



2026 benefits overview

Our care empowers yours



Ascension



Introduction

Rooted in our Mission to provide holistic care for all—especially those most in need—we are committed to supporting our associates in meaningful ways. Through competitive pay and comprehensive benefits, we aim to help you thrive personally and professionally at every stage of life. Together, we continue the work of building a more just, compassionate, and healthy society.

This guide offers an overview of your benefits options so you can make informed decisions for yourself and your family. You can find more detailed information and additional resources on [myHR](#), including the full version of the [Pay and Benefits Guidebook](#).

At Ascension, your benefits include:

- ➔ Medical, prescription, dental and vision plans
- ➔ Spending accounts
- ➔ Disability and life insurance
- ➔ Retirement
- ➔ Tuition reimbursement
- ➔ Paid time off
- ➔ Family benefits and associate perks and discounts
- ➔ Well-being and wellness programs
- ➔ Transportation benefits
- ➔ And more

Ascension helps reduce your expenses by covering part of the cost for many of these offerings.

It's important to take time to review the available benefits so you can make an informed decision.



Did you know?

Medical, dental and vision premiums are paid through biweekly payroll deductions over 26 pay periods.



Important reminder

You can only update your benefits for three reasons: as a new hire, during annual open enrollment each fall or if you experience a qualifying life event, like getting married or welcoming a child to your family.

You must enroll by your enrollment deadline to:

- Add or change your benefit elections
- Contribute to a healthcare and/or dependent care flexible spending account (FSA) during the plan year
- Add or change your eligible dependents
- Identify whether or not the spousal surcharge applies to you (if no selection is made, you will be defaulted to pay the surcharge)

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Questions?

For help in enrolling in benefits, contact Ascension HR Central at **844-847-4747**.



Learn more

For definitions of key terms, refer to the [glossary of key terms](#) at the back of this guide

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Eligibility information

Associate eligibility

You may elect coverage each year that you are benefit eligible. However, limitations may apply if you decline coverage at the first opportunity to enroll and decide to enroll later. If you are not benefits eligible, you may still be eligible for the [associate pay-all medical plan](#) option with prescription drug coverage.

Dependent eligibility

You can also elect coverage for eligible dependents:

- Spouse (including legally separated spouses)
- Child who is younger than 26 years old (whether or not living with you, single or married)
- Unmarried child age 26 or older who became permanently and totally disabled before age 26 while covered under the applicable plan AND meets these additional conditions:
 - Receiving over half of their support from you or your spouse
 - Eligible to be claimed as a dependent on your or your spouse's federal income tax return

You must provide the dependent's (spouse or child) name, date of birth and Social Security number (SSN) during the enrollment process. Contact Ascension HR Central at 844-847-4747 if an SSN for a newborn is not yet available.

Note, a spousal surcharge, determined by your annual base pay, is applied only to associate spouses and legally domiciled beneficiaries (18 years and older) enrolled in a SmartHealth medical plan who also have access to other employer-sponsored medical insurance coverage.

Legally domiciled beneficiary

A legally domiciled beneficiary (LDB) is someone who lives in your home and can be covered under your health insurance benefits but is not your legal spouse or dependent. Below are the eligibility criteria for an LDB:

- Resides in the same primary household residence for at least six months and isn't your employee (i.e., nanny)
- Not a spouse or eligible child
- Not receiving benefits from Medicare and not eligible for Medicare
- Limited to one beneficiary (including spouse) per associate



Learn more

Eligibility criteria for benefits varies by ministry. Log in to myHR to view [eligibility information](#) for your ministry.

Examples include:

- Your non-dependent parent residing in your household
- Your non-dependent adult child who is no longer eligible under the law but resides in your household
- Your non-dependent adult sibling residing in your household
- Non-dependent in a close relationship and residing in your household

Note, a spousal surcharge is applied only to associate spouses and legally domiciled beneficiaries (18 years and older) enrolled in a SmartHealth medical plan who also have access to other employer-sponsored medical insurance coverage.

**Learn more**

See additional information about [dependent eligibility](#) by logging in to myHR.

Verifying eligible dependents

It is important to verify eligible dependents you choose to cover. Instructions to complete the process are available on [myHR](#) and will be sent to associate Ascension email addresses. You must complete the verification process by the deadline contained in those communications.

Medical coverage

Ascension's medical coverage for you and your eligible family members is provided through [SmartHealth](#), which was designed by Ascension using our experience in healthcare. You will receive your SmartHealth medical ID card in the mail after enrolling in benefits.

Coverage costs

As a ministry of the Catholic Church, Ascension's approach to medical benefits is rooted in our Values and Catholic Social Teaching. If you're full-time, you are placed in a pay band based on annual base pay, which determines costs for medical coverage. Medical premiums are paid through convenient biweekly payroll deductions over 26 pay periods.

Health Benefits Subsidy

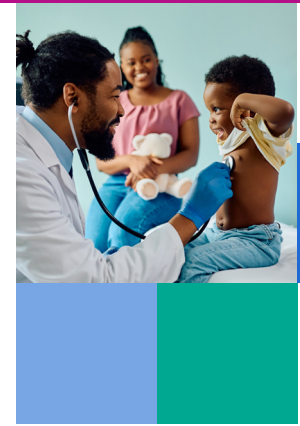
Available to you and your eligible family members through our socially just benefits, the Health Benefits Subsidy provides waivers and discounts for medical, pharmacy, dental and vision plans. You can confirm your eligibility and apply at any time throughout the year.

Medical plan options

If you're benefits-eligible, the following medical plan options are available:

High Deductible Health Plan (HDHP)	Preferred Provider Organization (PPO)
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To compare how deductibles, copays and out-of-pocket maximums are applied for each plan, review the comparison guide on the following page. You can also review [this medical plan scenario chart](#) for additional information and examples.



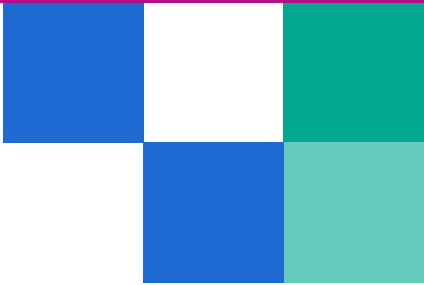
2026 biweekly medical premiums

Medical premiums may vary by market and/or collective bargaining agreements. To view your biweekly medical premiums for 2026, log in to myHR and view the [Medical Coverage](#) page of the Pay & Benefits Guidebook.



Learn more

View the [scenario chart](#).



2026 health plan costs

SmartHealth plan name	High Deductible Health Plan (HDHP)	Preferred Provider Organization (PPO)
Deductible	Individual: \$2,500 Family: \$5,000	Individual: \$1,000 Family: \$2,000
Out of Pocket Limit	Individual: \$5,000 Family: \$10,000	Individual: \$5,000 Family: \$10,000
PCP visit	15% after Deductible	\$30 Copay
Specialist visit	15% after Deductible	\$60 Copay
Inpatient services	15% after Deductible	20% after Deductible
Urgent care	15% after Deductible	\$50 Copay
Emergency room	15% after Deductible	\$500 Copay
Health Saving Account – Ascension Contribution	Individual: \$250 Family: \$500	n/a

The amounts shown above for the HDHP and PPO plans reflect Ascension Network (Tier 1) coverage. For details about other coverage Tiers, please refer to the [Pay & Benefits Guidebook](#), found on myHR.

Associate pay-all medical plan

(Available for certain non-benefit eligible status associates)

Having healthcare coverage is critical to your well-being. It can help you avoid large medical bills that can cause financial hardship and help you stay healthy with preventive services, care for ongoing health conditions and treatment for new health issues.

While some associates meet the IRS definition of a full-time employee —meaning they average 30 or more hours per week from Nov. 1 to Oct. 31— they may not be considered “benefit-eligible” for the SmartHealth medical plan.

If you are not benefit-eligible, you may enroll in the PPO Affordable Care Act (ACA) option for your medical and prescription drug coverage. Log in to [myHR](#) to learn more about coverage and costs.

Benefits of being a SmartHealth member

With SmartHealth, you can access high-quality care through Ascension facilities and providers at costs typically lower than traditional insurance. By staying within the Ascension Network (Tier 1), you can ensure you’re saving money while still getting the quality care you need.

Preventive care

Regular exams and screenings often uncover minor health issues before they become chronic conditions. The following SmartHealth services are covered at no cost to you and your covered family members when you receive your medical care from an Ascension Network provider.

- ➡ Annual routine physical
- ➡ Annual gynecological exam
- ➡ Well-baby/child care
- ➡ Annual mammogram
- ➡ Routine immunizations
- ➡ And many more

Care management

Managing your healthcare can be time consuming, stressful and complicated. Ascension’s care management team, made up of registered nurses, licensed social workers and wellness coaches, can help. The following services are available at no extra cost to you and your covered dependents.

- ➡ Disease management
- ➡ Health coaching
- ➡ Transitional care management
- ➡ Complex care management
- ➡ Wellness and prevention programs
- ➡ Resource referrals

To access care management benefits, call 855-288-6747 or email acmmembers@ascension.org.



Learn more

Log in to myHR to learn more about your [Medical Coverage](#):

- **Plan options:**
Compare key features of each plan, including payroll deductions, how costs are shared and more.
- **Schedule of benefits:**
Compare costs based on provider network in a side-by-side chart.
- **Summary Plan Descriptions:** Find detailed information on each plan.

Medical travel assistance

Ascension's network of health ministries provides a wide range of medical services. However, some complex procedures are not available at all Ascension facilities. For these types of procedures, SmartHealth makes it easier for you to travel to Ascension facilities instead of seeking care from non-Ascension providers.

SmartHealth includes a medical travel benefit that provides an allowance for transportation, lodging and meals for the member receiving care and a companion (friend, family member or both parents for a child). This benefit allows you to receive care at an Ascension facility with the plan's highest level of medical benefit, while also easing the financial burdens of traveling.

Advance care planning

Advance care planning is a process of planning for your future healthcare decisions by thinking about what matters most to you. An advance directive is a legal document that goes into effect only if you are unable to make healthcare decisions for yourself and allows you to choose someone to speak for you. Advance directive documents are free and available across Ascension sites of care.



Download the [Ascension One mobile app](#) for:

- Electronic versions of your medical and prescription ID cards.
- Details about your plans and benefits, including prescription coverage information.
- Claims information for you and your family.
- Search for providers and facilities.

Prescription drug coverage

Your Ascension prescription drug coverage is automatically included with your SmartHealth medical coverage. After you enroll in benefits, you will receive your prescription ID card in the mail from VytlOne (formerly MaxorPlus).

To ensure the most coordinated care for you and your family, SmartHealth members are encouraged to use Ascension Rx pharmacies for your pharmacy needs whenever possible. With Ascension Rx, you have access to:

- ➔ Convenient home delivery or Community Pharmacy locations
- ➔ A more coordinated approach to your care
- ➔ Cost savings on copays for maintenance medications
- ➔ Financial assistance to help with the cost of medications

For more information on enrolling or finding an Ascension Rx Pharmacy, visit [AscensionRx](#), or call 833-633-7279 Monday through Friday 8 a.m. - 5 p.m. CT.

Coverage costs and availability

- **Coverage level:** The prescription plan covers drugs that are on the Ascension formulary (prescription drug list). You have access to a [drug search tool](#) to search all medications and determine the formulary tier, drug class coverage and if prior authorization is required.
- **Maintenance medications*:** These long-term medications must be filled at your local Ascension Rx Community Pharmacy or can be delivered directly to your home by utilizing Ascension Rx Home Delivery. You can receive 90-day supplies of qualifying maintenance medications at the lowest copay rate when you use [Ascension Rx](#).
- **Excluded medications:** Some medications may not be covered under the SmartHealth plan. If you continue to fill excluded medications, you will pay its full cost out of pocket to the pharmacy and the cost can't be applied to your deductible or out-of-pocket maximum. However, you can use pre-tax dollars from your health savings account (HSA) or flexible spending account (FSA).

Ascension Rx Specialty Pharmacy

Ascension Rx Specialty Pharmacy is the covered pharmacy for qualifying outpatient specialty medications. Outpatient specialty medications must be filled by Ascension Rx Specialty Pharmacy to avoid paying the full out-of-pocket cost.



Learn more

- Log in to myHR to view your [prescription drug](#) copay and coinsurance amounts for 2026
- Visit [mySmartHealth](#) to learn more about your pharmacy benefit and [access answers to frequently asked questions](#)
- You have access to a [drug search tool](#) to search all medications and determine the formulary tier, drug class coverage, and if prior authorization is required

* If you reside in California or Canada, there are pharmacy network exemptions to allow you to fill your medications at your local in-network (INN) pharmacy.

Benefits of SmartHealth prescription drug coverage

Pharmacy care management

Managing your medications can be complicated. The Pharmacy Care Management team of pharmacists and pharmacy technicians can help ensure your medications are working for you, help you understand what your medications are for, identify possible lower cost options and answer any medication questions or concerns. These services are available at no extra cost to you and your covered dependents. To get started, call 877-560-4303 or email rxmedadherence@ascension.org.

Manufacturer assistance programs for prescription drugs

- **SmartHealth true spend solutions for prescription drugs**

Under this program, amounts paid by a secondary payer, such as manufacturer coupons, for non-specialty, preferred and non-preferred brand drugs will not be applied toward meeting your plan deductible or out-of-pocket maximum. You still benefit from the coupon at the point of sale, but your deductible and out-of-pocket totals will reflect what you actually paid.

For help with manufacturer assistance programs, contact Ascension Rx Medication Assistance Team at 833-980-2352.

- **SmartHealth flexible copay for specialty drugs**

This program works with manufacturer copay assistance to reduce costs for specialty medications. Note, assistance doesn't apply to your deductible or out-of-pocket totals. For HDHP plan members, standard copays apply once the deductible is met.

Manufacturer assistance programs may change or end at any time during the year. If that happens, you'll need to pay the regular copay or cost for your prescription based on your SmartHealth plan. Keep in mind that this assistance is provided by the drug manufacturer, not by Ascension Rx or SmartHealth. For questions about high copay specialty drugs, email the Ascension Rx Flex Copay Team at askflexcopay@ascension.org.



Download the **Ascension Rx mobile app**.

You will need an Ascension Rx prescription number to use the app. With the Ascension Rx mobile app, you can:

- **Manage** your prescriptions, order refills and check their refill status.
- **Set up reminders** for when it's time to refill and take medications.
- **Easily transfer** your prescriptions to an Ascension Rx pharmacy.

You will need an Ascension Rx prescription number to use the app.

2026 prescription costs

The chart below outlines prescription costs for 2026 SmartHealth HDHP & PPO Plans.

Ascension Prescription, 30-day supply	
Generic	Up to \$25
Preferred	20% (max \$100)
Non-preferred	30% (max \$175)
Non-Ascension Retail Prescription, 30-day supply	
Generic	Up to \$35
Preferred	25% (max \$150)
Non-preferred	35% (max \$225)
Ascension Prescription Mail Order, 90-day supply	
Generic	Up to \$40
Preferred	20% (max \$200)
Non-preferred	30% (max \$350)
Ascension Prescription, Specialty	
Generic	40% (max \$200)
Preferred	40% (max \$250)
Non-preferred	40% (max \$425)

There are no changes to the Health Benefit Subsidy prescription costs.

Some brand-preferred and non-preferred drugs (Tier 2 and Tier 3) are part of the True Spend Program.

Some preferred and non-preferred specialty prescription (Tier 5 and Tier 6) drugs are part of the Flexible Copay Program.

Healthcare and flexible spending accounts

If you choose the HDHP or PPO SmartHealth medical plan option, you have the option to enroll in a health savings account (HSA) or flexible spending account (FSA) administered through Optum Financial.

In addition to the ability to pay for eligible expenses with pre-tax dollars, a spending account offers:

- ➔ Payment card to pay for qualified expenses
- ➔ Daily claims processing and no minimum claim amount
- ➔ Online access to account balance, claims and account information
- ➔ Direct deposit for claims reimbursement
- ➔ Mobile app to easily access your account and upload claim documentation
- ➔ Text message alerts for account information on the go

Healthcare spending accounts

The HSA and healthcare FSA are designed to help you pay for healthcare fees and expenses that may not be fully covered under your medical, dental and vision plans. Review the comparison chart below to know your options.



Contact information:

Optum Financial
Member Services:
844-594-1231
or go [online](#).



	Health Savings Account (HSA)	Flexible Spending Account (FSA)
Available through these medical plans	HDHP	PPO
2026 annual contribution limit	\$4,400 individual / \$8,750 family	\$3,300 (\$260 minimum)
Contribution changes	You can change your contribution amount any time throughout the year.	Your contribution amount cannot be changed after open enrollment unless you experience a life event (qualified status change).
Ascension contributions*	\$250 individual / \$500 family	None
Annual carryover of unused funds	No limit	You can roll over \$660 of unused 2026 funds into 2027; any funds over the annual carryover limit will be forfeited.
Annual enrollment	No action is required if you continue with the legacy HDHP.	You must re-enroll each year.
Portable	Yes	Yes, if you elect COBRA
Claims for reimbursement	No deadline	You have until March 31 to submit claims for expenses incurred during the prior year.

* If you are contributing at least \$26 per year to your HSA, Ascension contributes too. To receive the full employer contribution, you must be enrolled in the HSA on January 1 and contribute each pay period.

Dependent care Flexible Spending Account (FSA)

A dependent care FSA is designed to help you pay for expenses related to caring for your dependents while you are working. To use this account, you must be either single; married with a spouse who is employed; a full-time student for at least five months of the year; or unable to care for your dependents due to a mental or physical disability.

What to know

- ➡ You must spend all the money in your account by the end of the calendar year or you forfeit the remaining balance
- ➡ Your contribution amount cannot be changed during the year unless you experience a life event (qualified status change)
- ➡ You can contribute as little as \$260 a year or as much as:
 - \$7,500 per year if you are single or are married, filing a joint tax return, and your spouse does not participate in an FSA
 - \$3,750 per year if you are married and filing separately, or your spouse participates in an FSA at another organization
- ➡ You have until March 31 to submit reimbursement requests for expenses incurred during the prior year



Learn more

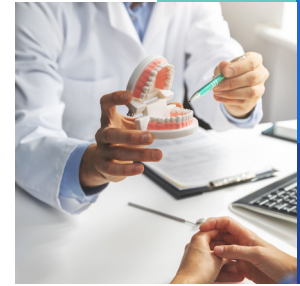
Log in to myHR for more information on [spending accounts](#) and eligible expenses.

Dental coverage

Depending on your needs and those of your eligible family members, you can pick between three dental plan coverage options administered through Delta Dental of Missouri. Although an ID card is not required, a card will be mailed to your home after your first enrollment with Delta Dental.

You select a coverage option when you enroll, but you do not choose a provider or a network option until you need care. You have the choice of using dentists in or outside of the Delta Dental of Missouri network. Your coverage level is based on which network you use:

- 🔑 **Delta Dental PPO network:** Offers the most out-of-pocket savings.
- 🔑 **Delta Dental Premier network:** Includes the most local providers.
- 🔑 **Out-of-network:** Highest out-of-pocket costs.



Learn more

Log in to myHR to learn more about [Dental Coverage](#).

Dental Plan Options	Base Benefit Option	Comprehensive Option	Comprehensive Plus Option
Annual deductible* <i>*Does not apply to preventive care</i>	None	\$25 individual \$75 family	\$25 individual (\$50 out-of-network) \$75 family (\$150 out-of-network)
Preventive services Exams, cleanings, x-rays	100% in-network 80% out-of-network	100% in-network 80% out-of-network	100% in-network 80% out-of-network
Basic services Fillings, extractions, endodontics	50-60% in-network 40% out-of-network	50-60% in-network 40% out-of-network	80-85% in-network 60% out-of-network
Major services Bridges, dentures, crowns	No coverage	50% in-network 40% out-of-network	50% in-network 40% out-of-network
Orthodontia services Children up to age 19	No coverage	No coverage	50% coverage up to \$1,500* *Lifetime maximum
Annual maximum	\$500	\$1,500	\$2,000

Coverage costs

Ascension's dental premiums are paid through convenient biweekly payroll deductions. Visit [myHR](#) for the 2026 biweekly medical premiums.

Pre-determining benefits

If your dental care is not urgent in nature and the cost is estimated to be more than \$200, it is best for your dentist to submit a treatment plan to the Claims Administrator (Delta Dental of Missouri) at least 14 days before treatment begins. This allows you to know what out-of-pocket expenses you will have before the dental services are rendered.

Claims

When you receive dental care from a Delta Dental PPO Network or Delta Dental Premier Network provider, no claim forms are necessary. Your dentist will submit claims and any other paperwork for you and claim payments will be sent directly to the dentist.

If you receive dental care from an out-of-network provider, you are responsible for making full payment to the dentist and filing your claims for reimbursement. Download the claim form [online](#) or call 800-335-8266 to have a form faxed to you.



Contact information

Delta Dental of Missouri
Member Services:
800-335-8266 or
service@deltadentalmo.com

Find a network dentist,
print a claim form,
request an ID card,
ask a question and
more [online](#).

Vision coverage

Vision coverage through VSP Vision Care provides two vision plan options: Full Service Plan and Full Service Plus Plan. Vision premiums are paid through convenient biweekly payroll deductions over 26 pay periods.

You will not receive an ID card. When you make an appointment with a VSP provider, simply identify yourself as an Ascension associate with VSP coverage. The VSP provider's office can confirm you are a VSP participant.

You elect a coverage option when you enroll, but you do not choose a provider or a network option until you need care. The provider you choose is either in-network (VSP providers) or out-of-network (providers who do not participate in the VSP Network). The VSP Provider Network provides the highest level of benefits and discounts.

- **When you use VSP providers**, you are responsible for the copays for the exam, lenses and frames. Then the plan pays up to the plan allowance toward the cost of your frames and you pay the rest. There are no claim forms to complete.
- **When you use an out-of-network provider** (licensed optometrist, ophthalmologist or optician), you must pay the provider in full and then file a claim for reimbursement. If your claim is approved, VSP will determine the amount of the benefit and reimburse you accordingly. You have up to 12 months after the date of service to submit a claim.

2026 Vision Plan Options	Full Service Plan	Full Service Plus Plan
Exams, lenses, frames and contacts	Every calendar year	Every calendar year
Copayment		
▪ Exam copayments	\$0	\$0
▪ Frames and lenses copayment	\$25	\$25
▪ Contact lens exam	\$0	\$0
In-network allowances		
▪ Retail frame value	\$150	\$200
▪ Elective contact lenses	\$150	\$200
Lens enhancements		
Anti-reflective coating	40% discount	40% discount
Additional coverage		
Diabetic eyecare	\$20 copay	\$20 copay
Additional benefits (VSP EasyOptions)	Not available	Covered anti-glare coating, covered progressives or \$100 additional frame allowance



Learn more

Log in to myHR to learn more about [Vision Coverage](#).



Contact information

VSP Member Services:
800-877-7195 or use
TDD for those who are
deaf or hard of hearing:
800-428-4833

Find a VSP in-network provider, review your benefits, ask a question and more [online](#).

BenefitBump (Progyny)

New for 2026!

At Ascension, we know that growing your family is a deeply personal journey, and it often comes with complex decisions, emotions and logistics. If you're looking to expand your family, BenefitBump provides support to navigate the process with confidence and care.

You can register for this benefit starting January 1, 2026.

BenefitBump offers:

🕒 Pregnancy and birth:

- 1:1 sessions with Maternal Wellness Experts
- Peer support groups for community and shared experience
- Delivery preparation and lactation support
- Guidance on benefits, leave planning and financial accounts

🕒 Adoption:

- Help with identifying adoption agencies
- Guidance on benefits, leave planning and financial accounts



MetLife legal plan

MetLife family first caregiving benefit

New for 2026!

Managing caregiving responsibilities can be overwhelming; that's why Ascension is introducing a new benefit for 2026 to support family caregiving. You'll get access to expert, confidential guidance to help create a personalized care plan. This benefit supports a variety of caregiving including:

- Eldercare
- Child and adolescent wellbeing
- Cognitive issues and dementia
- Aging in place
- Homecare and placement
- Crisis intervention
- Mental health and emotional support
- Substance abuse and addiction
- New and chronic diagnosis
- Financial challenges, such as bill pay
- Insurance and Medicare navigation
- Powers of Attorney & wills

MetLife legal plan

The MetLife legal plan gives you easy and low-cost access to a wide variety of personal legal services surrounding various moments in life:

- Getting married
- Buying, selling or renting a home
- Starting a family
- Dealing with identity theft
- Sending children to college
- Caring for aging parents

Coverage costs

Ascension's legal plan premiums are paid through convenient biweekly payroll deductions:

- Employee only: \$3.81
- Family: \$5.54



Contact information

MetLife Member
Services: 800-821-6400

Life and accidental death and dismemberment (AD&D) insurance

Associate basic life insurance

Ascension provides basic term life insurance, as well as preparation and medical travel benefits, if you are benefit-eligible.

- ☛ **Minimum benefit:** \$20,000, regardless of your pay
- ☛ **Maximum benefit:** \$1,000,000

Your benefit eligibility	Provided to you at no cost
Part-time and full-time, benefits-eligible associate	1x annual base pay rounded up to the next \$1,000*
Manager, Director, Physician and Advanced Practice provider	2x annual base pay rounded up to the next \$1,000*

**If not an even multiple.*

Term life insurance is insurance that covers you for the term of your employment and benefit eligibility with Ascension.

Associate supplemental life insurance

You may purchase additional supplemental term life insurance for yourself up to nine times your annual base pay. Coverage amounts are based on your annual base pay at the time of your enrollment.

- ☛ **Minimum benefit:** \$20,000
- ☛ **Maximum benefit:** \$5,000,000

A living benefit option is included in your supplemental term life insurance if you become terminally ill while covered under this plan.

Estate planning service and will preparation

If you're enrolled in supplemental life insurance, you can prepare a simple will and manage your estate online at no cost.

Dependent supplemental life insurance

You may elect additional levels of life insurance protection for your spouse and/or eligible dependents (up to age 26).



For supplemental term life insurance, associates and their spouses can purchase an additional one time their annual base pay without proof of good health.

Spouse life insurance

You can purchase up to \$250,000 of spousal term life insurance. A living benefit option is included in your supplemental term life insurance if your spouse becomes terminally ill while covered under this plan.

FF Minimum spousal benefit: \$25,000*

FF Maximum spousal benefit: \$250,000

**During open enrollment, spouses with \$10,000 benefit will be automatically transitioned to the \$25,000 minimum without a Statement of Health.*

Child life insurance

FF You may purchase \$5,000, \$10,000 or \$20,000 of child-only term life insurance

FF When you select one of these coverage levels, you are covering each of your children for this amount, regardless of the number of children you have

FF A living benefit option is included in your supplemental term life insurance if your child(ren) becomes terminally ill while covered under this plan

Accidental death and dismemberment (AD&D) insurance

Voluntary AD&D coverage pays for loss of life or certain accidental injuries. You may purchase AD&D coverage on yourself and/or your family in amounts equal to multiples of your annual base pay (1x, 2x, 3x and so on up to 10x), up to a maximum of \$4,000,000.

If you choose to make an election for yourself, you also may elect coverage for your family (eligible dependents). If you elect family coverage, the amounts are:

- **Spouse-only:** 65% of your amount of AD&D insurance, to a maximum of \$1,000,000
- **Child(ren)-only:** 25% of your amount of AD&D insurance, to a maximum dependent child AD&D benefit of \$75,000
- **Spouse and child(ren):** 55% of your amount of AD&D insurance (spouse) to a maximum of \$1,000,000; 20% of your amount of AD&D insurance (for each child), to a maximum dependent child AD&D benefit of \$75,000

Unless you request otherwise, your beneficiary under this plan is the same as the beneficiary you designate for basic life and/or business travel accident insurance.

Business travel accident insurance

You are automatically covered by business travel accident insurance immediately upon your date of hire. If you should die while traveling on approved business for Ascension or your ministry, this coverage provides a \$400,000 survivor protection benefit to the beneficiary or beneficiaries you have named under the basic term life insurance.



Learn more

Log in to myHR to learn more about [life and accidental death & dismemberment \(AD&D\) insurance](#) options.

Retirement planning

The Ascension Retirement Savings Program offers you a convenient way to save through pre-tax and/or Roth (after-tax) payroll deductions to a 403(b) or 401(k) savings plan. Your specific retirement plan is determined by your ministry's structure and participation.

How to enroll

You can enroll in your retirement savings plan as soon as you become an Ascension associate.

[Set up an online account](#) through Transamerica at any time to enroll or make changes to your account. From your online retirement account, you can:

- ➔ Check balances
- ➔ Stop, resume or change the amount of your contributions
- ➔ Sign up to automatically increase your contribution amount
- ➔ Make your own investment decisions or have them determined for you automatically
- ➔ Designate beneficiaries
- ➔ Schedule a free one-on-one session with a dedicated [retirement planning consultant](#)

You can take your earned retirement benefits with you if you leave Ascension.

Your retirement contributions

You can make pre-tax and/or Roth (after-tax) contributions through payroll deduction—which may give you immediate advantage:

- Pre-tax contributions lower your taxable income and don't reduce your take-home pay by as much as the actual contribution.
- Roth (after-tax) deferrals are taxed (at your tax rate) in the year you make them, so they are tax-free when you make qualified withdrawals.
- Your contributions are automatically deducted from your paycheck, making it easy and convenient. You don't have to do anything unless you want to make a change.
- You can pick and choose your own investment funds through Transamerica or invest with help. Plus, you can change your contribution level at any time throughout the year.

How much you can contribute

Every pay period, you can contribute up to 80% of your earnings, or as little as \$1, as long as your total contribution (pre-tax plus Roth) doesn't exceed the annual contribution limit set by the IRS.

Remember, this is a calendar-year limit that is applicable to pre-tax and Roth contributions combined. Even if you change employers, you are responsible for contributing no more than this amount for 2026.

Associates governed by and subject to a Collective Bargaining Agreement should refer to that agreement to determine eligibility to participate.



Learn more

Log in to myHR to learn more about [retirement planning](#).

Review the next page to learn how Ascension contributes to your retirement goals.

2026 catch-up contribution updates

- In 2026, associates between ages 60 and 63 can contribute an additional \$3,750 for a total catch-up amount of \$11,250 (based on 2025 limits*).
- Also new in 2026, if you are over age 50 and making catch-up contributions, and your FICA wages (box 3 of your W-2) for 2025 are greater than \$145,000, your catch-up contributions will be required to be made as Roth (after-tax) contributions rather than pre-tax contributions. Even if you make a pre-tax contribution election, your catch-up contributions will automatically be switched to Roth contributions upon reaching the standard IRS annual contribution limit (\$23,500 in 2025*).

Eligibility for 457(b) plan

Ascension also offers a 457(b) Deferred Compensation Plan if your base salary is \$155,000 or more. If you qualify for the 457(b), Transamerica will notify you and explain what steps you need to take.

Ascension's contributions

In addition to your contributions, Ascension contributes in two ways:

- **Employer matching contribution:** If you contribute to the retirement savings program, Ascension will match a percentage of your contribution. Details are determined by your ministry's structure and participation—log in to [myHR](#) to find details on matching contributions and maximums, vesting schedules and more.
- **Employer automatic contribution:** Whether or not you contribute to the 403(b) or 401(k) plan, Ascension makes an annual contribution to your retirement account to help you reach your retirement goal. The annual amount you receive is based on your years of service as of December 31. Log in to [myHR](#) for eligibility and vesting information.

Withdrawing from your account

Before age 59½, you cannot make a withdrawal from your vested savings plan account except for specified financial hardship reasons. After age 59½, you can withdraw from your vested account for any reason, even if you still are an active employee. You can receive a withdrawal (all or a portion) as a one-time withdrawal or as a series of recurring payments.



Help to prepare for retirement

Transamerica provides information to help you plan for and achieve financial security in retirement. For questions about your retirement savings plan or to schedule a one-on-one meeting with a retirement planning consultant, go [online](#) or call 877-346-7284.



Financial well-being

Log in to [myCare](#) to see other offerings that can support your financial well-being.



Thinking about retirement?

The [myRetirement checklist](#) is designed to help you through important steps for retirement planning.

Time off and leaves of absence

Ascension has two paid-time-off plans to ensure you can take time away from work as a form of self care.

If benefits-eligible, you are placed in one of the following plans based on your employee class:

- **Accrued paid time off (PTO):** Most non-exempt and hourly employees; Accrued PTO is earned based on hours worked. If you are eligible and non-exempt, you accrue hours and can cash out some hours twice a year. You will receive emails from Ascension myHR as those become available.
- **Front-loaded time off (FLTO):** Exempt associates, leaders, physicians and advanced practice providers receive a specified amount of time off in January each year. If you're eligible, refer to the time off policy to determine your FLTO amount. At the end of each year, you're allowed to roll 80 unused front-loaded hours into the next year. Log in to [myHR](#) to learn about the eligibility criteria, how to check your carryover balance and more.

Paid holidays

Ascension recognizes eight paid holidays each year. Holiday hours are not accrued or counted in your time-off hours but are deposited on the date the holiday is observed.

New Year's Day	Independence Day
Martin Luther King Jr. Day	Labor Day
Good Friday	Thanksgiving
Memorial Day	Christmas

Disability and leave of absence

Leave of absence and disability benefits are designed to help you balance your work and family responsibilities, and ensure you have the time and protection you need to care for yourself. This includes short-term and long-term disability, family medical leave (FMLA), paid parental and pregnancy leave and more.



Learn more

Log in to myHR to view additional [Time Off](#) information, including:

- 2026 time off schedule
- Time off policy
- Paid holiday policy



Viewing your available time off balance

Associates can check their time off balance for FLTO and PTO by selecting the “Accruals” tab at the bottom of their timecards. The balance will show under the “Accrual Ending Vested” column.



Learn more

Log in to myHR to learn more about [leave of absence and disability](#) benefits.

Voluntary benefits and associate perks

Ascension offers several voluntary benefits to enhance and supplement your well-being throughout different stages of life. These are designed to help you further protect your family and loved ones. If benefits-eligible, you may purchase insurance and other voluntary benefits at discounted rates through convenient payroll deduction.

Voluntary benefits available only during open enrollment

During Open Enrollment, you can elect the following voluntary benefits:

- **Critical accident insurance (MetLife)** provides a lump-sum benefit for accidental injuries on and off the job. It is provided in addition to any medical or disability payments you may receive, and it can help with everyday living expenses like mortgage payments, childcare and groceries. Accident insurance also helps with medical expenses such as insurance deductibles and copays.
- **Critical illness insurance (MetLife)** complements your medical coverage—and pays in addition to what the SmartHealth medical plan may or may not cover. Provided as a lump-sum payment, this benefit provides financial support when you or a loved one become seriously ill (i.e., heart attack, cancer, stroke). The payment can be used for expenses not usually covered by medical or disability plans.
- **Hospital indemnity insurance** supplements your existing medical coverage by helping pay expenses for hospital stays, allowing you more time to recover. You can receive benefits when you're admitted to the hospital for a covered accident, illness or childbirth, and the benefits are paid directly to you.
- **Life insurance with long-term care** provides two important benefits in one flexible policy: An expense benefit for personal care and life insurance to financially protect your loved ones.

Log in to [myAscension Benefits Advantage](#) to learn more.



Additional year-round voluntary benefit opportunities

Ascension offers additional year-round benefits to meet your individual needs. The following associate perks are available:

- ID theft protection
- Financial assistance tools (including student loan assistance)
- Employee Assistance Plan (EAP)
- Well-being (myCare) resources
- Adoption assistance
- Relocation assistance
- Transportation benefits
- Pet insurance
- Discount shopping

No employer contributions are made for voluntary benefits. Employee participation in voluntary benefits is completely voluntary. Neither Ascension nor any entity related to Ascension (collectively "Ascension Entities") endorses any particular voluntary benefit or provider thereof. The role of the Ascension Entities is limited to permitting insurers to publicize voluntary benefit programs and collecting and remitting premiums. The Ascension Entities receive no consideration whatsoever in connection with the voluntary benefit programs.



Learn more

Eligibility criteria for benefits varies by ministry. Log in to myHR to view [eligibility information](#) for your ministry.

Glossary of key terms

Beneficiary: The person or entity that you legally designate to receive the benefits from your financial products. For life insurance coverage, that is the death benefit your policy will pay if you die.

Child: A child by birth, legally adopted child, child placed for adoption, foster child, stepchild or child for whom the eligible associate has been granted legal custody or legal guardianship.

Coinsurance: Your share of the cost for healthcare services after your deductible is met.

Copay: The set amount you pay for a healthcare service, usually due at the time of service.

Deductible: The amount you pay for healthcare services before SmartHealth begins to pay.

Dependent: A person who is eligible to be covered by you under your healthcare plans.

Elections: The coverage options you choose during open enrollment.

Legally domiciled beneficiary (LDB): Someone who lives in your home and can be covered under your healthcare benefits, but is not your legal spouse or dependent.

Out-of-pocket maximum (OOP): The most you pay during a plan year before SmartHealth starts to pay 100% for covered benefits.

Pay bands: Medical plan pay bands are determined by annual base pay. To determine your medical plan pay band, take a look at your biweekly payroll deductions.

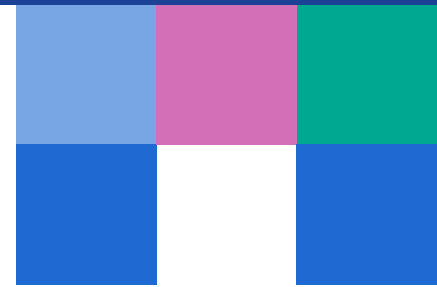
Premiums: Your biweekly payroll deduction for benefits coverage.

Prior authorizations: Approval from a healthcare plan that may be required before you get a service or fill a prescription in order for the service or prescription to be covered by your plan.

Qualified status change: An event that results in a change for benefits eligibility. Also known as a life event, like getting married or welcoming a child to your family.

Summary plan description (SPD): A summary of the material provisions of the plan document, including the requirements for eligibility and participation; circumstances that may result in disqualification or denial of benefits; and the identity of any insurers responsible for financing or administering the plan.

Frequently asked questions



What do I do if I can't find my open enrollment banner?

Your enrollment can be accessed from myAscension. If you are currently in your enrollment window and can't open your enrollment, contact HR Central at 844-847-4747.

What is the spousal surcharge?

A surcharge will be added to those who keep their spouses or legally domiciled beneficiaries (18 years and older) on their SmartHealth medical plan when they have access to their own employer's health insurance.

- Because there are additional costs to cover spouses or legally domiciled beneficiaries 18 years and older, a surcharge is common across all industries and not unique to Ascension.
- The surcharge is in addition to the biweekly premiums.

What should I do if I sign up for spouse and/or child life insurance and cannot update the beneficiary?

You do not need to elect a spouse and child life insurance beneficiary because the beneficiary is always the associate who elects the policy. The name(s) of the children/spouse show who is covered.

I submitted my elections and want to make changes to it. What should I do?

You can continue to access your enrollment banner and make changes during your enrollment window. Associates governed by and subject to a Collective Bargaining Agreement should refer to that agreement to determine eligibility to participate.

Who can I contact for more information?

For help in enrolling in benefits, contact Ascension HR Central at 844-847-4747.



Ascension