: 800-642-7131

www.netbenefits.com/atwork

NetBenefits Mobile app



Financial Support Resources



Akron Children's Billing Payment Plans

Long-term payment plans are available for services received at Akron Children's:

- Those with balances less than \$3,500 qualify for no interest payment plans for up to 18 months with a minimum monthly payment of \$25
- Those with balances over \$3,500 can qualify for no and low-interest payment plans up to 96 months

Call 330-543-8500, option 5 for more details.

Education Assistance

Akron Children's highly values continued learning and skill development for all employees. Our Education Assistance program is here to financially support you in building your professional skills and knowledge. Full- and part-time employees budgeted at 16 or more hours per week are eligible for a maximum of \$5,250 in Education Assistance annually for degree programs, continuing education certificates and certification courses. More details can be found here [Education Assistance \(sharepoint.com\)](https://sharepoint.com).

Employee Hardship Fund

Akron Children's Employee Hardship fund is available to support employees experiencing financial hardship resulting from an unexpected emergency hardship, natural or personal disaster event, or imminent inability to cover basic living expenses. The fund provides up to \$2,000 per eligible employee. Both full- and part-time employees who have completed their 90-day introductory period of employment are eligible to apply. An overview of the Employee Hardship Fund can be found [here](#).

MedMutual Resource Connect

MedMutual Resource Connect is a free to use, easy to navigate platform that links users with resources like food pantries, housing assistance programs, job training, transportation financial support and more. Visit www.medmutualresourceconnect.com.

Financial Support Resources (cont'd)

Childcare Discounts and Family Benefits

KinderCare Tuition Benefit Savings

Employees with children ages 6 weeks to 12 years old can save 10% on full-time, part-time, and drop-in tuition at KinderCare. Visit www.kindercare.com/akronchildrenshospital to learn more.

Bright Horizons Family Support Programs

Bright Horizons provides a wide range of family support programs. By accessing the platform at <https://clients.brighthorizons.com/AkronChildrens>, you'll find:

- Free premium access to Sittercity, a fantastic solution for finding babysitters, pet care providers and housekeepers
- Discounts on tutoring, STEM programs, summer camps and small-group classes for school-age children
- Exclusive elder care-giving resources
- Special privileges for full-time child care, such as discounts, preferred enrollment and waived registration fees at Bright Horizons' and other partner child care centers

In addition to the resources above, Akron Children's continues to add other childcare tuition discounts. Visit the mKn [Child and Family Benefits page](#) for more details.

Discount Platforms

Employees have access to thousands of discounts across many shopping categories through PerkSpot and Vizient discount platforms — allowing you to save on travel, electronics, home goods and other little — and big — things that make shopping a bit easier.

- PerkSpot: Register at akronchildrens.perkspot.com. Code: ACHPERKS
- Vizient: Register at www.vizientinc.com/discounts. Enter Akron Children's as the organization.

Fitness and Nutrition Discounts

Akron Children's continues to expand the fitness and nutrition discounts available to employees. Check out the many well-being discounts on mKn at HR > Well-being > [Discounts](#).



Lyra Work and Life Benefits

Experts beyond mental health are available through our [Lyra program](#) to provide support on legal, financial, identity theft and dependent care. Lyra's [work-life partners](#) offer free consultations, discounts and online libraries to guide you and help you learn about these challenging topics.

Fidelity Financial Tools and Education

Fidelity has extensive resources available in the form of articles, videos, workshops and interactive tools to help participants learn more about finances and take steps to meet their goals. Access these resources through www.netbenefits.com/atwork or the NetBenefits mobile app.

You can also schedule time to meet one-on-one with a Fidelity Workplace Financial consultant at no charge as a benefit to employees of Akron Children's. During these consultations you can discuss a wide range of needs, from helping you pay down debt to planning for retirement. Click [here](#) to schedule your consultation.

2026 Rates (Employee Per Pay Deductions)

FULL-TIME EMPLOYEES							
	Children's Gold Plan	Children's Silver Plan	Children's Conventional Plan	Essential Dental Plan	Enhanced Dental Plan	Essential Vision Plan	Enhanced Vision Plan
SINGLE	\$47.00	\$0	\$135.00	\$5.00	\$7.00	\$2.56	\$7.98
EMPLOYEE + CHILD(REN)	\$79.00	\$30.00	\$231.00	\$8.00	\$13.00	\$5.33	\$16.59
EMPLOYEE + SPOUSE	\$96.00	\$44.00	\$307.00	\$10.00	\$13.00	\$4.87	\$15.17
FAMILY	\$138.00	\$82.00	\$440.00	\$13.00	\$21.00	\$7.82	\$24.35

PART-TIME EMPLOYEES							
	Children's Gold Plan	Children's Silver Plan	Children's Conventional Plan	Essential Dental Plan	Enhanced Dental Plan	Essential Vision Plan	Enhanced Vision Plan
SINGLE	\$55.00	\$0	\$177.00	\$5.00	\$7.00	\$2.56	\$7.98
EMPLOYEE + CHILD(REN)	\$94.00	\$37.00	\$299.00	\$8.00	\$13.00	\$5.33	\$16.59
EMPLOYEE + SPOUSE	\$117.00	\$55.00	\$401.00	\$10.00	\$13.00	\$4.87	\$15.17
FAMILY	\$167.00	\$102.00	\$571.00	\$13.00	\$21.00	\$7.82	\$24.35



Listen Up! It's Easy to Enroll

If you're planning to make changes to your benefits coverage **or** you'd like to contribute to an FSA or HSA for 2026, you'll need to enroll by the deadline. Follow these quick steps:

- 1.** Enroll between Oct. 20 and Nov. 7, 2025.
- 2.** Connect with a benefits counselor via telephone for guidance through the enrollment process and answers to your benefits questions. You can find detailed instructions on the bswift enrollment website and on the 2026 Open Enrollment page of myKidsnet.
- 3.** Go back to the enrollment site as many times as you like to make changes. Be sure to "Save" your elections before the Open Enrollment window closes at midnight EST on Nov. 7, 2025.

Enrollment Instructions

Click the HR tab on myKidsnet and choose "Benefits" from the drop down menu.

Select the "Benefits Login" and you will be automatically directed to the benefits enrollment site.

If you're logging on outside of myKidsnet, go to <http://akronchildrens.bswift.com>. When not going through myKidsnet, enter your Children's user name preceded by chmca. (For example: chmca\abc12345.) Enter your Children's network password.

Or, you can also use the bswift mobile app.



Additional Important Information

About this Booklet

This enrollment guide is designed to provide an overview of the changes to the Akron Children's benefit plans. Should there be any conflict between the explanation in this guide and the actual terms and provisions of the plan documents and contracts, the terms of the plan documents and contracts will govern in all cases. You will not gain any new rights or benefits because of a misstatement or omission in this booklet. None of the information should be interpreted as a guarantee of employment. Akron Children's reserves the right to amend, change or terminate any benefit at any time.

This Open Enrollment guide and all related benefits information are posted on myKidsnet under HR > Benefits.

Questions?

Call 888-261-1525 or send an email to benefits@akronchildrens.org. See page 3 for the call center's expanded hours during Open Enrollment.

Important Note

You may select coverage from Children's, the Health Insurance Marketplace or a government-sponsored plan, such as Medicaid or Medicare. Electing coverage through the Marketplace is not a qualifying event that would allow you to drop coverage through Children's, nor would cancellation of that coverage allow you to elect coverage through Children's, outside of the Open Enrollment period.

You will receive a 1095-C Form from the hospital (required by the ACA) that you should keep with your income tax returns to show that you had (or did not have) health insurance coverage from the hospital in 2024. You can also find your 1095-C Form on the [bswift](https://www.bswift.com) benefits site.

For language interpretation services, which are free of charge, email interpreting@akronchildrens.org, or see the [Language and Special Access Services page](#) on myKidsnet.

Open Enrollment Disclosure Statements

All required disclosure notices are available at myKidsnet under [HR/Benefits/Summary Plan Descriptions](#) and in the bswift online library. If you are unable to access this information, you can request a copy from the HR/Benefits Department at 888-261-1525 or by emailing benefits@akronchildrens.org. Akron Children's Hospital complies with applicable Federal civil rights laws and does not discriminate on the basis of race, religion, color, national origin, age, disability or sexual orientation.



Nondiscrimination Notice



Akron Children's

FREE AIDS AND SERVICES TO PEOPLE WITH DISABILITIES

Akron Children's Hospital provides free aids and services to people with disabilities to communicate effectively with us, such as:

- Qualified sign language interpreters
- Written information in other formats (large print, audio, accessible electronic formats, other formats)

FREE LANGUAGE SERVICES

Akron Children's Hospital provides free language services to people whose primary language is not English, such as:

- Qualified interpreters
- Information written in other languages

If you need these services, tell someone you need help, or call Language and Special Access Services at 330-543-3036.



Akron Children's Hospital complies with applicable Federal civil rights laws and does not exclude people, treat them differently or discriminate on the basis of race, color, national origin, language, cultural background, religion, age, sex, sexual orientation, gender identity/expression, illness, disability, economic status, education or ability to pay.

HOW TO FILE A GRIEVANCE

If you believe Akron Children's Hospital has failed to provide these services or discriminated in another way on the basis of race, color, national origin, language, cultural background, religion, age, sex, sexual orientation, gender identity/expression, illness, disability, economic status, education or ability to pay, you can file a grievance with:

Civil Rights Coordinator, Akron Children's Hospital
One Perkins Square, Akron, OH 44308

Phone: 330-543-3535 • Fax: 330-543-4918

Email: CivilRights@akronchildrens.org

You can file a grievance in person or by mail, fax or email. If you need help filing a grievance, the Civil Rights Coordinator is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf> or by mail, phone or email at:

U.S. Department of Health and Human Services
200 Independence Avenue SW., Room 509F, HHH Building,
Washington, D.C. 20201, 800-368-1019, 800-537-7697 (TDD)
OCRMail@hhs.gov

Complaint forms are available at
<https://www.hhs.gov/civil-rights/filing-a-complaint/complaint-process/index.html>



MULTI-LANGUAGE INTERPRETER SERVICES NOTICE

Notification of how to seek assistance for people who speak a language other than English:

Español (Spanish)

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 330-543-3036 (TTY: 711).

繁體中文 (Chinese)

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 330-543-3036 (TTY: 711)。

Deutsch (German)

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 330-543-3036 (TTY: 711).

عربية (Arabic)

ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 330-543-3036 (رقم هاتف الصم والبكم: 711).

नेपाली (Nepali)

ध्यान दिनुहोला ! यद्यतिपाई नेपाली बोल्लु हुन्छ भने, भाषा सयोग सेवा, नशिलुक, हर उपलब्ध छन् । कल (330-543-3036) (TTY:711)

ကညီ (Karen)

ဟ်သုဉ်ဟ်သး-နမ့ၢ်ကတိၢ် ကညီ ကျိၢ်အဃိ ကျိၢ်အတၢ်မၤစၢၤ ၇၇၇ တလၢကညီလၢကတိၢ် နီတၢ်ဘၢသုဉ်လီၤ ကိး 330-543-3036 (TTY: 711).

မြန်မာ (Burmese)

သတိပြုရန်။ အကယ်၍ သင်မြန်မာစကားပြောလျှင် သင့်အတွက် ဘာသာစကား အကူအညီ အခမဲ့ စီစဉ်ဆောင်ရွက်ပေးပါမည်။ ဖုန်းနံပါတ် 330-543-3036 (TTY: 711) သို့ ခေါ်ဆိုပါ။

Deutsch (Pennsylvania Dutch)

Wann du [Deutsch (Pennsylvania German/ Dutch)] schwetzsch, kannscht du mitaus Koschte ebber gricke, ass dihr helft mit die englisch Schprooch. Ruf selli Nummer uff: Call 330-543-3036 (TTY: 711).

Русский (Russian)

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 330-543-3036 (телетайп: 711).

Français (French)

ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 330-543-3036 (ATS: 711).

Tiếng Việt (Vietnamese)

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 330-543-3036 (TTY: 711).

Cushite - Oroomiffa (Oromo)

XIYYEEFFANNAA: Afaan dubbattu Oroomiffa, tajaajila gargaarsa afaanii, kanfaltiidhaan ala, ni argama. Bilbilaa 330-543-3036 (TTY: 711).

한국어 (Korean)

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 330-543-3036 (TTY: 711) 번으로 전화해 주십시오.

Italiano (Italian)

ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 330-543-3036 (TTY: 711).

日本語 (Japanese)

注意事項: 日本語を話される場合、無料の言語支援をご利用いただけます。330-543-3036 (TTY: 711) まで、お電話にてご連絡ください。

Nederlands (Dutch)

AANDACHT: Als u nederlands spreekt, kunt u gratis gebruikmaken van de taalkundige diensten. Bel 330-543-3036 (TTY: 711).

Українська (Ukrainian)

УВАГА! Якщо ви розмовляєте українською мовою, ви можете звернутися до безкоштовної служби мовної підтримки. Телефонуйте за номером 330-543-3036 (телетайп: 711).

Română (Romanian)

ATENȚIE: Dacă vorbiți limba română, vă stau la dispoziție servicii de asistență lingvistică, gratuit. Sunați la 330-543-3036 (TTY: 711).

