2027
Benefits Guide

Better Benefits. Brighter Future.

Coverage effective January 1 – December 31, 2027



RHA
HEALTH SERVICES

START HERE

Your benefits at a glance

Jan 1, 2027

New elections take effect

30 days

To enroll after hire or a life event

Workday

Where you enroll and make changes

HR4U

Benefits help line call 833-742-4748 or email HR4U@RHAnet.org

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ELIGIBILITY

Who can enroll

Full-time employees working **30 or more hours a week**. New hires will become eligible for benefits on their 91st date of employment. You can also cover:



Your spouse or domestic partner

Legal spouse or domestic partner.



Children up to age 26

Natural-born, step, adopted or placed for adoption, under legal guardianship, or in your custody under an interim adoption order.



Disabled children of any age

Who can't support themselves and can be claimed on your federal tax return.

Before you start

- Have each dependent's Social Security number and date of birth ready
- Decide who your beneficiaries will be
- Update your address and personal email in Workday
- Check your Workday inbox for your deadline

Skip it now, wait a year

Coverage you decline stays off until next open enrollment, unless you have a qualifying life event.

ENROLLMENT

How to enroll in Workday

Enroll during open enrollment, or within 30 days of your hire date, a qualifying life event, or becoming newly eligible.

1. Log in to Workday with your ID and password
2. Open your Workday inbox and find your enrollment task
3. Watch the guide and video in your Enrollment Profile
4. For each benefit, choose Elect or Waive; add dependents and beneficiaries
5. Review your elections
6. Complete the electronic acknowledgement and signature
7. Submit your enrollment
8. Save or print your Enrollment Summary

Prefer help? Call HR4U

833-742-4748
HR4U@RHAnet.org

BenefitsApp

- Plans, ID cards and group numbers, 24/7
- Tap to call any carrier
- Dependents can use it too

Register by entering your name, phone number, and App Code. Once you have registered, you will receive a text message with a verification code. Enter the verification code, and your BenefitsApp will be ready for you to log in with your mobile number.

BenefitsApp Employee Benefits

App Code: RHA
Member ID: Not Required

Changing benefits mid-year

30

days to make a change after a qualifying life event

Changes take effect on the date of the event, like your wedding day or your baby's birth.

Any changes must be made in Workday. Questions or assistance, reach out to HR4U@RHAnet.org.

Benefit changes must be consistent with the qualifying life event. For example, following a birth, you may add your spouse if you also enroll your newborn. **Proof of the qualifying life event is required.**

- Marriage, divorce or legal separation
- Birth, adoption or placement for adoption
- A child gains or loses eligibility
- Death of a dependent
- Court-ordered coverage (QMCSO)
- You gain or lose other coverage
- Involuntary loss of health coverage
- Move due to a job transfer for you or your spouse

Three medical plans to choose from

PPO High

$203.55 employee only*

Deductible **$3,000 / $6,000**
Out-of-pocket max **$6,000 / $12,000**

$30 copay for PCP, $50 copay for Specialist; 20% coinsurance after the deductible for most other services.

PPO Low

$75.00 employee only*

Deductible **$7,500 / $15,000**
Out-of-pocket max **$9,000 / $18,000**

Lowest price. $30 copay for PCP and $75 copay for Specialist; 40% coinsurance after deductible for most other services.

HDHP

$147.75 employee only*

Deductible **$4,000 / $8,000**
Out-of-pocket max **$4,000 / $8,000**

Lowest out-of-pocket max. Pairs with an HSA plus up to $500 from RHA.

Deductibles and maximums shown as individual / family. All plans cover out-of-network care at a lower level; find in-network doctors at myuhc.com. *Rates are bi-weekly

Deductible

What you pay each year before the plan starts paying. Resets January 1.

Embedded deductible

Each person has their own deductible until the family total is met.

Copay

A flat amount for a visit or prescription, such as $30.

Coinsurance

Your share of a bill after the deductible. At 20%, you pay $200 of $1,000.

Out-of-pocket max

The most you pay in a year in network. Then the plan pays 100%.

*Bi-Weekly Employee Contribution on Page 24

Compare coverage side by side

	PPO High	PPO Low	HDHP
YOUR ANNUAL COSTS			
Deductible (individual / family)	$3,000 / $6,000	$7,500 / $15,000	$4,000 / $8,000
Out-of-pocket max (individual / family)	$6,000 / $12,000	$9,000 / $18,000	$4,000 / $8,000
WHAT YOU PAY FOR CARE			
Preventive care	Free	Free	Free
Primary care or mental health visit	$30 copay	$30 copay	$0 after deductible
Specialist visit	$50 copay	$75 copay	$0 after deductible
Virtual visit	Free - 24/7	Free – 24/7	Free – 24/7
Urgent care	$75 copay	$75 copay	$0 after deductible
Emergency room	$500 copay, then 20%	$750 copay, then 40%	$0 after deductible
Hospital stay (medical or mental health)	20% after deductible	40% after deductible	$0 after deductible
Outpatient hospital	20% after deductible	40% after deductible	$0 after deductible
Lab work and X-rays	Free	40% after deductible	$0 after deductible
MRI, CT and advanced imaging	20% after deductible	40% after deductible	$0 after deductible
Continuous glucose monitors	Free	Free	Free

Prescriptions and extras

Retail, 1-month supply	PPO High	PPO Low	HDHP
Preventive, diabetic generic, single-source brand	$0	$0	$0
Generic	$5 copay	$5 copay	$0 after deductible
Preferred brand	$350 copay	40% after deductible	$0 after deductible
Non-preferred brand	$375 copay	40% after deductible	$0 after deductible
Specialty	$400 copay	40% after deductible	$0 after deductible

Prescriptions are filled through OptumRx: 855-856-0541, optumrx.com

Hearing aids

Up to $2,800 per calendar year, including devices and batteries.

Glucose monitors

Continuous glucose monitors covered at 100%.

Virtual visits

Free on every plan at myuhc.com/virtualcare.

HDHP + HSA

Meet the deductible, then most care is $0

The HDHP lets you open a Health Savings Account with WEX. You save pre-tax money for health costs, and RHA adds up to $500 a year.

See page 10

GLP-1 options for diabetes and weight loss

DIABETES · TRUE PATH

True Path Sourcing program

- Safe, affordable GLP-1 medications
- Licensed providers and pharmacies
- Prescribing based on your health needs
- Ongoing clinical support
- $0 cost to you* IF you use True Path Sourcing rather than Optum

***Who qualifies: An intake review of your medical history, doctor review, clinical need and program guidelines. You must fill through the Optum program first before being eligible for True Path Sourcing program.**

True Path: **877-546-6378**
UHC: **833-314-2957**
Optum: **855-856-0541**

WEIGHT LOSS · YOU PAY

Get Fit Now with KORB Health

For when diet and exercise alone aren't working. A KORB provider customizes your prescription.

Medication	Monthly price
Semaglutide (same active ingredient as Ozempic, Wegovy)	$199 (reg. $269)
Tirzepatide (same active ingredient as Mounjaro)	From $349
Oral Wegovy, starter (1.5 or 4 mg)	$149
Oral Wegovy, 4 mg maintenance	$199
Oral Wegovy, 9 or 25 mg	$299
Monthly virtual visit with a KORB provider	$79

888-959-7299 · korbhealth.com/RHA · Oral Wegovy is billed and shipped by NovoCare.

HEALTH SAVINGS ACCOUNT · WEX

Save tax-free for health costs

$4,500

2027 limit just you (including RHA contribution)

$9,000

2027 limit, family (including RHA contribution)

+$1,000

Extra if you're 55 or older

$500

RHA Annual HSA Match

RHA will provide a matching contribution to your Health Savings Account (HSA) each pay period, up to a maximum of **$500.**

Available only with the HDHP. The RHA match is added each pay period and counts toward your limit.

What you can use it for

- Copays and coinsurance
- Prescriptions
- Dental and orthodontia
- Birthing classes
- Doctor visits and surgery
- Over-the-counter medicine
- Glasses and contacts
- Insurance premiums

Full list: wexinc.com/insights/benefits-toolkit/eligible-expenses

You can't have an HSA if…

- Someone claims you as a tax dependent
- You have conflicting coverage, like Medicare, a medical FSA or certain HRAs
- You or your spouse contribute to a medical FSA

Your plan in your pocket

Download the UnitedHealthcare app to see your plan details, ID cards and claims anytime, anywhere, and get answers when you need them.

Find care and pricing

Search network providers, see ratings and reviews, and estimate your costs.

Check benefits and coverage

See copays, coinsurance, plan spending and what your plan covers.

Refill prescriptions

Request refills, look up drug prices and find pharmacies near you.

View your claims

See what was billed, what your plan paid and how much you owe.

Access your ID cards

Show member ID cards for the whole family. Add them to Apple Wallet or Google Wallet.

Get virtual care

Schedule a virtual visit for urgent or routine care, if your plan includes it.



DOWNLOAD THE APP

Scan the code with your phone's camera

Or search "UnitedHealthcare" in the App Store or Google Play.

On a computer or tablet? Sign in at myuhc.com.

KNOW WHERE TO GO

Getting the right care starts here

All of these are covered, but cost and wait time vary a lot. Choosing well saves you time and money.

Virtual visit

~15 min typical wait

Free on all plans

- Allergies
- Cold and flu
- Sinus infection
- Pinkeye
- Rashes
- Nausea

Your doctor

15–20 min typical wait

$30 copay (PPOs) · $0 after deductible (HDHP)

- Fever, sore throat
- Ear pain
- Immunizations
- Physicals
- Chronic conditions

Urgent care

15–30 min typical wait

$75 copay (PPOs) · $0 after deductible (HDHP)

- Stomach pain
- Migraine
- Stitches
- Sprains, strains
- Infections, vomiting

Emergency room

2–3 hrs typical wait

$500–$750 copay + 20–40% (PPOs) · $0 after deductible (HDHP)

- Chest pain
- Severe bleeding
- Head injury
- Broken bones
- Major burns, paralysis
- Severe allergic reaction

If it's life-threatening, call 911. Don't stop to compare options.

Extra support at no cost

1:1 mental health coaching

An 8-week program with a personal coach, weekly confidential sessions and 24/7 resources.

Self-paced mental health tools

Programs and tools to support your mental health and well-being, on your schedule.

Pregnancy and newborn support

An app-based virtual clinic for pregnancy, postpartum and newborn care, for you and your partner.

Real Appeal weight management

An app-based program to build healthy habits you can keep.

uhc.com/member-resources/wellness-rewards-programs/real-appeal

Cancer support

A nurse helps you navigate treatment options, before or during treatment.

1-866-936-6002 (TTY 711) · myuhc.phs.com/cancerprograms

2nd.MD second opinions

Talk with a leading specialist about a diagnosis or treatment plan. For everyone on your UHC plan.

866-269-3534 · start.2nd.MD/RHAhealthservices

Manage diabetes and blood pressure

Diabetes management

NO COST

- A cellular meter that uploads readings automatically
- Unlimited test strips and lancets, reordered from the meter and shipped to you
- A coach reaches out when a reading is out of range
- Real-time tips and tracking in the app

Enroll: **TeladocHealth.com/Now/RHA**
Member support: **800-835-2362**

Blood pressure management

NO COST

- A connected blood pressure monitor; readings upload to the app
- Track trends with weight, activity and food
- Coaching on medications, stress, sleep, nutrition and fitness

Enroll: **TeladocHealth.com/Now/RHA**
Member support: **800-835-2362**

Not feeling well? Schedule an appointment with your doctor right away.

MEC Basic and MEC Buy-Up

Minimum Essential Coverage pays 100% for preventive care (screenings, wellness exams, immunizations) plus limited routine care.

Not major medical

MEC plans don't cover serious illness, major medical conditions or catastrophic injuries.

MEC Basic pays you a set dollar amount per day for covered care.

MEC Buy-Up uses copays, with a $5,000 / $10,000 out-of-pocket max.

*Bi-Weekly Employee Contribution on Page 24

First Health network	MEC Basic	MEC Buy-Up
YOUR ANNUAL COSTS		
Deductible	N/A	$0
Out-of-pocket max (ind. / family)	N/A	$5,000 / $10,000
DOCTOR VISITS		
Preventive care	100% covered	100% covered
Primary care visit	$100/day, 6× a year	$20 copay
Specialist visit		$30 copay
Virtual visits	100% covered	100% covered
Outpatient lab	$85/day, 4× a year	$30 copay
Outpatient X-ray	$150/day, 4× a year	$30 copay
CT, PET, MRI	$500/day, 4× a year	Not covered

MEC Basic amounts are what the plan pays you per day, up to the limits shown.

MEC hospital and prescription coverage

	MEC Basic	MEC Buy-Up
HOSPITAL (ADMITTED AS AN INPATIENT)		
Hospital stay	$100/day, up to 60 days	Not covered
ICU stay	$200/day, up to 30 days	Not covered
Substance use treatment	$50/day, up to 30 days	Not covered
Mental health	$50/day, up to 60 days	Not covered
Skilled nursing facility	$50/day, up to 57 days	Not covered
PRESCRIPTIONS (RXEDO)		
Preventive	100% covered	100% covered
Generic	$10/day, 12× a year	$5 copay
Brand (preferred and non-preferred)	$50/day, 12× a year	Discount only

Rxedo pharmacies

68,000+ pharmacies, all major chains and 20,000+ independents.

rxedo.com · 888-879-7336

HealthiestYou virtual visits

Free. See a doctor and get prescriptions by phone or app, 24/7.

First Health network

5,000+ hospitals and 695,000 providers nationwide.

providerlocator.com/palicfh · 888-561-5759

Dental and Dental Plus

In network	Dental	Dental Plus
Deductible (ind. / family), waived for preventive	$50 / $150	$50 / $150
Annual maximum per person	$1,500	**$2,000**
Child orthodontia to age 19 (lifetime)	Not covered	**$2,000**
WHAT THE PLAN PAYS		
Preventive: exams (2/yr), bitewing X-rays (1/yr), cleanings (4/yr)	100%	100%
Basic: fillings, root canals, gum care, extractions, anesthesia	80%	80%
Major: crowns, onlays, implants, dentures and bridges	50%	50%

*Bi-Weekly Employee Contribution on Page 24

Stay in network

Both plans let you see any dentist, but in-network dentists cost less. Out-of-network dentists can bill you for amounts above what the plan allows.

Find a dentist
explore.ameritas.com/RHA
800-487-5553

Vision

In network	You pay / allowance
Eye exam	$10
Glasses lenses	$20
Single vision, bifocal, trifocal lenses	Covered in full
Standard progressive lenses	$65
Premium progressives (tiers 1–3)	$85 – $110
Polycarbonate	Free to age 19 · adults $40
Anti-reflective coating	$45 – 80% of charge
Frames allowance	$130
Contact lens allowance	Up to $130
Contact lens fitting	Standard up to $40 · premium 10% off

How often you can use it



Vision help

Claims **866-289-0614**
ID cards **800-487-5553**
explore.ameritas.com/RHA

Life insurance



FREE · AUTOMATIC

1× **your annual base pay in Basic Life and AD&D, paid by RHA**

Terminal illness: with under 12 months to live, you may receive up to 100% early.

Benefit reduces to 65% at age 65 and 45% at age 70.

Voluntary Life and AD&D (you pay)

Who	You can choose	No health questions up to
You	$10,000 steps up to $500,000	$100,000
Spouse	$5,000 steps up to $100,000 (max 50% of yours)	$25,000
Children	$10,000 ($2,000 from birth to 6 months), to age 26 if unmarried	Not required

- You must cover yourself to cover your spouse or children.
- Enrolling late, or above the no-questions amount, requires an Evidence of Insurability form.
- Each year you can increase by up to 4 steps without health questions, up to the no-questions amount (not if you declined before).

Protect your paycheck

If illness or injury keeps you from working, disability insurance replaces part of your pay. You pay for both plans with post-tax payroll deductions.

60%
Short-term disability
of weekly pay, up to $1,000/week

50%
Long-term disability
of monthly pay, up to $2,000/month

	Short-term disability	Long-term disability
Benefits start	Day 15 for Illness or injury	After 90 days (when short-term ends)
Pays for up to	11 weeks	Social Security normal retirement age
You qualify when	Under a doctor's care, can't do your job's main duties, and lose at least 20% of income	Under a doctor's care, can't do your job's main duties, and lose at least 20% of income
Pre-existing conditions	Not covered in year 1 if treated in the 3 months before coverage began	Not covered in year 1 if treated in the 3 months before coverage began

SUPPLEMENTAL · PRUDENTIAL

Cash when the unexpected happens

Even with good medical coverage, you can face deductibles and copays. These plans pay you directly, so you can focus on getting well.

Accident

- Fractures, burns, concussions, cuts, broken teeth
- Ambulance, ER visits, crutches, physical therapy
- Fracture claims automatically include related ER, X-ray, therapy and follow-up benefits

Critical illness

- Choose $10,000, $20,000 or $30,000
- Lump sum for cancer, heart attack, stroke, major organ failure, severe coronary artery disease or coma
- Rates are in Workday when you enroll

Hospital indemnity

- Hospital and ICU admissions and daily stays
- High-risk pregnancy
- Premature birth and NICU
- Quarantine and pandemic benefits

Help for life's challenges



FREE · 24/7

ComPsych GuidanceResources Worldwide

Employee Assistance Program

ComPsych GuidanceResources helps you and your family with stress, relationships, legal and money questions, and life changes.

6 free counseling sessions per person, per issue, each year

Call **800-311-4327** TTY **800-697-0353**
Online **guidanceresources.com**
Web ID **GRE311**

Health Advocate℠

One-on-one help with any health or benefits issue: finding doctors, sorting out bills, understanding a diagnosis.

866-695-8622 · healthadvocate.com/members

RHA Perks Discounts BenefitHub

Thousands of discounts on travel, tickets and electronics, from brands like Legoland, Garmin, Hertz, Dell and Sam's Club.

RHAperks.benefithub.com · Referral Code: X2UJLP

MONEY · RETIREMENT · FINANCIAL WELLNESS

Build savings and stretch your pay



401(k) retirement plan · Principal

Open to full- and part-time employees with no waiting period. Join any time; you're in on the first of the next month.

principal.com/welcome · 800-547-7754 · Principal App

Financial wellness coaching

Meet one-on-one with a Creative Planning consultant about budgeting, debt, saving and investing. Nothing is shared with RHA.

To schedule a financial wellness consultation email: kymona.thomas@creativeplanning.com

Payactiv paycheck advances

Get up to 50% of earned wages, capped at $750.00. Transfer to your bank or debit card. Schedule bill payments. Apply towards an Uber ride.

payactiv.com/help · 877-937-6966

Turning 65? Free Medicare help

Licensed Boomer Benefits agents walk you through Medicare. Jessica Yant: 817-916-0792. Gabe Gutierrez: 682-255-0122.

boomerbenefits.com/plexus-groupe

2027 CONTRIBUTIONS

What you pay

Pre-tax unless noted. 26 pay periods a year. Amounts are bi-weekly.

Plan	Employee only	+ Spouse	+ Child(ren)	+ Family
UNITEDHEALTHCARE MEDICAL				
PPO High	$203.55	$628.05	$371.19	$639.27
PPO Low	$75.00	$335.51	$188.88	$341.73
HDHP	$147.75	$475.10	$290.46	$508.16
PAN AMERICAN MEC				
MEC Basic	$14.21	$56.35	$43.63	$92.72
MEC Buy-Up	$18.67	$65.77	$68.64	$130.54
AMERITAS DENTAL AND VISION				
Dental	$9.60	$19.46	$21.97	$33.67
Dental Plus	$15.38	$31.20	$39.67	$58.95
Vision	$2.08	$3.64	$3.96	$6.03

Life, disability, accident, critical illness and hospital indemnity rates depend on your age and salary. You will see them in Workday when you enroll.

CONTACTS

Contact Information and Resources

Benefit	Carrier	Phone	Online
Benefits enrollment and help	HR4U	833-742-4748	HR4U@RHAnet.org
Medical and virtual care	UnitedHealthcare	833-314-2957	myuhc.com
Pharmacy (medical plans)	OptumRx	855-856-0541	optumrx.com
MEC Basic and Buy-Up	Pan American	888-561-5759	palig.com
MEC pharmacy	Rxedo	888-879-7336	rxedo.com
Dental	Ameritas	800-487-5553	explore.ameritas.com/RHA
Vision	Ameritas (EyeMed)	Claims 866-289-0614 · ID cards 800-487-5553	explore.ameritas.com/RHA
Life, AD&D, disability, supplemental	Prudential	800-778-4357	prudential.com
Health Savings Account	WEX	866-451-3399	benefitslogin.wexhealth.com
401(k)	Principal	800-547-7754	principal.com
Medicare enrollment help	Boomer Benefits	817-916-0792 · 682-255-0122	boomerbenefits.com/plexus-groupe

Contact Information and Resources (continued)

Benefit	Carrier	Phone	Online
GLP-1 for diabetes	True Path Sourcing	877-546-6378	N/A
Diabetes and blood pressure	Teladoc Health	800-835-2362	TeladocHealth.com/Register
Second opinions	2nd.MD	866-269-3534	start.2nd.MD/RHAhealthservices
Cancer support	UnitedHealthcare	1-866-936-6002	myuhc.phs.com/cancerprograms
Weight management	Real Appeal (UHC)	1-844-924-7325	uhc.com/member-resources/wellness-rewards-programs/real-appeal
GLP-1 for weight loss	KORB Health	888-959-7299	korbhealth.com/referral/RHA
Employee Assistance Program	ComPsych	800-311-4327	guidanceresources.com
Health advocacy	Health Advocate	866-695-8622	healthadvocate.com/members
Paycheck advances	Payactiv	877-937-6966	payactiv.com/help
Employee discounts	BenefitHub	866-664-4621	RHAperks.benefithub.com

YOUR RIGHTS

Required Notices

Federal law requires RHA to give you these notices. They're available in Workday with your plan documents. For printed copies, call HR4U at 833-742-4748 or email HR4U@RHAnet.org.

Health care reform
Federal standards for coverage, benefits and costs

HIPAA privacy
Your rights to health privacy

Special enrollment rights
When you can enroll after declining

Medicaid and CHIP
State help paying premiums

FMLA
Up to 12 weeks of job-protected leave

Mental health parity
Equal access to mental health care

Transparency in Coverage
Where to find network rates

Newborns' and Mothers' Act
Hospital stays after childbirth

Women's Health and Cancer Rights
Your rights after a mastectomy

GINA
No requests for genetic information

Michelle's Law
Coverage during medical leave from school

No Surprises Act
Protection from surprise medical bills

COBRA
Continuing coverage after it ends

Notice of privacy practices
How your medical information is used

Medicare Part D creditable coverage
Your drug coverage meets Medicare's standard

Health Insurance Marketplace
Individual coverage options

Wellness program
What data is collected and how it's protected



Questions?

Call HR4U at **833-742-4748** or email **HR4U@RHAnet.org**

This guide is a Summary of Material Modification (SMM) describing some of the benefits that may be available to you, based on eligibility, effective January 1, 2027. It doesn't include every detail. For full information, see the Summary Plan Descriptions, certificates of insurance and other legal plan documents, which govern if anything here differs. Receipt of this guide doesn't guarantee eligibility for benefits. RHA Health Services, Inc. may change or end any benefit plan at any time.