



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 = 37 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.

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.

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.

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

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



Where to Get the Right Level of Care

Affordable, Convenient Care Options

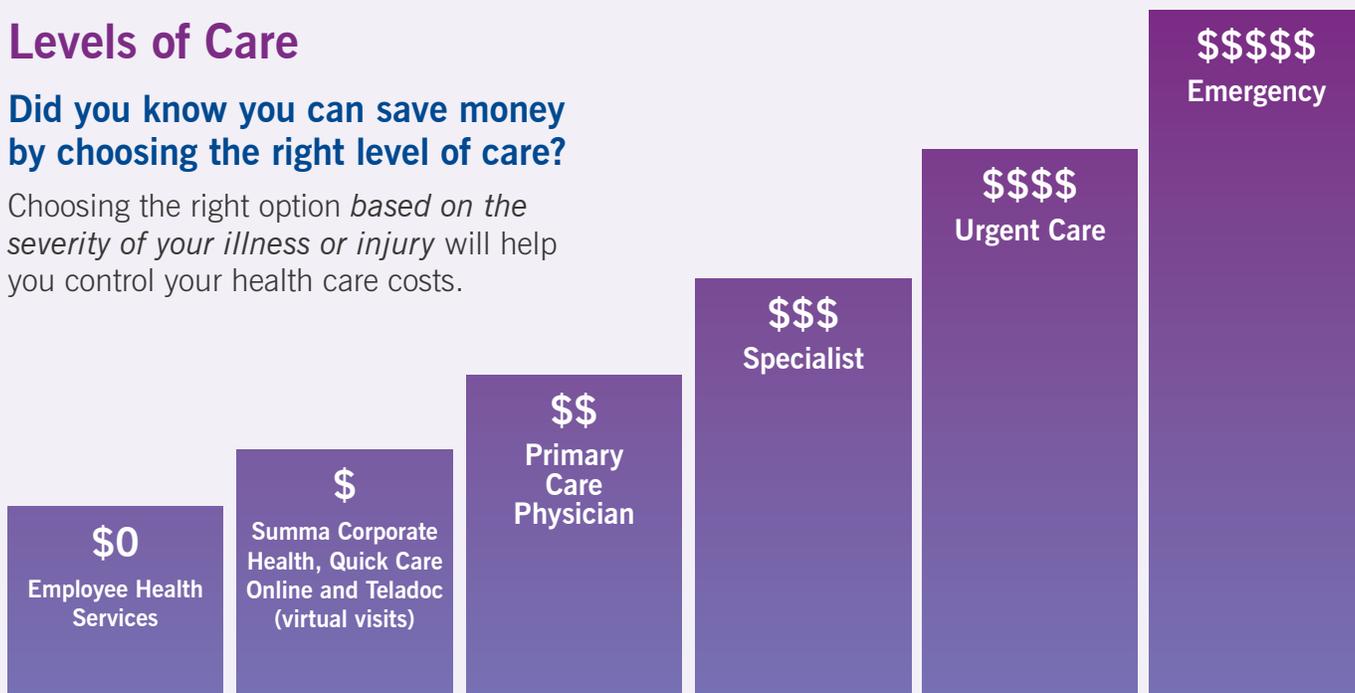
When you or a family member is faced with an illness or injury, it's important to understand your level of care options and how to select the most appropriate one. Depending on the severity of the medical issue, choosing the most appropriate level of care can make a big difference in cost and treatment.

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.

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 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 enrollment to enter your 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.

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

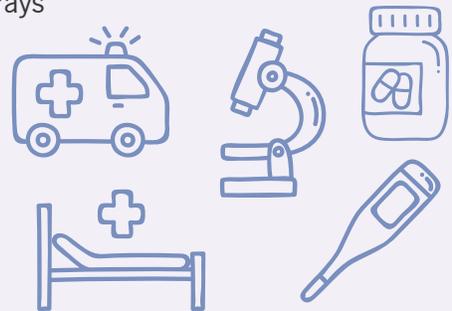
	Children's contributes	You can contribute up to
Single	N/A	\$4,400
Employee+ Or Family	N/A	\$8,750

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.

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](#).

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.

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.

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

Flexible Spending Accounts

Fidelity Investments is the service provider for Akron Children’s Flexible Spending Account (FSA) program.

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.



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.

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

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

Akron Children’s dental coverage is 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

Networks: Delta Dental PPO and Delta Dental Premier.

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

EyeMed

www.eyemedvisioncare.com

866-723-0514

EyeMed mobile app



Voluntary Benefits

Voluntary benefits 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.

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.

Home & Auto

As an employee of Akron Children's, you have access to group discounts and other special policy features through the Farmers GroupSelect program. There are voluntary coverage options for insurance policies on:

- Auto
- Homeowners
- Renters
- Condo
- Personal excess liability
- Boat
- Recreational vehicle
- Motorcycle

For a quote, call 844-530-0656 or visit farmers.com/groupselect.



Retirement Benefits

Akron Children's offers benefits to help you build your retirement savings:

- Children's Retirement Security Plan 401(a)
- Children's Retirement Income Benefit Plan 403(b)

Children's Retirement Security Plan 401(a)

The Children's Retirement Security Plan, a 401(a) defined contribution retirement plan provides benefits when you're no longer working.

Below are highlights:

- You participate in the plan after one year of eligible service
- Akron Children's makes an annual contribution into your account based on your age and years of service. The contribution will be between 2% and 5% of covered wages
- You do not contribute to this account
- The contributions are directed into investment choices that you select
- You become 100% vested in your account after three years of eligible service
- The 401(a) benefit is payable at retirement



Fidelity

Account Inquiries: 800-343-0860

Consultations: 800-642-7131

www.netbenefits.com/atwork

NetBenefits Mobile app

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

Akron Children's encourages every employee to save for retirement and the Children's Retirement Income Benefit (CRIB) Plan is designed for just that. Eligible employees are automatically enrolled at a 6% contribution level in the 403(b) plan. Ways to save:

- **Traditional 403(b)** - In the traditional 403(b), your contributions are tax deferred from state and federal tax and the accumulation of earning on those contributions are deferred from taxation until withdrawn.
- **Roth 403(b)** - In the Roth 403(b), your contributions are after tax. Qualified distributions from Roth accounts are tax exempt.
- **After-Tax** (see below)

You receive employer matching contributions on your traditional pre-tax and Roth contributions after meeting the eligibility requirements.

403(b) Mega Roth Features: After-Tax Contributions and Roth In-Plan Conversion

Akron Children's 403(b) plan has after-tax contributions and Roth In-Plan conversion options (often called a "Mega Roth" strategy). These options offer flexibility for saving beyond the IRS annual limits for pre-tax and Roth contributions – and allows you to contribute after-tax dollars and then potentially withdraw tax-free dollars from your account when you retire.

These options are complex and may have tax implications. The decision to add Roth and/or after-tax contributions depends on several factors that you should weigh carefully. We encourage you to consult your tax advisor before deciding if these options are right for you. *Note: After-tax contributions are not eligible for employer match.*

To learn more or participate, contact a Fidelity Retirement Planner.

What is Short Term Disability Insurance?	Short Term Disability Insurance pays a portion of your earnings if you cannot work because of a disabling illness or injury. This benefit commences after a 7-day waiting period and is payable for up to 26 weeks (including the 7-day waiting period).
Who is Eligible?	You are eligible if you are a regular full-time or part-time employee, budgeted to work at least 16 hours per week
How much coverage will I have?	<p>For part-time non-exempt employees, two options are available: Option 1: Waive Coverage Option 2: 50% of your weekly earnings for 25 weeks (Contributory)</p> <p>For full-time non-exempt employees, three options are available: Option 1: 50% of your weekly earnings for 25 weeks Option 2: 66 2/3% of your weekly earnings for 25 weeks (Contributory) Option 3: 80% of your weekly earnings (Contributory)</p> <p>For non-management exempt employees, the coverage options are: Option 1: 80% of your weekly earnings for the first 12 weeks, then 66 2/3% for the next 13 weeks Option 2: 80% of your weekly earnings for the full 25 weeks (Contributory)</p> <p>For management exempt employees, the non-contributory coverage option is: 100% of your weekly earnings for the first 12 weeks, then 80% for the next 13 weeks</p> <p>For Physicians, Residents, Advance Practice Providers and Administrators, the non-contributory coverage option is: 100% of your weekly earnings for 25 weeks</p>
What Earnings is my benefit based on?	Covered earnings are your base rate times your budgeted hours, excluding shift differential, overtime, bonuses or any other extra compensation.
When can I enroll?	You must elect coverage within 31 days of your initial eligibility, or during an annual Open Enrollment Period.
When does my coverage become effective?	Coverage becomes effective on the first day of the month coincident with or next following three months from your date of hire in a benefits-eligible class, provided you have elected coverage before this date. Coverage elected during an annual open enrollment becomes effective the first day of the next Plan Year (January 1) provided you were hired prior to October 2. You must be Actively at Work with your employer on the day your coverage takes effect.
How long do I have to wait before I can receive my benefit?	You must be totally or partially disabled for at least 7 calendar days before you are eligible to commence Short Term Disability benefit payments. Employees are required to use PTO to cover the work days missed.
How long will my disability payments continue?	Payments continue for as long as you remain disabled and are under the care of a physician for up to a maximum benefit period of 26 weeks (including the 7-day waiting period).
Are there any pre-existing condition exclusions?	No, pre-existing conditions are not excluded.
Are there any other limitations?	No benefit is payable for any period during which you are not an eligible employee, under the regular care of a Doctor, are not Totally or Partially Disabled, do not incur at least a 20% loss of income, or are receiving Workers' Compensation benefits from any employer and/or Long Term Disability benefits through the Hospital.
Are there any exclusions?	<p>You cannot receive benefit payments for disabilities that are caused or contributed by:</p> <ul style="list-style-type: none"> * Occupational Illness or Injury (as determined by the Bureau of Workers' Compensation) * War (declared or not) or active duty in any armed service during a time of war * The commission of, or attempting to commit, a felony * Any intentionally self-inflicted injury * Participation in a Riot. <p>You must be under the regular care of a physician to receive benefits. See Plan for exclusions.</p>

This Benefit Highlights Sheet is an overview of the Short Term Disability Insurance being offered and is provided for illustrative purposes only, and is not a contract. It in no way changes or affects the plan provisions as stated in the Plan Documents. Only the Plan Documents fully describe all the provisions, terms, conditions, limitations and exclusions of your insurance coverage. In the event of any difference between the Benefits Highlights Sheet and the Plan Documents, the terms of the Plan Documents apply.



Akron Children's Hospital
2026 Long Term Disability Insurance
Benefits Highlights

What is Long Term Disability Insurance?	Long Term Disability Insurance pays a portion of your earnings if you cannot work because of a disabling illness or injury
Who is Eligible?	You are eligible if you are a regular full-time or part-time employee, budgeted to work at least 16 hours per week
How much coverage will I have?	<p>Option 1: For all full-time employees and part-time Physicians, Administrators, Advance Practice Providers and Management, the Hospital provides coverage that pays you a benefit of 50% of your Earnings to a maximum benefit of \$17,500 per month. Other part-time non-exempt and exempt employees may purchase coverage that pays this 50% benefit. The plan includes a minimum benefit equal to the greater of 10% of the benefit based on Monthly Income Loss before the deduction of Other Income Benefits, or \$100 per month.</p> <p>Option 2: All employees may purchase coverage that pays a benefit of 66-2/3% of your Earnings to a maximum benefit of \$17,500 per month. This option also includes the minimum monthly benefit shown above.</p> <p>Waive Coverage: This option is available to part-time employees other than Physicians, Administrators, Advance Practice Providers or Management.</p>
What Earnings is my benefit based on?	Covered earnings are your base rate times your budgeted hours on the date your disability commenced, excluding shift differential, overtime, bonuses or any other extra compensation. For Physicians only, covered earnings include bonuses paid in the preceding calendar year.
When can I enroll?	You must elect coverage within 31 days of your initial eligibility, or during an annual Open Enrollment Period.
When does my coverage become effective?	Coverage becomes effective on the first day of the month coincident with or next following three months from your date of hire in a benefits-eligible class, provided you have elected coverage before this date. Coverage elected during an annual open enrollment becomes effective the first day of the next Plan Year (January 1). You must be Actively at Work with your employer on the day your coverage takes effect.
How long do I have to wait before I can receive my benefit?	You must be totally or partially disabled for at least 26 calendar weeks before you can receive a Long Term Disability Insurance benefit payment.
How long will my disability payments continue?	If you become disabled prior to age 60, payments continue for as long as you remain disabled, or until you reach your Social Security Normal Retirement Age, whichever is sooner. For disabilities that commence at age 60 or older, benefits are payable according to a schedule based on your age when the disability commenced.
Are there any pre-existing condition exclusions?	Pre-existing conditions are defined as a condition resulting from an Injury or Sickness that was diagnosed, or for which treatment was received, in the three months prior to your effective date of coverage. Disabilities or Partial Disabilities caused, contributed to by, or resulting from, a Pre-Existing Condition which begins in the first 12 months following your effective date will be not be covered.
Are there benefit limitations?	You can receive benefit payments for disabilities resulting from mental illness, alcoholism or substance abuse for a total of 24 months for all disability periods during your lifetime, with the exception of time that you are confined in a hospital or a licensed facility.
What other Income Benefits will reduce these benefits?	<ul style="list-style-type: none"> * Social Security Disability Insurance * Workers' Compensation * Other employer-based insurance coverage you may have * Unemployment benefits * Settlement or judgments for income loss * Retirement benefits that your employer fully or partially pays for (such as a pension plan).

This Benefit Highlights Sheet is an overview of the Long Term Disability Insurance being offered and is provided for illustrative purposes only and is not a contract. It in no way changes or affects the policy as actually issued. Only the Insurance Policy issued to Akron Children's Hospital can fully describe all the provisions, terms, conditions, limitations and exclusions of your insurance coverage. In the event of any difference between the Benefits Highlights Sheet and the Insurance Policy, the terms of the Insurance Policy apply. See policy for full details and exclusions.

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



Additional Important Information

About this Booklet

This enrollment guide is designed to provide an overview of 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.

Benefits information is posted on myKidsnet under HR > Benefits.

Questions?

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

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

