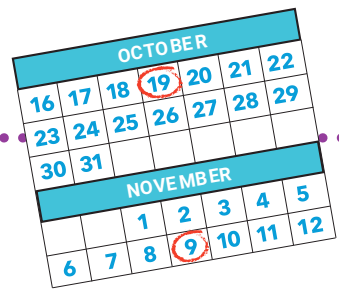


Get Ready for 2023 Annual Enrollment

October 19th to November 9th



Annual Enrollment

- This year we are offering PTO buyback for eligible associates, paid at 80% of its value.
- Remember to declare your beneficiaries for your benefits, including Retirement Plans, Basic Life, Voluntary Life, and AD&D.



Health Care Benefits



Medical plans:
Red, Blue, White, and Green (with HSA) plan.

Plan Features:

- 100% coverage for in-network preventive care (checkups, shots, screenings) if on the preventive schedule.
- Limit to what you'd pay in a worst-case scenario (the *out-of-pocket max*).
- Plus, depending on which plan you choose...



Bi-monthly premium increase

\$.70 - \$8.20



Individual

\$500 - \$2,500

Family

\$1,000 - \$5,000

(No change)

Special tax-saving Health Savings Account (with Green medical plan only). Nemours will contribute up to \$250 for individuals, or \$500 for families. New for 2023, eligible associates who meet income based guidelines may receive a Health Reimbursement Arrangement (HRA) from Nemours. \$1,000 for single and \$2,000 for family coverage will help offset your out-of-pocket deductible, coinsurance, and copays. This HRA only applies to the Red, White, or Blue medical plans.

SAVI Plan: If you are eligible (currently enrolled in a Nemours Medical Plan or SAVI and have eligible alternative coverage for 2023) and enroll in SAVI, your out-of-pocket expenses are paid by SAVI, up to the ACA maximums of \$9,100 for single and \$18,200 for family.



Dental



Vision



FSA



Wellness Program



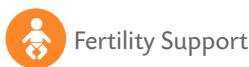
Health Advocate



Telehealth



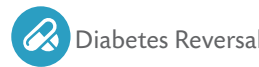
Centers of Excellence



Fertility Support



Exercise Therapy



Diabetes Reversal



Expert Medical 2nd Opinion

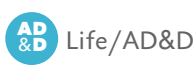


Financial Benefits

403(b) and 401(k) Retirement Plan: Nemours will make a base contribution of at least 3%, and a match to your contribution at 50%, up to 4% of your salary. Meaning you can earn an extra 2% contribution by contributing 4%. You are eligible for Nemours contributions if you have an FTE of .4807 or more, which equates to being scheduled for 19 hours or more of work each week.



Short-Term & Voluntary Long-Term Disability



Life/AD&D



MetLife Legal



Dependent Care FSA



Long Term Care



Critical Illness



Accident Insurance



Hospital Indemnity



Financial Finesse



ID Theft Protection



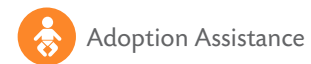
Work-Life Balance Benefits



Employee Assistance Program



Tuition Reimbursement & Tuition.io



Adoption Assistance



Volunteer Time Off



PTO



Parental Leave