

LISTENING & LEARNING

2025 Benefits



Akron
Children's

Open Enrollment ends Nov. 8, 2024!
Go to akronchildrens.bswift.com beginning Oct. 21.

Welcome to 2025 Open Enrollment

Akron Children's strives to offer a competitive and valuable Total Rewards program, which includes base pay, health care, wellness, financial support, time off with pay, recognition and career benefits. We understand the important role our benefits play in supporting employees and their families.

Last year, nearly 4,000 employees participated in Akron Children's [benefits survey](#). We continue to incorporate survey and other employee feedback in near- and long-term changes for our overall benefits strategy, program design and education. Based on employee feedback, the following benefit initiatives were completed in 2024:

- Paid Time Off updates (implemented April 2024)
- Enhanced mental health support through [Lyra](#) (implemented July 2024)

Employee feedback also helped shape our 2025 benefits package. Below are some of the plan highlights for 2025:

- Memorial Health System, MetroHealth and Summa Health, in addition to services at Akron Children's, will be in Tier 1 of our medical plans, providing more options for a higher level of benefit and cost savings to you
- Beginning January 1, 2025, Fidelity Investments will become the new service provider for Akron Children's Health Savings Account (HSA) program, replacing HealthEquity. Akron Children's will continue employer contributions into the HSA, if you're enrolled in the Gold Plan
- Effective January 12, 2025, PTO caps are increasing for employees hired on or after January 3, 2021. Any employee with a PTO cap of 240 hours will move to the cap levels of employees hired before January 3, 2021
- No employee health care premium increases on the Gold or Silver Plans
- No employee premium increases on other benefits, such as dental, vision, disability and life insurance
- A new Enhanced Dental Plan will be available — with a higher annual plan maximum, increased coverage for orthodontia and other services
- Onsite exercise classes will continue to be available at the Akron and Beeghly campuses — at no cost to employees
- New employee discount platform, called PerkSpot, will be launching soon to provide savings in 180+ shopping categories

Although the cost of health care continues to rise, Akron Children's is absorbing a majority of costs for 2025 by only increasing the employee premium for enrollment in the PPO plan. Our employee health plans are self-insured meaning that the hospital, and not an insurance company, pays plan costs.

We estimate our 2024 medical and pharmacy costs will total \$91.5 million, of which Akron Children's will pay about \$78 million or 85%. Medical and pharmacy costs are anticipated to rise to \$94 million in 2025. Pharmacy costs alone account for nearly 24% of our total health care costs. Akron Children's has contributed \$6 million to HSA accounts in 2024 to help employees save for health care expenses, now and in the future. Akron Children's also pays all, or a portion of, other employee benefits. For 2024, we estimate dental plan costs will be \$4.7 million, of which the hospital will pay approximately \$3.3 million.

Learn How to Save on Health Care Expenses

Evaluate your health care plan options to select a plan that best fits your needs.

Be a good consumer of health care by obtaining services through Tier 1 of the health plan and using cost comparison tools available through MMO and CVS Caremark.

Choose the appropriate level of care when seeking medical treatment, such as a virtual visit, office visit, urgent care or emergency room.

Get preventive care — one of the most important steps you can take to manage your health. Preventive care is covered 100%.

Live healthier — take advantage of well-being options offered, including hospital wellness activities, Livongo and Lyra programs, onsite exercise classes, as well as fitness and nutrition discounts to help maintain and improve your health.

Save through tax-advantaged accounts — Health Savings Accounts (HSAs) and Flexible Spending Accounts (FSAs) are tax-advantaged accounts designed to help you save on qualified expenses.



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

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.

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

IMPORTANT:

- **If you don't enroll by the deadline**, your current coverage will carry forward except for contributions to Health Savings Accounts (HSA) and Flexible Spending Accounts (FSA). FSA contributions will default to \$0 in 2025 unless you enroll during this open enrollment period. HSA will be waived unless you elect to enroll in the Fidelity HSA during open enrollment.
- **Our HSA is moving to Fidelity.** If you enroll in the Gold or Silver Plan, there are important actions to take for participation in the HSA plan. During your enrollment:
 1. enter your 2025 contribution,
 2. authorize your Fidelity HSA account opening and
 3. indicate if you will participate in a group transfer of your balance from HealthEquity to Fidelity.
- **If you are enrolled in the Aultcare PPO Plan** and make no changes during open enrollment, your enrollment will default to the Medical Mutual Conventional PPO Plan.

Questions? Call 888-261-1525.

What's New for 2025

Health Care Plans and Rates

Adult Hospital Systems Moving Into Tier 1

Akron Children's has received feedback from employees requesting that our health plans have adult hospital systems included in Tier 1, for a higher level of benefit and cost savings. We heard you — and have diligently been working with our hospital partners to enhance Tier 1 coverage by adding systems that include adult services.

Effective Jan. 1, 2025, the following systems will be covered as Tier 1 under our Medical Mutual (MMO) plans:

- [Memorial Health System](#)
- [MetroHealth](#)
- [Summa Health](#)

MMO Plans Feature Updated Tiers

In 2025, our MMO medical plans will have a four-tier design:

- Tier 1: Services at Akron Children's, Memorial Health System, MetroHealth and Summa Health. Using Tier 1 will provide the highest level of coverage and savings
- Tier 2: MMO's SuperMed network, except for the Cleveland Clinic
- Tier 3: Services at the Cleveland Clinic
- Tier 4: Out-of-network

See page 8-9 for plan design details.

Employee Premiums

Although the cost of health care continues to rise, Akron Children's is absorbing most of the increased cost in 2025. Employee benefit premiums (the amount deducted from your pay for coverage) **are remaining the same** for the Gold and Silver health care plans, and all other benefits.

PPO Plan costs are significantly higher — 65% higher — than the Gold and Silver plans combined. Because of the higher costs under this plan, 2025 rates for the PPO Plan will increase \$7-\$20 per pay for full-time employees and \$8-\$26 per pay for part-time employees, depending on the coverage level. Learn about medical plan options and evaluate enrollment in the Gold or Silver Plans by contacting the Benefits Service Center at 888-261-1525.

For 2025, 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 2025. 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.

Note: The Aultcare PPO plan, which had low enrollment, will not be available in 2025. If you are enrolled in the Aultcare Plan and make no changes during open enrollment, your enrollment will default to the MMO Conventional PPO Plan.



Dental Plans

Our current Essential Dental plan will be enhanced and a new, higher level dental plan will be available for 2025.


- The Enhanced Dental option provides a higher annual plan maximum, increased coverage for orthodontia and higher plan coverage for services.
- The current lifetime maximum for periodontal services of \$1,000 will be removed. Periodontal services will be considered under the annual maximum, allowing members to continue to receive necessary periodontal services.
- The age limit for orthodontia coverage for dependents has been increased to age 26 (up from age 19).

See page 20 for plan details.

Ask Emma™ Can Help with Your 2025 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!



Health Savings Account

Beginning Jan. 1, 2025, Fidelity Investments will become the new service provider for Akron Children’s Health Savings Account (HSA) program, replacing HealthEquity. We want to bring employees the best possible programs and Fidelity is rated the #1 HSA* and best HSA in the industry.† The move to Fidelity:

- Consolidates two important financial planning programs — retirement and HSA — under one partner, providing an integrated account experience
- Provides easy-to-use applications — access workshops, guides and tools for your HSA
- Provides a flexible investing platform — with greater choice — and a Money Market default for contributions without an investment election
- IMPORTANT: Participants must take action in bswift during this open enrollment to enter their 2025 contribution amount, authorize their Fidelity HSA account opening and indicate if they would like to participate in a group transfer of their remaining balance from HealthEquity to Fidelity

For employees enrolling in the Gold Plan for 2025, the hospital’s annual HSA contributions — which are well above benchmarks — will remain the same in 2025:

	2025
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.

*Morningstar rated 10 retail HSA providers for two distinct use cases: HSAs as a spending account to cover current medical costs and HSAs as an investment account to save for the long term. Results published in 2019, 2020, 2021, 2022, and 2023 Health Savings Account Landscapes.

†Investor’s Business Daily identified “Best HSA for 2024” based on fees, account features, investing options, and savings rates, as of November 10, 2023.

What's New for 2025 (cont'd)

Paid Time Off

Effective January 12, 2025, **PTO caps are increasing for employees hired on or after January 3, 2021**. Any employee with a PTO cap of 240 hours will move to the cap levels of employees hired before January 3, 2021. Watch for an additional update when this change goes into effect.

Retirement Programs

Effective January 1, 2025, additional optional withdrawal options will be available through the Children's Retirement Income Benefit (CRIB) 403(b) and Children's Retirement Security Plan 401(a) for the following reasons:

- Qualified birth or adoption
- Domestic abuse
- Emergency withdrawal
- Declared disasters

Also effective January 1, 2025, higher [catch-up contributions](#) in the Children's Retirement Income Benefit (CRIB) 403(b) plan will be allowed for individuals ages 60 through 63 to contribute the greater of \$10,000 annually or 150% of the 2024 catch-up contribution limit indexed to inflation. (The catch-up amount for individuals that are 50+ years old in 2024 is currently \$7,500.)

For more information on the additional withdrawal options or the higher catch-up contributions, please contact Fidelity Investments Monday – Friday, from 8:30 a.m. – midnight ET at 800-343-0860 or log on to www.netbenefits.com/atwork.

Voluntary Benefit Enhancements

- **Norton LifeLock** Premier plan will be upgraded to Premier Plus, with new features: *Norton Anti-Track*, which helps protect personal data and online privacy, and *Cyber Crime Coverage*, which provides up to \$50,000 of coverage for cyber extortion, social engineering, data recovery and system restoration, cyber bullying and digital currency crime.
- Guardian added new and enhanced coverage for certain conditions, providing a higher level of coverage under the **Critical Illness plan**.

Expanded Mental Health Support

In July, Akron Children's implemented Lyra — our new mental health benefit and employee assistance program. Lyra provides mental health coaching, therapy and other support for emotional well-being. Through Lyra, employees and their spouses and dependents, regardless of enrollment in ACH medical benefits, have access to a range of confidential support services, including:

- 25 coaching or therapy sessions per person per year at no cost to employees, their spouses or dependents. With Lyra, individuals are 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.

See page 19 for details.

Shopping Discounts through PerkSpot

PerkSpot — a new employee discount platform — will be launching soon. Perkspot provides meaningful savings in 180+ shopping categories. You'll find discounts curated to your interests, allowing you to save on travel, electronics, home goods and other little — and big — things that make shopping a bit easier. Watch the Shortsheet for more information.

Onsite Exercise Classes

Onsite exercise classes are now available at the Akron and Beeghly campuses — at no cost to employees. Class options include yoga, bootcamp, flexibility, interval training and more. The schedule will continue to evolve based on employee interest and feedback. Visit myKidsnet > HR > [Well-being](#) for details.

Learn About Your Medical Plan Choices

Take a few moments to get up to speed on the three medical plan options available for 2025. 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	\$3,300/\$5,800	\$3,500/\$7,000
Tier 2: MMO SuperMed network (except Cleveland Clinic)	\$1,200/\$2,400	\$3,300/\$5,800	\$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 through payroll deductions. There is no hospital HSA contribution with enrollment in the Silver Plan.

See page 16 to learn about the HSA and its tax advantages.

Pharmacy benefits are included with all of the medical plan options.

See page 10 for details.

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

2025 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	\$3,300*	\$3,300*	\$5,000*	\$7,500*
Deductible Family	\$5,800*	\$5,800*	\$10,000*	\$15,000*
Member Coinsurance	0%	20%	50%	60%
Coinsurance Max Single	N/A	\$2,500	\$800	\$7,500
Coinsurance Max Family	N/A	\$5,000	\$1,800	\$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

*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.

Plan Feature	Akron Children's PPO 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	\$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.



Learn About Your 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.

CVS Caremark has partnered with PrudentRx to offer a copay assistance program for specialty medications dispensed through the CVS Caremark Specialty Pharmacy. Visit [myKidsnet > HR > Benefits](#) or 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.



Learn How the Plans Work: 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.

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 2025.

	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	\$3,328	\$1,222	\$0	\$3,328
Amount you pay for claims	\$3,300	\$3,500	\$950	\$3,640	\$3,800	\$1,960
Total (premium + claim cost)	\$4,522	\$3,500	\$4,278	\$4,862	\$3,800	\$5,288
Akron Children's HSA contribution	\$1,300	\$0	\$0	\$1,300	\$0	\$0
Total Cost Impact to You	\$3,222	\$3,500	\$4,278	\$3,562	\$3,800	\$5,288

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 2025.

	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	\$3,328	\$1,222	\$0	\$3,328
Amount you pay for claims	\$3,300	\$3,500	\$2,450	\$5,800	\$6,000	\$4,960
Total (premium + claim cost)	\$4,522	\$3,500	\$5,778	\$7,022	\$6,000	\$8,288
Akron Children's HSA contribution	\$1,300	\$0	\$0	\$1,300	\$0	\$0
Total Cost Impact to You	\$3,222	\$3,500	\$5,778	\$5,722	\$6,000	\$8,288

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

See next page for family coverage examples.



ask EMMA

Want to see additional scenarios?

Select Ask Emma when completing your enrollment.

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 2025 or in the future.

Learn How the Plans Work: 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 2025.

	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	\$10,894	\$3,588	\$2,132	\$10,894
Amount you pay for claims	\$5,800	\$7,000	\$1,700	\$6,240	\$7,200	\$3,520
Total (premium + claim cost)	\$9,388	\$9,132	\$12,594	\$9,828	\$9,332	\$14,414
Akron Children's HSA contribution	\$2,400	\$0	\$0	\$2,400	\$0	\$0
Total Cost Impact to You	\$6,988	\$9,132	\$12,594	\$7,428	\$9,332	\$14,414

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 2025.

	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	\$10,894	\$3,588	\$2,132	\$10,894
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	\$15,794	\$14,388	\$14,132	\$20,814
Akron Children's HSA contribution	\$2,400	\$0	\$0	\$2,400	\$0	\$0
Total Cost Impact to You	\$6,988	\$9,132	\$15,794	\$11,988	\$14,132	\$20,814

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

Learn Where to Get the Right Level of Care

Affordable, Convenient Care Options

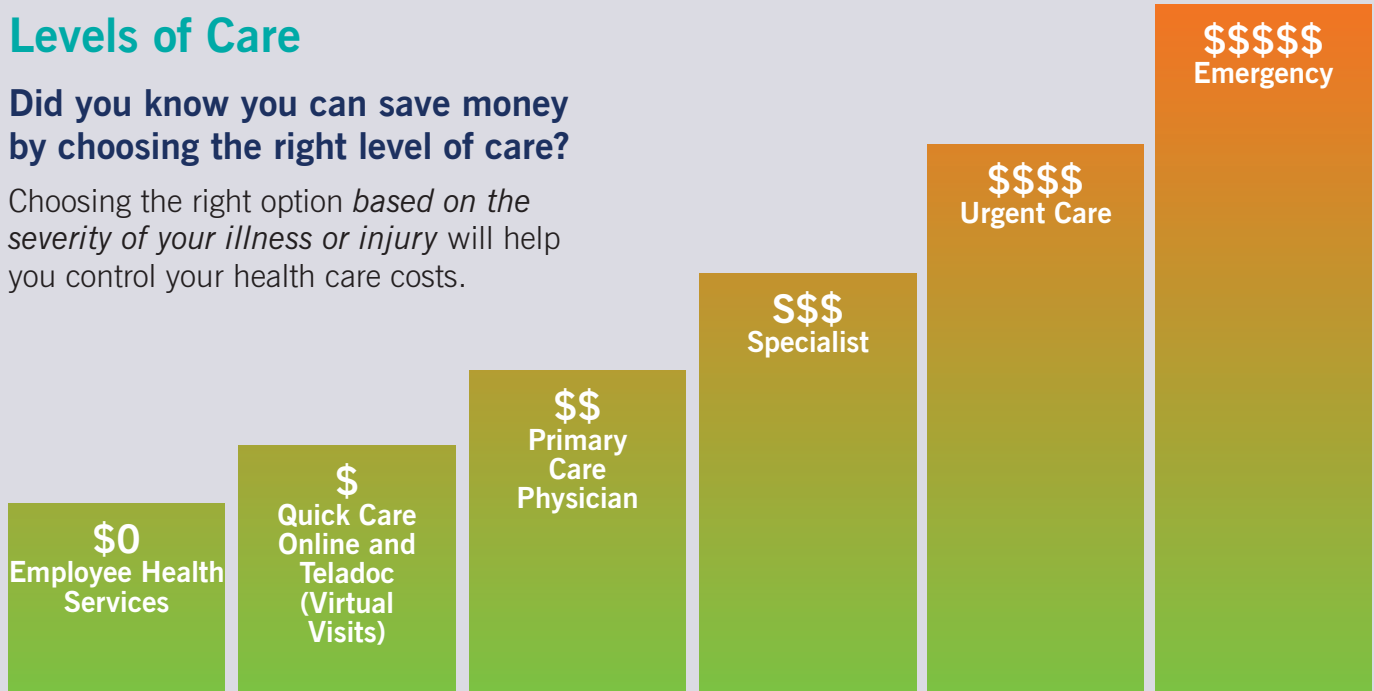
When you or a family member is faced with an illness or injury, it's important to understand your level of care options and how to select the most appropriate one. Depending on the severity of the medical issue, choosing the most appropriate level of care can make a big difference in cost and treatment.

If you are ever unsure where to seek treatment, start by calling the Medical Mutual Nurse Line 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.



Estimate Your Costs

Healthcare 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](https://www.MedMutual.com/Member) or via the MedMutual mobile app. [Click here](#) to learn more about finding care and estimating your costs.

Nurse Line

Medical Mutual offers **Nurse Line**, a free call-in service that provides 24/7 access to registered nurses for answers to health-related questions. Call 888-912-0636. See the next page for details.



Learn about 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**

Learn About Your Health Savings Account



Our Health Saving Account program is moving to Fidelity!

Beginning January 1, 2025, Fidelity Investments® will be the new service provider for Akron Children's **Health Savings Account** (HSA) program. Fidelity is rated the #1 HSA* and best HSA in the industry.†

During open enrollment, when you enroll in either the Akron Children's Gold or Silver Plan for your health coverage, you will also be able to open your Fidelity HSA. Additionally, during open enrollment, you will have the option to elect to transfer your current HSA balance from HealthEquity to your new Fidelity HSA by participating in a group transfer.

To help facilitate this move, we've created a transition [website](#) with information about your new HSA at Fidelity — including information about key transition dates, action items, transfer details and more.

With Fidelity, you'll have access to:

- **Enhanced 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, and the amount will automatically be deducted from the appropriate account.
- **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](#).

More information

Watch for more information in the coming months and visit the [transition site](#) periodically for updates.

*Morningstar rated 10 retail HSA providers for two distinct use cases: HSAs as a spending account to cover current medical costs and HSAs as an investment account to save for the long term. Results published in 2019, 2020, 2021, 2022, and 2023 Health Savings Account Landscapes.

†Investor's Business Daily identified "Best HSA for 2024" based on fees, account features, investing options, and savings rates, as of November 10, 2023.

Learn About Your Health Savings Account (cont'd)

HSA steps during your enrollment:

1.

Select the Children’s Gold or Silver Plan for 2025.

2.

Enter your contribution amount.

Gold Plan – Annual Contributions

	Children’s contributes*	You can contribute up to
Single	\$1,300	\$3,000
Employee+ Child(ren)	\$1,900	\$6,650
Employee+ Spouse	\$2,100	\$6,450
Family	\$2,400	\$6,150

Silver Plan – Annual Contributions

	Children’s contributes	You can contribute up to
Single	N/A	\$4,300
Employee+ Or Family	N/A	\$8,550

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

3.

Open your Fidelity HSA by reviewing and agreeing to Fidelity’s Terms & Conditions.

4.

Indicate if you would like to participate in a group transfer of your remaining balance from HealthEquity to Fidelity, anticipated to occur in the first quarter of 2025. Akron Children’s will pay the HealthEquity account closure fee for all employees who participate in the group transfer.

NOTE: If you elect not to transfer your HealthEquity HSA or your HSA otherwise remains at HealthEquity, you will assume responsibility for all account fees, including HealthEquity’s monthly administration fee, which will be deducted from the balance of your HealthEquity HSA on a monthly basis, and any future account closure fee charged by HealthEquity.

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.



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

Your 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.

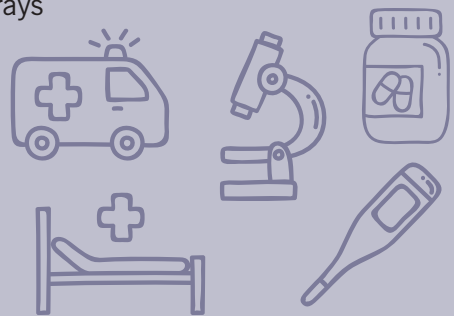
The amount you pay for prescription drug co-pays or coinsurance during the plan year is capped at the Gold or Silver Plan out-of-pocket maximum amount. If you meet that maximum, your prescriptions are covered at 100% for the remainder of the year.

If you are enrolled in the Gold Plan, the hospital will make its first quarterly contribution to your Fidelity HSA account in January, so you'll have an HSA balance to help cover health care costs at the start of 2025.

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

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: <https://www.irs.gov/publications/p502>.

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.

Live Healthier with Livongo!

Akron Children’s strives to add programs that will enhance the benefits we offer and help maintain and improve your health — and the health of your dependents.

Our benefits program includes chronic condition management programs, which are fully paid for by Akron Children’s — meaning they are cost-free to you. These programs — administered by Livongo, a part of Teladoc Health — help make it easier to manage weight and nutrition, high blood pressure, prediabetes and diabetes. Each program empowers you with tools, insights and expert support to help you reach your health goals.

The Livongo program features:

- **Top technology:** All programs offer advanced technology that enables you to track and manage your health on the go by automatically logging your data in a private dashboard and easy-to-use app.
- **Personalized insights:** Get real-time tips and personalized feedback to help you learn and improve — and encouragement to keep up the good work!
- **Trusted coaching:** Talk to a Livongo health coach for advice on nutrition, weight loss and more whenever you need extra support.
- **Important benefits at no cost to you:** Livongo offers even more program-specific benefits that make it easier for you to manage your health.




Below are the individual programs, along with the technologies, that may be available to you:

This program is offered at **no cost** to employees and dependents — with weight management needs, hypertension, prediabetes and diabetes — who are enrolled in one of Akron Children’s health plans. Program qualifications include diagnosis, prediabetes program qualification or elevated BMI (25+) for weight management. During your registration for this program, prompts will help identify the programs for which you are eligible.

Learn about Livongo!

Visit go.livongo.com/AKRONCHILDRENS/now (registration code: AKRONCHILDRENS).
Livongo Member Support: 800-946-4355



Livongo for Diabetes	Livongo for Hypertension	Livongo Diabetes Prevention or Weight Management Nutrition
<ul style="list-style-type: none">• Connected blood glucose meter• Unlimited strips shipped right to you• Personalized insights & more 	<ul style="list-style-type: none">• Connected blood pressure monitor• One-on-one coaching• Real-time tips & more 	<ul style="list-style-type: none">• Connected smart scale• One-on-one coaching• Community support & more 

Programs include trends and support on your secure Livongo account and mobile app but do not include a tablet or phone.

Learn about Lyra: Mental Health Support

In the 2023 Benefits Survey, expanded mental health support and access to free mental health support apps were among the top benefits that would help employees with their well-being and assist with family and caregiving needs. Acting on that feedback, Akron Children's introduced expanded mental health support through Lyra.

Lyra provides mental health coaching, therapy and other support for emotional well-being. This free service was launched in early July, replacing the Carebridge Employee Assistance Program (EAP). 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.

Learn about Lyra!

Visit [Akronchildrens.lyrahealth.com](https://akronchildrens.lyrahealth.com), email Care@lyrahealth.com or call 833-511-0837.



Learn About Your Dental Plans

For 2025, Akron Children’s is introducing a new dental plan option with enhanced benefits. You may select coverage through Guardian’s Essential Dental Plan or the new Enhanced Dental Plan. Here is an overview of the plans:

	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	

For more details about our Guardian dental coverage, [click here](#).

Learn about Guardian’s preferred dental provider network at www.guardiananytime.com, through the Guardian app or by calling 800-541-7846.

You’ll receive higher benefits when your dental care is provided by a [Guardian network provider](#).

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



Learn about Your 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.

Learn about your vision benefits!

Visit [EyeMed's Virtual Benefit Fair](#) (Access code: **CQ893FZT**). To find an EyeMed Select Network provider, download the EyeMed app, go to www.eyemedvisioncare.com or call 866-723-0514.



Learn About Your Flexible Spending Accounts (FSAs)



Children's offers two pre-tax flexible spending accounts (FSAs) that you can use to help pay for out-of-pocket health and dependent care expenses throughout the year:

- Health Care Flexible Spending Account (HCFSA)
- Dependent Care Flexible Spending Account (DCFSA)

Health Care FSA

If you are not enrolled in the Gold or Silver Plan, you may contribute to the Health Care FSA, which provides reimbursement of medical, prescription drugs, dental and vision expenses. You can set aside up to \$3,300 annually in this account.

The Health Care FSA 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)

Learn about your FSAs!

Visit [Inspira](#), download the Inspira mobile app or call 855-516-8593.

You can incur eligible expenses for your 2025 accounts until March 15, 2026. 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.

- Laboratory fees
- Operations (cosmetic surgery not covered unless medically necessary)
- Prescription medication
- X-rays

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

Dependent Care FSA

You may enroll in a Dependent Care FSA to pay expenses for child or elder care for your eligible dependents. You may contribute up to \$5,000 (or \$2,500 if married and filing separate tax returns). However, in conjunction with this limit, the IRS requires that we perform nondiscrimination testing on an annual basis, and to adjust the annual contribution amounts of highly compensated employees if necessary, based on the results of those tests.

Learn About Your Income Protection Program



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.

Learn About Your 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, 2025, for any newly elected coverage and/or increases in coverage to be effective. If you are not considered Actively at Work on Jan. 1, 2025, 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.



Learn About Your 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.

Universal Life Insurance

You may elect up to \$300,000 of coverage for you and your spouse, and your children or grandchildren (whether or not you purchase coverage for yourself). Certain amounts may be available to newly eligible employees at guarantee issue — no health questions to apply. These individually owned policies build cash value, provide lifetime life insurance protection and include a Long Term Care benefit option for as long as you choose to keep your policy, regardless of your continued employment. Coverage is portable; premiums do not increase because of age.

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.

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.

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.

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



Learn about 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 \(sharepoint.com\)](#).

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.

Learn about 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.brighthouse.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.

Shopping Discounts through PerkSpot

PerkSpot — a new employee discount platform — will be launching soon. Perkspot provides meaningful savings in 180+ shopping categories. You'll find discounts curated to your interests, allowing you to save on travel, electronics, home goods and other little — and big — things that make shopping a bit easier. Watch the Shortsheet for more information.

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.

2025 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	\$128.00	\$6.00	\$8.00	\$2.56	\$7.98
EMPLOYEE + CHILD(REN)	\$79.00	\$30.00	\$220.00	\$10.00	\$16.00	\$5.33	\$16.59
EMPLOYEE + SPOUSE	\$96.00	\$44.00	\$292.00	\$12.00	\$15.00	\$4.87	\$15.17
FAMILY	\$138.00	\$82.00	\$419.00	\$16.00	\$25.00	\$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	\$168.00	\$6.00	\$8.00	\$2.56	\$7.98
EMPLOYEE + CHILD(REN)	\$94.00	\$37.00	\$284.00	\$10.00	\$16.00	\$5.33	\$16.59
EMPLOYEE + SPOUSE	\$117.00	\$55.00	\$381.00	\$12.00	\$15.00	\$4.87	\$15.17
FAMILY	\$167.00	\$102.00	\$543.00	\$16.00	\$25.00	\$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 2025, you'll need to enroll by the deadline. Follow these quick steps:

- 1.** Enroll between Oct. 21 and Nov. 8, 2024. Single sign-on is available when logging on from [myKidsnet](#). If you're logging on outside of myKidsnet, from your phone or anywhere outside the hospital, go to <http://akronchildrens.bswift.com>. When not going through myKidsnet, enter your Children's user name preceded by chmca\ (for example: chmca\abc1234). Enter your Children's network password.
- 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 2025 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. 8, 2024.

Before you enroll, review this handy [checklist](#).

You can enroll through your smart phone or tablet at the bswift website. Simply add "chmca\" in front of your username.
Example: chmca\abc1234

Enrollment Instructions

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

Select the "Login to Your Benefits" button 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.



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 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 ! यदतिपाईं नेपाली बोल्नु हुन्छ भने,
भाषा सयोग सेवा, नशिल्क, हरू उपलब्ध छन् ! कल
(330-543-3036) (TTY:711)

ကညီ (Karen)

ဟ်သ့ဟ်သး-နမ့ၢ်ကတိၤ ကညီ ကျိၣ်အဆိ ကျိၣ်အတၢ်မၤ
၇၇၇၇ တလၢ်ဘၣ်လၢ်စၢ် နီတၢ်ဘၣ်သ့န့ၣ်လီၤ. ကိး
330-543-3036 (TTY: 711).

မြန်မာ (Burmese)

သတိပြုရန်။ အကယ်၍ သင်မြန်မာစကားပြောလျှင်
သင့်အတွက်ဘာသာစကားအကူအညီ အခမဲ့
စီစဉ်ဆောင်ရွက်ပေးသည်။ ဖုန်းနံပါတ်
330-543-3036
(TTY: 711) သို့ခေါ်ဆိုပါ။

Deutsch (Pennsylvania Dutch)

Wann du [Deutsch (Pennsylvania German/Dutch)] schwetzscht, kannscht du mitaus Koschte ebber gricke, ass dihr helfst 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)

