



# Benefits **Overview Guide**



## Welcome to Your 2020 Benefits

Our shared purpose is to help people live well - and that begins with caring for the well-being of you and your family.

We are pleased to introduce the new Advocate Aurora Health benefits program, designed to make healthy happen so that you and your family live well now and into the future.

As we developed the new benefits package, we listened to your needs shared through rounding, input sessions and surveys. We combined that feedback with best practices found in local and national health care, as well as other industries.



The result is a comprehensive benefits package that addresses the needs of our diverse and multigenerational workforce and aligns with our longstanding commitment to provide competitive benefits - so that we remain a top workplace where the best people come to pursue their passion and make a difference.

### Here are some highlights of our new benefits program:

- Simpler and easier-to-understand medical plans, with access to Advocate and Aurora providers and facilities.
- A competitive retirement savings program.
- A new paid Parental Leave program.
- Expanded voluntary benefits, and more.

Please take the time to read this guide to learn more about how **Your Benefits Make Healthy Happen**.

We are committed to helping you understand your new benefits and make an informed decision about what's best for you and your family. This **Benefits Overview Guide**, together with robust online resources at [aahbenefits.org](http://aahbenefits.org), will help you make the most of your benefits.

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## Where to Go to Learn More

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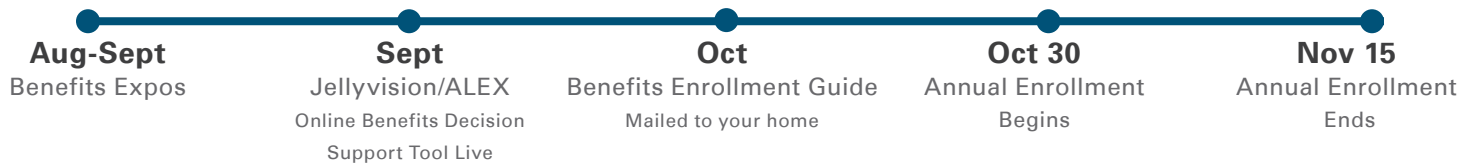
We have taken extra effort to make sure you have the information and support you need. Use the resources below to learn more.

- Visit [aahbenefits.org](http://aahbenefits.org) to get additional details about all of these benefits, including a series of videos that provide simple explanations of our core benefit plans.
- Watch for weekly **This Week** and **Connect Express** e-newsletters with more information on new features of our plans.
- Attend one of the **Benefits Expos** being offered at many of our locations throughout the months of August and September. Members of the Advocate Aurora Health Benefits team will be available to answer questions and direct you to additional resources. You can find a list of locations where the Benefits Expos will be located and a complete schedule at [aahbenefits.org](http://aahbenefits.org).
- Call **AAH Benefits Service Center at 800.775.4784**, Monday through Friday, 8am to 6pm to get your 2020 benefits questions answered.
- Use the **ALEX/Jellyvision-Benefits Decision Support Tool**, available in September, to help you make informed choices about your benefits.

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## Important Dates

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## Benefits Expos

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Benefits Expos are coming to the following locations. Please join us to have your questions answered by a member of our benefits team. Visit [aahbenefits.org](http://aahbenefits.org) for dates and times.

Advocate BroMenn Medical Center  
Advocate Christ Medical Center  
Advocate Children's Hospital  
Advocate Condell Medical Center  
Advocate Eureka Hospital  
Advocate Good Samaritan Hospital  
Advocate Good Shepherd Hospital  
Advocate Illinois Masonic  
Medical Center  
Advocate Lutheran General Hospital  
Advocate Children's Hospital  
Advocate Post Acute-IL  
Advocate Sherman Hospital  
Advocate South Suburban Hospital  
Advocate Support Center-Downers Grove  
Advocate Trinity Hospital

AAO-Milwaukee  
Aurora BayCare Medical Center  
Aurora Good Hope Clinic  
Aurora Medical Center-Burlington  
Aurora Medical Center-Grafton  
Aurora Medical Center-Hartford  
Aurora Medical Center-Kenosha  
Aurora Medical Center-Lakeland  
Aurora Medical Center-Manitowoc  
Aurora Medical Center-Oshkosh  
Aurora Medical Center-Sheboygan  
Aurora Medical Center-Summit  
Aurora Medical Center-West Allis  
Aurora Post Acute-WI  
Aurora Sheboygan Clinic  
Aurora Sinai Medical Center  
Aurora St. Luke's Medical Center  
Aurora St. Luke's South Shore

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# Eligibility Table

**Eligibility for benefits varies based on your employment classification. See the table below for benefits discussed in this guide.**

Benefit	Full-Time (72-80 hours)	Part-Time A (60-71 hours)	Part-Time B (40-59 hours)	Part-Time C (39 hours or less)
Dental Benefits	Yes	Yes	Yes	No
Disability Benefits	Yes	Yes*	Yes*	No
Employee Assistance Program (EAP)	Yes	Yes	Yes	Yes
Flexible Spending Accounts	Yes	Yes	Yes	No
Life Insurance Benefits • Basic • Optional	Yes	Yes	Yes	No
Medical Benefits** (includes prescription)	Yes	Yes	Yes	No
Paid Time Off (PTO)	Yes	Yes	Yes	No
Parental Leave Benefits	Yes	Yes	Yes	No
Retirement Benefits • Retirement Savings Plan-401(k)	Yes	Yes	Yes	Yes
Vision Benefits	Yes	Yes	Yes	No
Well-Being Program Healthy Living	Yes	Yes	Yes	No

*\*Part-Time team members will need to actively elect Short-Term Disability benefits and pay 50% of the cost.*

*\*\*Per Affordable Care Act guidelines if determined to be eligible for medical benefits.*

**View the full Advocate Aurora Health Benefits Eligibility list at [aahbenefits.org](http://aahbenefits.org)**

**Advocate Aurora Health reserves the right, at its discretion, to amend, change or terminate any of its benefit plans, programs, practices, or policies, as it requires. Nothing in this summary shall be construed as creating an expressed or implied obligation on Advocate Aurora Health’s part to maintain such benefit plans, programs, practices or policies.**



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# Your Medical Benefits

At Advocate Aurora Health, we're committed to providing comprehensive, competitive and affordable medical benefits.

## Who's Eligible:

- Full-Time (72-80 hrs), Part-Time A (60-71 hrs) and Part-Time B (40-59 hrs) team members.
- Eligible dependents including spouse, domestic partner, natural child, adopted child and stepchild.

## Who Pays:

- Advocate Aurora pays approximately 80% of your medical premiums. Team members pay the remaining 20%.
- Advocate Aurora Health will contribute more for those who earn less, ensuring we are helping everyone get the benefits they and their families need.

We're pleased to offer two plans that you can choose from:

### Advocate Aurora Health **Preferred Plan**

### Advocate Aurora Health **Select Plan**

Both plans feature top-ranked providers and leading-edge care offered by the Advocate Aurora Health Network.

To ensure all team members have access to affordable medical care, your per-paycheck contributions will be based on the plan you choose, whom you decide to cover and your annual salary. Advocate Aurora Health also will contribute more for those who earn less, helping ensure our families have the coverage they need.

Plus, all team members enrolled in a medical plan will have the opportunity to offset the cost of medical coverage when they and their spouse/domestic partner complete well-being activities (see Well-Being Program, page 8).

Our new medical plans provide more coverage with lower deductibles compared to what is offered today.

## Medical Benefits At-A-Glance

The medical plans—the Advocate Aurora Health Preferred Plan and the Advocate Aurora Health Select Plan - will both offer:

- Access to the Advocate Aurora Health Network, which offers more sites of care than any other health system in the Midwest, including 28 hospitals, 500 outpatient locations and access to more than 8,100 physicians.
- No need to designate a primary care physician or get referrals to see specialists.
- 100% coverage for preventive care, including vaccinations and screenings.
- Copays for primary care physician and specialist visits and other types of care.
- Low deductibles.
- Prescription drug coverage offered through the medical plans, including low generic prescription copays.
- Plan options that will accommodate team members and family members who live outside the Advocate Aurora Health area.
- Our selected medical plan carriers are Anthem (Wisconsin), BlueCross BlueShield (Chicagoland) and Health Alliance (Central Illinois).

## Need to know!



- Get excellent care with access to any Advocate Aurora Health provider or facility.
- Low premiums, copays & deductibles—making care more affordable for you.
- Dependent resides in another state? No problem—we've got them covered.

## Your Medical Benefits *(continued)*

### Advocate Aurora Health Preferred Plan

The Advocate Aurora Health Preferred Plan is the lower-cost plan and provides benefits as long as you seek care from within the extensive Advocate Aurora Health Network.

- You can choose to receive care from a physician or facility within the Advocate Aurora Health Network, as well as partners that support the Advocate Aurora Health Network.
- There will be no benefit coverage if you seek care outside of the Advocate Aurora Health Network.

### Advocate Aurora Health Select Plan

To offer expanded options, the Advocate Aurora Health Select Plan allows you to receive care from any physician or facility within the Advocate Aurora Health Network, including partners that support the Advocate Aurora Network (eg: DuPage Medical Group), **OR** the carrier network (Anthem (Wisconsin), BlueCross BlueShield (Chicagoland) and Health Alliance (Central Illinois)).

- You'll pay less when you receive care from a physician or facility within the Advocate Aurora Health Network.
- Because of the additional access to the carrier network, you'll pay slightly higher per-paycheck contributions and higher out-of-pocket costs.
- There will be no benefit coverage if you seek care outside of the carrier network.

### Team Member Contributions and Costs

Advocate Aurora Health pays approximately 80% of the cost of your health care. To ensure medical coverage is equitable and affordable for everyone, team members who earn more will pay more.

Your premium will be dependent on a few key things:

- The plan you choose.
- Whom you decide to cover (just yourself, your child(ren), your spouse/domestic partner, all of the above).
- Your annual salary.
- Whether you have certified as tobacco-free.
- If you cover a spouse/domestic partner who has the option of employer-sponsored coverage.

### *Spousal Surcharge*

If your spouse/domestic partner chooses their own employer's medical plan (rather than ours), you will avoid the \$50 per-paycheck spousal surcharge. Otherwise, this amount will be automatically deducted from your paycheck in 2020. Note that the spousal surcharge does not apply if both you and your spouse/domestic partner work for Advocate Aurora Health.

### *Tobacco Surcharge*

If you and/or your covered spouse/domestic partner are not tobacco-free or do not take action to show that you are tobacco-free, a \$30 per paycheck (or \$60 per paycheck for both of you) Tobacco Surcharge will be automatically deducted from your paycheck in 2020. For details on how to avoid the 2020 Tobacco Surcharge if you have not already taken action, call 1.800.937.5717.

### Need to know!



- **During Annual Enrollment** you must actively enroll in either the Preferred or Select Plan or waive your medical coverage.
- If you and/or your covered dependents are currently enrolled in a medical plan through Advocate or Aurora in 2019 and you do not actively enroll, you will **automatically** be enrolled in the **Advocate Aurora Health Preferred Medical Plan**. You will not be able to change this plan election until the next Annual Enrollment period, unless you have a qualified work or life event.
- Keep an eye out for information regarding 2020 team member contributions (premiums) during Annual Enrollment.

# Your Medical Benefits *(continued)*

## Detailed Look: Medical Plans

Benefit	Preferred Plan	Select Plan	
	AAH Network	AAH Network	Carrier Network
Deductible	\$250 Individual \$500 Family	\$800 Individual \$1,600 Family	\$3,200 Individual \$6,400 Family
Annual Out-of-Pocket Maximum <i>(including deductible)</i>	\$4,250 Individual \$8,500 Family	\$4,250 Individual \$8,500 Family	\$8,000 Individual \$16,000 Family
<b>You Pay</b>			
Preventive Care	0%	0%	0%
Primary Care Physician Office Visit <i>(you don't need to designate a PCP)</i>	\$35	\$35	50% after you reach the deductible
Specialist Physician Office Visit <i>(no referral needed)</i>	\$60	\$60	50% after you reach the deductible
Behavioral Health Office Visit	\$35	\$35	50% after you reach the deductible
Labs	\$40	20% after you reach the deductible	50% after you reach the deductible
Urgent Care	\$60	20% after you reach the deductible	20% after you reach the deductible
Emergency Room	\$200 copay + 20% after you reach the deductible	\$200 copay + 20% after you reach the deductible	\$200 copay + 20% after you reach the deductible
Outpatient Surgery	20% after you reach the deductible	20% after you reach the deductible	50% after you reach the deductible
Inpatient Admission	20% after you reach the deductible	20% after you reach the deductible	50% after you reach the deductible

## Prescription Benefits

If you elect medical coverage you are automatically covered under Advocate Aurora Health's Prescription Benefits Program.

2020 Advocate Aurora Health Prescription Drug Coverage		
	Preferred Plan	Select Plan
Deductible	\$0	\$0
Out-of-Pocket Maximum	\$2,000 Individual \$4,000 Family	Subject to Medical Out-of-Pocket Maximum
Mandatory Generic	Yes	Yes
	Retail (30 day supply)	Mail Order (90 day supply)
Generic	\$10 copay or actual drug cost, whichever is less	\$25 copay or actual drug cost, whichever is less
Preferred Brand	25% coinsurance \$30 minimum/\$60 maximum	25% coinsurance \$75 minimum/\$150 maximum
Non-Preferred Brand	40% coinsurance \$50 minimum/\$100 maximum	40% coinsurance \$125 minimum/\$250 maximum

2020 team member contributions (premiums) will be provided during Annual Enrollment.

# Your Well-Being Program

Your health and well-being is our top priority. The Advocate Aurora Health well-being program, **Healthy Living**, ensures you have the tools and resources to live a healthy lifestyle.

## Who's Eligible:

- Full-Time (72-80 hours), Part-Time A (60-71 hours) and Part-Time B (40-59 hours) team members and their spouse/domestic partner who are enrolled in either Advocate Aurora Health medical plan.

**Great news**—all team members and covered spouses/domestic partners will have access to our new well-being program online at [aahbenefits.org](http://aahbenefits.org), including access to tools, resources, activities, events and sweepstakes drawings that provide additional ways to recognize your commitment to a healthy lifestyle.

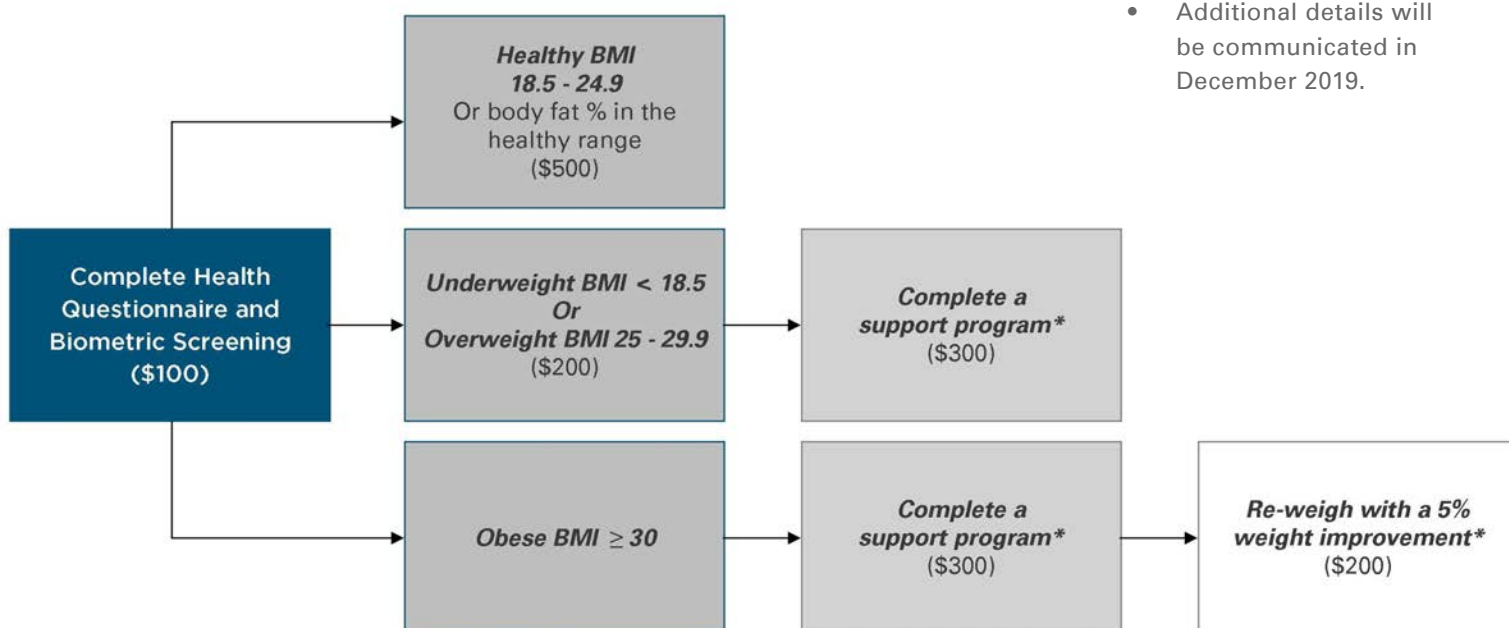
## Well-Being Program At-A-Glance

As part of our commitment to helping all team members achieve their best health, live well and control healthcare costs, our well-being program includes resources to help all team members maintain or achieve better health.

## Incentives

Team members and covered spouses/domestic partners can earn up to \$600 each by completing designated health-focused activities, such as a free biometric screening, health questionnaire and support programs. Incentives will be included in your paycheck as activities are completed.

## Detailed Look: Well-Being Incentives



\*BMI Outcome and Medical Waiver available as a Reasonable Alternative for any of the activities to earn credit.

## Need to know!



- By participating in the well-being program, you can receive up to \$600—or up to \$1,200 if you and your covered spouse/domestic partner both participate.
- See the results of your hard work in your paycheck. Incentives will be paid out directly in your paycheck as activities are completed.
- Note that there are no changes in deadlines and incentives in the 2019 Health You (IL) and 2019 Live Well (WI) programs for the duration of 2019.
- Additional details will be communicated in December 2019.

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## 2019 Medical and Well-Being Transition

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### Illinois Team Members:

#### The Deductible Reimbursement Account (DRA) and Health Futures Account (HFA)

Beginning in 2020, all earned well-being incentives will be applied to your paycheck. With this change, we will no longer offer a DRA in 2020. Any funds remaining in your DRA at the end of 2019 will automatically roll over into the HFA on April 1, 2020.

No additional contributions will be made to your HFA, but it will continue to gain interest year over year. You will still be able to access your remaining funds once you retire—or reach age 60 with three years of service—to pay for out-of-pocket medical expenses.

### Wisconsin Team Members:

#### The High Deductible Health Plan (HDHP), and Health Savings Account (HSA)

We are excited to offer two new plans with low deductibles, ensuring our team members have access to more affordable care. Because our deductibles are so low, we no longer meet the definition of a “High Deductible Health Plan” established by the IRS and so can no longer offer an HSA. However, any existing HSA funds belong to you—those are your dollars. If you have money remaining in your HSA, you may use those funds until they’re gone for qualified expenses. Any additional contributions can only be made on an after-tax basis.

#### Aurora Contribution to Flex Program

Access to great care begins with affordability. We have substantially lowered the deductibles associated with our two new medical plans to encourage our team members to seek the care they need when they need it. Because our new plan premiums will take into account how much you make and the deductibles are significantly lower, the Aurora Contribution to Flex Program will be discontinued in 2020.

# Your Dental Benefits

We understand your oral health is an important part of your overall well-being and we are committed to sharing the cost of dental coverage with you and your family.

## Who's Eligible:

- Full-Time (72-80 hrs), Part-Time A (60-71 hrs) and Part-Time B (40-59 hrs) team members.
- Eligible dependents including spouse, domestic partner, natural child, adopted child and stepchild.

## Who Pays:

- Advocate Aurora Health pays approximately 50%.
- You pay approximately 50%.

We're pleased to offer two plans that you can choose from:

Advocate Aurora Health **Standard Plan**

Advocate Aurora Health **Enhanced Plan**

## Dental Benefits At-A-Glance

- Our new plan options are simplified and offer cost-effective benefits with high-quality care.
- For either plan, you may go to any dental provider you like, though if you choose dentists in the carrier network, you will pay less for your dental care.
- Both plans will cover 100% preventive care.
- The **Enhanced Plan** offers more coverage, including child orthodontia.
- Our selected dental plan carrier is Delta Dental.

## Need to know!



- **During Annual Enrollment** you must actively enroll in either the Standard or Enhanced Plan or waive your dental coverage.
- If you and/or your covered dependents are currently enrolled in a dental plan through Advocate or Aurora in 2019 and you do not actively enroll, you will automatically be enrolled into the Advocate Aurora Health Standard Dental Plan. You will not be able to change this plan election until the next Annual Enrollment period, unless you have a qualified work or life event.

## Detailed Look: Dental Plans

Benefit	Standard Plan	Enhanced Plan
Deductible	\$75 Individual \$225 Family	\$50 Individual \$150 Family
Annual Maximum	\$1,500	\$2,000
Preventive Care	100%	100%
Basic Services	80%	90%
Major Services	50%	60%
Orthodontia	N/A	50% (child only)
Lifetime Orthodontia Maximum	N/A	\$1,500 (child only)

2020 team member contributions (premiums) will be provided during Annual Enrollment.



# Your Vision Benefits

Eye care is an important part of your overall health, since regular eye exams can detect diseases like glaucoma, diabetes and blindness. Because we harmonized vision benefits across Illinois and Wisconsin in 2019, you will not see a change to this program in 2020.

## Who's Eligible:

- Full-Time (72-80 hrs), Part-Time A (60-71 hrs) and Part-Time B (40-59 hrs) team members.
- Eligible dependents including spouse, domestic partner, natural child, adopted child and stepchild.

## Who Pays:

- Team members pay 100% for vision benefits, but take advantage of deeply discounted group rates.

## Vision Benefits At-A-Glance

- You can purchase vision coverage at competitive group rates for yourself and your eligible family members.
- Vision coverage features primary benefits and secondary discounts and provides access to the services of one of the nation's biggest and best vision care networks, EyeMed Vision Care.
- The EyeMed Vision Care Network includes Aurora Vision Providers and thousands of private care practitioners as well as national retailers such as LensCrafters, most Pearle Vision locations, most Sears Optical locations and Target Optical.
- Primary benefits help cover the cost of the most common types of vision care services, including annual comprehensive eye exams, frames and lenses or contact lenses, as well as discounts for traditional LASIK and PRK vision correction procedures. Many of the plan's primary benefits are subject to a once-every-12-months calendar year limitation.
- Secondary discounts provide additional savings once your primary benefit is exhausted, enabling you to purchase eyewear and accessories for the balance of the year at a discount up to 40% off the retail price at EyeMed provider locations.

## Need to know!



- **During Annual Enrollment** you must actively enroll in vision benefits if you want vision coverage for yourself (and your family) for 2020.

# Your Paid Time Off (PTO) Benefits

We understand a healthy work-life balance is important to living well. The time you spend away from work to care for your family or to recharge is essential for your well-being so that you can lead a balanced and fulfilling life. That's why we're dedicated to providing a comprehensive Paid Time Off (PTO) program that reflects our commitment to your work-life balance and flexibility.

## Who's Eligible:

- Full-Time (72-80 hrs), Part-Time A (60-71 hrs) and Part-Time B (40-59 hrs) team members.

## Who Pays:

- Advocate Aurora Health pays 100% of Paid Time Off.

## PTO Benefits At-A-Glance

We're pleased to be able to ensure that every current team member will earn the same amount or more PTO than they currently do.

- The new PTO program is accrual-based, which means you will accrue time off based on the number of hours you are paid for during the pay period, and your years of service.
- Exempt and non-exempt team members will follow the same accrual schedule.
- There will be separate manager and director/above tiers in recognition of the increased responsibilities and commitment that come with being a leader in our organization.
- Floating PTO will be available for team members who accrue at a slower rate under the new program.

## PTO Schedule:

	0-<3 Years	3-<5 Years	5-<10 Years	10-<15 Years	15+ Years
<b>Exempt and Non-Exempt Team Members</b>	25 days	27 days	29 days	32 days	34 days
<b>Managers</b>	30 days	30 days	32 days	34 days	37 days
<b>Directors and above</b>	Directors and above will be on the same schedule, please look for more information mailed to your home.				

## Floating PTO

With the recent changes, some team members will accrue PTO at a slower rate than they would have under their current program. We value everyone's contributions and in fairness to all, we are providing Floating PTO that will make up the difference between what someone would have accrued under the 2019 plan and what they will accrue going forward. If this applies to you, each year you will receive additional Floating PTO that will supplement your normal PTO. Team members who are eligible will receive more details about this program. *(Example: If you were scheduled to accrue 29 days in 2019, but are now scheduled to accrue 27, you will receive a separate bucket of 2 Floating PTO days.)*

## How it works:

2019 PTO Schedule	2020 PTO Schedule
29 PTO days	27 PTO days
	2 Floating PTO days

## Floating PTO:

- Resets each year.
- Does not carry over or accumulate.
- Cannot be cashed out or donated.
- Is payable when you leave Advocate Aurora Health.

*Note: You will be notified if you are eligible for Floating PTO in 2020.*

# Your Income Replacement Benefits

We understand that financial security is a major concern if you need to spend extended time away from work. We're pleased to provide an income replacement and disability program designed to provide additional support when you need it most. Whether you are sick or a new parent, you can rest assured that Advocate Aurora Health is committed to ensuring you have the financial stability to take care of yourself and your family.

## Your Income Replacement Benefits

### Parental Leave Plan

#### Who's Eligible:

- Full-Time (72-80 hrs), Part-Time A (60-71 hrs) and Part-Time B (40-59 hrs) team members.

#### Who Pays:

- Advocate Aurora Health pays 100% of the Parental Leave benefit.

### Parental Leave At-A-Glance

- The new Parental Leave Plan is designed to work concurrently with the time provided by Family Medical Leave (FMLA) and ensures you have the financial support you need during this important time. Parental Leave does not increase the 12 weeks of time you receive from FMLA, but it does increase the pay you receive during those 12 weeks.
- Parents have the option of choosing either two weeks of Parental Leave at 100% of salary or four weeks of leave at 50% of salary.
- Biological mothers may add Parental Leave once they have exhausted their disability benefits.
- Biological fathers and adoptive mothers and fathers may take Parental Leave during the first two or four weeks of FMLA.
- Team members will have six months after birth or adoption placement to take Parental Leave. *(Example, if you have a new child in January 2020, you will be able to initiate leave as late as June 2020.)*

### How Parental Leave Works for a Biological Mother

Waiting Period	Short - Term Disability*	Parental Leave
10 PTO Days	60% of Base Salary (6-8 weeks)	<b>100% of Base Salary</b> (for 2 weeks) or <b>50% of Base Salary</b> (for 4 weeks)

*\*Note: Part-Time team members must elect and pay 50% of the cost for Short-Term Disability.*

# Your Income Replacement Benefits

## Short-(STD) and Long-Term Disability (LTD)

As part of our income replacement and disability program, Advocate Aurora Health will ensure you have the financial protection when you need it.

### Who's Eligible:

- Full-Time (72-80 hours), Part-Time A (60-71 hours) and Part-Time B (40-59 hours) team members.
- Full-Time team members are automatically enrolled.
- Part-Time team members must actively select this benefit during Annual Enrollment.

### Who Pays:

- Full-Time team members: Advocate Aurora pays the full cost of STD and LTD coverage.
- Part-Time team members: Advocate Aurora pays 50% of the cost of STD and the full cost of LTD.
- Part-Time members will pay 50% of the cost for STD.

## Short-Term Disability Benefits At-A-Glance

- 60% income replacement.
- 10-day "elimination" period (the period between when a disability begins and when your Short-Term Disability payments begin).
- Covers you for 90 days.
- You can use your accrued PTO and/or Floating PTO during the elimination period and to supplement your disability income.
- Any pre-existing conditions you may have do not affect your eligibility for disability benefits.

## Long-Term Disability Benefits At-A-Glance

- 50% income replacement.
- Buy-up options will exist for Long-Term Disability, if you need more than 50% income replacement.
- Long-Term Disability income will begin immediately after Short-Term Disability coverage ends.

## How Disability Benefits Work

- If you need to take disability leave, the first 90 days will be considered Short-Term Disability leave. If you are still unable to return to work after 90 days, Long-Term Disability leave will begin.
- Full-Time team members who qualify for Short-Term Disability will receive 60% of your base salary for the first 90 days of disability. After 90 days of Short-Term Disability, Long-Term Disability kicks in and you will receive 50% of your base salary until you return to work or until your eligibility expires.
- Short-Term Disability payments will not have a dollar amount benefit maximum, which provides more of a benefit for you.

### Need to know!



- Advocate Aurora pays the full cost of STD and LTD for all Full-Time team members.
- **During Annual Enrollment** Part-Time A (60-71 hours) and Part-Time B (50-59 hours) team members will need to actively elect STD benefits and pay 50% of the cost if you want coverage for 2020.

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## 2019 Income Replacement Benefits Transition

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### Illinois Team Members:

#### Grandfathered Short-Term and Long-Term Disability Program

All Advocate Aurora Health Grandfathered Short-Term and Long-Term Disability programs will be discontinued on December 31, 2019.

After December 31st, 2019, team members on leave through an active Short-Term or Long-Term Grandfathered Disability program will continue under that program until benefits exhaust or they are no longer eligible.

### Wisconsin Team Members:

#### Frozen Sick Bank

There are no changes in the Aurora Frozen Sick Bank policy for 2020.

# Your Retirement Benefits

Advocate Aurora Health is committed to helping you build long-term financial security—and our new 401(k) Plan does just that. The new retirement benefits are easy to understand, provide a competitive match and employer contributions, making it easy to participate and save for your future.

## Who's Eligible:

- Full-Time (72-80 hours) team members.
- Part-Time A (60-71 hours) team members.
- Part-Time B (40-59 hours) team members.
- Part-Time C (39 hours or less) team members.

## Who Pays:

- Advocate Aurora contributes in two ways:
  - ✓ A 3% annual contribution of your eligible pay.
  - ✓ A dollar-for-dollar match of up to 3% of your contribution.
- You also can contribute between 1% and 75% of your eligible pay to your 401(k) to help reach your retirement goals.

## Retirement Benefits At-A-Glance

Advocate Aurora Health will help eligible team members save for retirement in two ways:

- Through a **annual company contribution** that you receive regardless of whether you're contributing to the plan on your own.
- Through a **company match** to your own voluntary contributions.

### Non-Elective Company Contribution

#### *Yearly contribution of 3% of your eligible pay*

At the end of each year, Advocate Aurora Health will make a contribution of 3% of your eligible pay to your 401(k) account (*as long as you worked for 1,000 hours or more during the calendar year and are employed on the last day of the year*). There's nothing you will need to do to receive this contribution.

### Employer Match

#### *Dollar-for-dollar match of your contributions up to 3% of pay*

For every dollar you voluntarily contribute to the 401(k) Plan up to the first 3% of your eligible pay, Advocate Aurora Health will match it. When you contribute at least 3% of your pay, you receive the full match.

### Automatic Enrollment

- If you are already participating in the Advocate 401(k), Aurora Ventures or the Aurora 403(b) Plans, your current elections will automatically carry over to the new 401(k) Plan.
- If you are not already participating or contributing at least 2%, you will be enrolled in the new 401(k) Plan at 2%. You can opt out or change your elections at any time.
- New team members will also be automatically enrolled at 2%. You can increase or decrease your elections at any time.

### Automatic Escalation

Your contributions will automatically increase 1% each year, up to 10%, to help you reach your retirement goals. You can increase or decrease your elections at any time.

## Need to know!



- Advocate Aurora Health will contribute to your retirement savings, even if you don't—3% every year.
- Don't leave money on the table! Advocate Aurora Health will match up to 3% of your eligible pay—getting you one step closer to your retirement goals.
- Receive the 401(k) match deposited every pay-period.
- You choose how your hard-earned dollars are invested.
- Our selected plan administrator is Empower.

# Your Retirement Benefits *(continued)*

## Your Contributions

When you choose to save in the 401(k) Plan, you choose a percentage deducted from each paycheck and put into your plan account (up to 75% of your eligible pay, subject to IRS limits). The dollars you contribute to your 401(k) belong to and can be taken with you if you leave the company. The dollars Advocate Aurora Health matches on your behalf will belong to you after three years of vesting service or when you retire at age 65 or older from Advocate Aurora Health. If you leave before you have completed three years of vesting service, you will not be eligible to take the company contributions when you leave.

There are two ways you can save in the plan: Traditional 401(k) and Roth 401(k) savings.

**Traditional 401(k)** savings are contributions deducted from your eligible pay before you pay current income taxes. You pay taxes on the contributions and earnings when you take a distribution.

**Roth 401(k)** savings are after-tax contributions and are deducted after you pay current income taxes.

You can save with Traditional 401(k) savings, Roth 401(k) savings or a combination of both. The choice is yours.

## Your Investment Options

The key to saving for your future is investing wisely so your money will grow to meet your goals. Your investment strategy should take a number of factors into account—including your age, your current income, your risk tolerance and the number of years before you plan to use the money in your account.

With the 401(k) Plan, all the dollars in your account are invested in funds that you select, and you can choose how much involvement you want in managing them.

- You can mix your own portfolio of investments using the core funds in the plan.
- You can choose to invest in the target retirement funds. These funds are made up of the core plan funds and are designed to offer a simple investment option that will automatically become more conservative as you get closer to retirement. You simply select the fund that's closest to your anticipated retirement year.

Regardless of which investment choice you prefer—managing your own portfolio or keeping it simple by using the target retirement funds—you can change your approach at any time.

### Passing up the 401(k)?

- **Take another look. The 401(k) Plan is a great way to build your retirement income. You contribute through payroll deductions, so saving happens automatically. You can start small and increase your contribution as you're able to. Remember, when you save 3% percent of your pay, you'll receive the full company match. And the non-elective contribution for eligible team members is yours, whether you are contributing or not.**
- **If your circumstances change and you need to stop contributing for a while, that's okay—you can increase, decrease, start or stop your contribution amount at any time.**

# 2019 Retirement Benefits Transition

## Illinois Team Members:

### Pension Changes

**Your vested Advocate Pension Plan dollars belong to you, will continue to earn interest and will be available for you when you retire.**

The new Advocate Aurora Health retirement plan offers 401(k) dollars to help you save for retirement. With that, no additional contributions will be made to your Advocate Health Care Pension Plan after Pay Period 26, 2019. **Beginning January 2020 we will be making contributions to your 401(k) account instead of the pension plan.**

Rest assured: the dollars you have been counting on for retirement will remain in your account, will continue to grow and will be there for you when you retire. Once you become vested, the dollars are yours.

You're vested in your pension benefit—meaning you own it—after you complete five years of vested service. If you don't have five years of vested service today, you can still continue to earn credit toward vesting even after December 31, 2019, up until the time you retire.

### Here's what will happen with your pension benefit as of December 31, 2019:

- Your final 2019 Advocate Pension Plan contribution will post to your account before December 31, 2019. The amount contributed will consider your eligible pay earned through Pay Period 26, 2019, and all tax law limits in effect as of December 31, 2019.
- You'll continue to earn vesting service for time worked after Pay Period 26, 2019. For example, if you have only four years of vesting service on December 31, 2019, you will become 100% vested in your pension benefit as soon as you reach five years of vesting service.
- These pension plan changes do not affect the benefit you earned under the Advocate Pension Plan as of Pay Period 26, 2019.
- If you leave the company for any reason after completing five or more years of vesting service—but before you reach age 55 (early retirement age)—you will be eligible to receive a deferred vested benefit. You may elect to begin receiving benefit payments on the first day of any month following the month in which you reach age 55. If you leave Advocate before completing at least five years of vesting service, you will not be entitled to receive a benefit from the plan.

#### Resources:

Refer to the Section 204(h) Notice that will be mailed to your home in August and Frequently Asked Questions (FAQs) are available at [aahbenefits.org](http://aahbenefits.org).



### Illinois Team Members:

#### Current 401(k) Participants

If you are currently participating in the Advocate 401(k) Plan, your dollars will remain in the plan and the plan will be re-named the Advocate Aurora Health 401(k) Plan. We will handle the transition, there is nothing you will need to do.

### Wisconsin Team Members:

#### 403(b) Participants

IRS regulations require transfers from a 403(b) account to be initiated by the owner of the account (not the company). With that, your retirement savings dollars will stay in this plan until the plan is terminated in 2020 and you take action to transfer those dollars to the new Advocate Aurora Health 401(k) Plan. You will receive a special communication regarding this process and your options in 2020.

To help our team members nearing retirement, we will provide a transition credit. Team members who are age 55 with five or more years of service as of December 31, 2019 will receive this 2-year transition credit equal to 1.5% of eligible pay.

We recognize that this means you will have two accounts, with two participant record-keeping fees. Advocate Aurora Health will pay the annual participant record-keeping fee for all 403(b) participants in 2020.

#### Ventures Participants

Your retirement savings dollars will transfer to the new Advocate Aurora Health 401(k) Plan effective January 1, 2020.

#### Advanced Plan

Your retirement savings dollars will transfer to the new Advocate Aurora Health 401(k) Plan effective January 1, 2020.

# Your Life Insurance Benefits

We offer a Basic Life Insurance benefit that provides peace of mind to you and your family. Because we harmonized life insurance plans across Illinois and Wisconsin in 2019, you will not see changes to this program in 2020.

## Who's Eligible:

- Full-Time (72-80 hrs), Part-Time A (60-71 hrs) and Part-Time B (40-59 hrs) team members.
- Eligible dependents including spouse, domestic partner, natural child, adopted child and stepchild.

## Who Pays:

- Advocate Aurora Health pays 100% for Basic Life coverage.
- Team members pay 100% for Optional Life coverage.

## Life Insurance Benefits At-A-Glance

- Basic Life Insurance coverage is provided at no cost to you and offers coverage of 1X your base salary. The minimum benefit is \$30,000 and the maximum benefit is \$1.5 million.
- You can also buy Optional Life Insurance coverage for yourself, your spouse/domestic partner and your children at competitive group rates.

## Need to know!



- **Basic Life** Insurance is provided at no cost to you.
- **During Annual Enrollment** you must actively enroll in Optional Life for you, your spouse/domestic partner or children if you want optional life insurance coverage in 2020.

# Your Employee Assistance Program (EAP)

The Employee Assistance Program (EAP) is a free, confidential benefit that provides a number of services to all team members to support behavioral health and emotional well-being. The program addresses issues such as stress, grief, family problems, psychological disorders, alcohol and substance abuse and work-related issues.

## Who's Eligible:

- All Advocate Aurora Health team members.

## Who Pays:

- Advocate Aurora Health pays 100% for the Employee Assistance Program.

## Additional Support Services

- Legal, financial, child and elder care referral assistance.
- Assessment and referral services for all family members of team members.
- Domestic violence support and assistance.

## How to Contact Us

### For Team Members Working in Illinois

800.775.0304

*Advocate Online > Departments > EAP*

### For Team Members Working in Wisconsin

800.236.3231

*[www.aurora.org/eap](http://www.aurora.org/eap)*

*Note: Information will remain confidential and not be shared with anyone without your written consent, except if required by law.*

# Your Voluntary Benefits

We understand that life gets complicated, and we are pleased to offer access to a variety of competitively priced services that offer peace of mind. These voluntary benefits are provided for our team members if they need additional coverage.

## Who's Eligible:

- Full-Time (72-80 hours) team members.
- Part-Time A (60-71 hours) team members.
- Part-Time B (40-59 hours) team members.

## Who Pays:

- Team members pay 100% for voluntary benefits, but take advantage of deeply discounted group rates.

## Accident Insurance

Accident Insurance pays a lump-sum, tax-free benefit directly to the insured based on a schedule of accident or injury-related medical treatments (e.g., initial doctor visit related to an accident or injury, CT or MRI related to an accident or injury, physical therapy related to an accident or injury).

## Critical Illness Insurance

Critical Illness Insurance pays a lump-sum, tax-free benefit directly to the insured upon diagnosis of a covered critical illness or condition (e.g., cancer, stroke, heart attack).

## Group Home & Auto Insurance

A post tax deducted benefit, Group Home and Auto offers team members discounted coverage through the convenience of payroll deduction and/or direct bill.

## Hospital Indemnity Insurance

Hospital Indemnity Insurance pays a lump-sum, tax-free benefit directly to the insured upon hospitalization for illness or accident (e.g., hospitalization daily benefit, ICU confinement daily benefit).

## ID Theft Protection

Identity Theft Protection offers protection from identity theft and fraudulent activity, including restoration services in the event of theft.

## Legal Insurance

Legal Insurance provides financial protection from potential costs associated with legal actions initiated by or against the insured (e.g., estate planning, real estate, divorce).

## Pet Insurance

Pet Insurance offers coverage for pet injuries, illnesses and wellness care.

## Whole Life Insurance

A post tax deducted benefit, Whole Life Insurance offers a life insurance benefit with cash value whose premiums are fixed and based on age of issue (i.e., premiums do not increase with age).

**Stay Tuned.** Details about these and other benefits plans will be communicated in **This Week, Connect Express** and at [aahbenefits.org](http://aahbenefits.org) in the weeks leading up to Annual Enrollment.

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## Credit Unions

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Low-cost banking can help you achieve your financial goals. Advocate Aurora Health is pleased to offer access to full-service, not-for-profit credit unions.

### Who's Eligible:

- All Advocate Aurora Health team members.

### Credit Unions At-A-Glance

- The **HealthCare Associates Credit Union (HACU)** in Illinois and the **Educators Credit Union** in Wisconsin are full-service, not-for-profit financial institutions available to all Advocate Aurora team members.
- You qualify for membership as an Advocate Aurora Health team member.
- Personal savings accounts; checking accounts; auto, home, education and personal loans; credit cards; and online banking are among the products and services offered.

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# Financial Wellness

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Just like physical health, good financial health is fundamental to your overall well-being. That's why Advocate Aurora Health is committed to providing tools, resources and support to help team members manage expenses. We are committed supporting the well-being of the team members through financial wellness programs. We want to empower team members to achieve both their short-term and long-term financial goals.

## Flexible Spending Accounts

Flexible Spending Accounts (FSA) can save you money since you use pre-tax dollars to pay for eligible health-related and dependent care expenses. Team members can participate in a Health Care FSA and a Dependent FSA.

You must elect to participate in an FSA during Annual Enrollment. You determine the amount you need for known expenses in the upcoming calendar year and contribute to your FSA through pre-tax payroll deductions. The IRS sets a contribution limit each year.

- Health Care FSA—You can use the account to reimburse yourself the cost of eligible health care expenses (for you and your covered dependents) that are not paid by insurance or another benefit plan.
- Dependent Care FSA—You can use this account to reimburse yourself the cost of eligible dependent care expenses for the care of your dependent child(ren) and/or incapacitated adult dependents while you (and, if applicable, your spouse/domestic partner) are at work.

## Commuter Benefits

The Commuter Benefits Program allows team members to use pre-tax dollars to pay the cost of their commuter-related bus and train fares—cutting the cost of these fares by 20 to 40%.

When you enroll, you choose an amount to deduct from your paycheck each month—up to the maximum allowed under IRS guidelines. You can use these pre-tax dollars to pay for monthly transportation passes, fare cards and/or vouchers for buses and trains. The IRS determines what type of commuter expenses can be paid using a Commuter Benefits Program account.

Team members may enroll or end participation at any time.

## Student Loan Solutions

During Annual Enrollment, check out the new Student Loan Solutions features and find out new ways to help manage educational debt you may have.

You Have Questions. We Have Answers.

Your benefits  
make **healthy**  
happen



Hover your phone's camera  
to access [aahbenefits.org](https://aahbenefits.org)

AAH Benefits Service Center

1.800.775.4784

[aahbenefits.org](https://aahbenefits.org)

