



Residents

Benefits Summary

Effective January 1, 2021

Resident benefits overview

At Advocate Aurora Health we are pleased to offer residents a comprehensive benefits program at a competitive cost, designed to make healthy happen so that you and your family live well now and into the future. Our optional benefit plans allow you to select a combination of coverage options that best meets your personal benefit needs.

Benefit	Effective Date	Pay Status (based on hours per pay period)			
		Full-Time (72-80 hours)	Part-Time A (60-71 hours)	Part-Time B (40-59 hours)	Part-Time C (39 hours or less)
Adoption Assistance	Benefits eligibility date	\$10,000/child	\$5,000/child	\$5,000/child	No
Business Travel Accident Benefits	Date of hire (start date)	Yes	Yes	Yes	Yes
Commuter Benefits	First of the month following date of hire (start date) ¹	Yes	Yes	Yes	No
Credit Unions	Date of hire (start date)	Yes	Yes	Yes	Yes
Dental Benefits	Date of hire (start date)	Yes	Yes	Yes	No
Disability Benefits <ul style="list-style-type: none"> • Short-Term Disability • Long-Term Disability • LTD buy-up option 	Date of hire (start date)	Yes	Yes ³	Yes ³	No
Education Assistance	Date of hire (start date)	\$5,000/year	\$2,250/year	\$2,250/year	No
	Date of hire (start date)	\$5,000/year	\$2,250/year	\$2,250/year	No
	Date of hire (start date)	\$7,200/year	\$3,168/year	\$3,168/year	No
Employee Assistance Program (EAP)	Date of hire (start date)	Yes	Yes	Yes	Yes
Flexible Spending Accounts (FSA) <ul style="list-style-type: none"> • Dependent Care FSA • Healthcare FSA 	Date of hire (start date)	Yes	Yes	Yes	No
Leave of Absence Programs <ul style="list-style-type: none"> • Family Medical Leave • Military Leave • Parental Leave • Personal Leave • VESSA Leave 	Date of hire (start date) ⁵	Yes	Yes	Yes	No

Resident benefits overview *(continued)*

Benefit	Effective Date	Pay Status (based on hours per pay period)			
		Full-Time (72-80 hours)	Part-Time A (60-71 hours)	Part-Time B (40-59 hours)	Part-Time C (39 hours or less)
Life and AD&D Insurance Benefits <ul style="list-style-type: none"> • Basic • Optional 	Date of hire (start date) ¹	Yes	Yes	Yes	No
Medical Benefits ² (includes prescription)	Date of hire (start date)	Yes	Yes	Yes	No ²
Retirement Benefits <ul style="list-style-type: none"> • Retirement Savings Plan-401(k) <ul style="list-style-type: none"> ○ Per-Pay-Period Match—up to 3% of pay ○ 3% Annual Company Contribution⁴ 	Date of hire (start date)	Yes	Yes	Yes	Yes
Vision Benefits	Date of hire (start date)	Yes	Yes	Yes	No
Voluntary Benefits <ul style="list-style-type: none"> • Accident Insurance • Care@Work by Care.com • Critical Illness Insurance • Group Home & Auto Insurance • Hospital Indemnity Insurance • ID Theft Protection • Legal Insurance • Long Term Care + Life Insurance • Pet Insurance 	Date of hire (start date)	Yes	Yes	Yes	No
Well-Being Program <ul style="list-style-type: none"> • Healthy Living 	Date of hire (start date)	Yes	Yes	Yes	No ⁶

¹ Coverage begins the first of the month following your date of hire (start date) or from when you become benefits eligible (or on your hire date if it is the first of the month).

² Per Affordable Care Act guidelines if determined to be eligible for medical benefits.

³ Part-Time Team Members pay 50% of the cost of short-term disability coverage.

⁴ Requires a minimum of 1,000 hours each year and active employment on Dec. 31 for annual contribution only. New hires after January 1, 2021, will have a one year waiting period before becoming eligible and are required to work a minimum of 1,000 hours during the waiting period.

⁵ **FMLA** - You are eligible for unpaid FMLA after you have worked 1,250 hours during the 12 months prior to the start of leave and have worked for AAH for at least 12 months. **Personal Medical Leave** - You are eligible for an unpaid personal leave, related to a medical need, upon date of hire. **Personal Non-Medical Leave** - You are eligible for an unpaid personal leave, un-related to a medical need, after one year of service. **VESSA & Military Leave** - eligibility is upon date of hire.

⁶ Healthy Living Program sweepstakes, portal resources and free biometric screening are available to Part-Time C team members; financial incentives are available only to Full-Time, Part-Time A and Part-Time B participants enrolled in medical benefits.

Dental benefits

Advocate Aurora Health offers two dental plan options administered by Delta Dental:

- The **Standard Plan**
- The **Enhanced Plan**
- Both plans include 100% preventive care coverage assuming you have not met your annual maximum benefit. Preventive care sought after you have used your annual maximum benefits will be subject to standard dental fees.
- Both plans offer the To Go feature to carry over unused annual maximum benefits.
- Receive dental care from any licensed provider. Pay less for your dental care when you receive care from a dentist in the Delta Dental Network.
- Enhanced Plan offers child orthodontia.

Benefit	Standard Plan	Enhanced Plan
Deductible	\$75 individual \$225 family	\$50 individual \$150 family
Annual Benefit Maximum (per individual)	\$1,500	\$2,000
Preventive Care	100%	100%
Basic Services	Plan pays 80% You pay 20%	Plan Pays 90% You pay 10%
Major Services	Plan pays 50% You pay 50%	Plan pays 60% You pay 40%
Orthodontia	n/a	Plan pays 50% (per child) You pay 50% (per child) Up to age 19
Lifetime Orthodontia Maximum	n/a	\$1,500 (per child)

	Standard Plan	Enhanced Plan
Single	\$9.00	\$10.45
Single + Spouse/Partner	\$17.99	\$20.90
Single + Child(ren)	\$17.99	\$20.90
Family	\$26.98	\$31.34

Disability benefits

Advocate Aurora Health offers Short- and Long-Term Disability benefits administered by MetLife (IL) and The Hartford (WI).

If you need to take disability leave, the first 90 days are considered Short-Term Disability (STD) leave. If you are still unable to return to work after 90 days, Long-Term Disability (LTD) leave begins.

Short-Term Disability benefits

Benefit	Full-Time	Part-Time A & Part-Time B
<ul style="list-style-type: none">• Provides 60% income replacement for 90 days• No benefit maximum• 10-day "elimination" period (the period between when a disability begins and when your Short-Term Disability payments begin.)	<ul style="list-style-type: none">• Automatically enrolled• No cost	<ul style="list-style-type: none">• Must elect during benefits enrollment• Advocate Aurora Health pays 50% of the cost• Part-Time Team Member pays 50%

**Short-Term Disability contributions for Part-Time A and B team members vary based on age; your contribution per paycheck will be listed when you access the online enrollment system.*

Long-Term Disability benefits

Benefit	Full-Time	Part-Time A & Part-Time B
<ul style="list-style-type: none">• Provides 50% income replacement up to \$10,000/month maximum• Buy-up options available	<ul style="list-style-type: none">• Automatically enrolled• No cost	<ul style="list-style-type: none">• Automatically enrolled• No cost

Flexible Spending Accounts (FSAs) & commuter benefits

Flexible Spending Accounts

Advocate Aurora Health offers Flexible Spending Account options administered by ConnectYourCare:

- **Dependent Care FSA**
 - **Health Care FSA**
- FSAs let you use before-tax dollars to pay eligible healthcare and dependent care expenses, reducing your overall taxable income. You fund the account with paycheck deductions throughout the year.
 - If you choose to participate in an FSA, you must make an election during benefits enrollment.
 - You do not need to be enrolled in an Advocate Aurora health plan to enroll in an FSA.
 - Carefully consider your healthcare and dependent care needs before electing an FSA contribution since any unused dollars do not carry over to the next plan year.

Commuter benefits

The Commuter Benefits program is administered by ConnectYourCare and lets you set aside tax-free money from your paycheck to pay for qualifying commuter expenses. Because you do not pay taxes on these expenses, you can save on your commuting costs.

- You decide an amount to deduct from your paycheck each month—up to the \$270 a month maximum allowed under IRS guidelines – and use these pre-tax dollars to pay for monthly transportation passes, fare cards and/or vouchers for buses and trains.
- You may enroll in or cancel this benefit at any time.

Life Insurance, Optional Life Insurance Optional Accidental Death & Dismemberment

Basic life insurance

	Benefit	Cost
Full-Time, Part-Time A and Part-Time B	1x your base salary Minimum benefit is \$30,000 Maximum benefit is \$1.5 million	Advocate Aurora Health provides at no cost to team members

Optional life insurance

	Team Member	Spouse/Partner	Dependent Children	Cost
Optional life insurance options	1x, 2, 3x, 4x, 5x, 6x or 7x base salary	\$20,000 minimum up to \$500,000 (\$10,000 increments)	\$10,000 or \$20,000	Discounted rates – See options and costs when enrolling for benefits

Optional accidental death and dismemberment (AD&D) insurance

AD&D insurance can help you:

- Pay expenses resulting from a serious injury, such as the loss of a limb.
- Provide for your loved ones in the event of accidental death.

	Team Member	Family	Cost
Optional AD&D options	\$10,000 to \$250,000 (\$10,000 increments)	Spouse Only: 60% of Team Member coverage Child(ren) Only: 20% of Team Member coverage Spouse & Child(ren): 50% for Spouse and 15% for Child(ren)	Discounted rates – See options and costs when enrolling for benefits

Medical benefits

Advocate Aurora Health offers two medical plan options:

- The **Preferred Plan** is the most affordable option. Care is available exclusively within the Advocate Aurora Health system.
- The **Select Plan** also offers broader coverage across the carrier network.

Preferred Medical Plan highlights

- Lowest premiums, deductibles, co-pays and out-of-pocket costs.
- 100% preventive care coverage and co-pays for primary care physician and specialist visits and other types of care.
- When traveling outside of the Advocate Aurora Health service area: Visit any Urgent/Immediate Care for non-life-threatening illness or injury, at in-network rates. Go to the nearest Emergency Room for life-threatening illness, injury or trauma. **Emergency visits are always covered at in-network rates, regardless of which emergency provider you choose.**
- Seek care from Advocate Aurora Health Network and approved partners. Care sought outside of the AAH Network or approved partners is not covered under this plan. Team members pay 100% of the cost of services for care that is outside of the AAH Network.
- Team members (and covered dependents) living outside of the Advocate Aurora Health service area will be considered out-of-area and will be offered the Preferred Plan. Services will be considered in-network when they seek care from AAH providers and providers in the BlueCross BlueShield Network, only.
- The AAH Medical Plan Concierge service can provide support and transition of care to an Advocate Aurora Health provider.

Select Medical Plan Highlights

- Low premiums and co-pays.
- 100% preventive care coverage if care is sought in either the Advocate Aurora Health Network or the carrier network.
- Pay less when you receive care within the Advocate Aurora Health Network.
- Expanded access to providers in your carrier's network (Anthem (WI), BlueCross BlueShield (most other states)).
- The AAH Medical Plan Concierge service can provide support and transition of care to an Advocate Aurora Health provider.
- When traveling outside of the Advocate Aurora Health service area: Visit any Urgent/Immediate Care for non-life-threatening illness or injury, at in-network rates. Go to the nearest Emergency Room for life-threatening illness, injury or trauma. **Emergency visits are always covered at in-network rates, regardless of which emergency provider you choose.**

Do you or your dependent(s) live more than 40 miles from an AAH hospital?

Team members and any covered dependent(s) that currently reside outside of the Advocate Aurora Health (AAH) service area will be offered the Preferred Plan, created for "out-of-area" participants. You and your covered dependent(s) will be covered by both the AAH Network and the BlueCross BlueShield Network.

Team members that currently reside within the AAH Network – but have a dependent(s) that resides outside of the service area – may enroll in either the Preferred or Select Plan. All covered services and care for your dependent(s) will be at the in-network benefit levels under the AAH Network, based on the plan you choose.

Medical plan comparison

Benefit	Preferred Plan		Select Plan		
	AAH Network	Out-of-Network	AAH Network	Carrier Network	Out-of-Network
Deductible	\$250 <i>single</i> \$500 <i>single + spouse, single + child(ren) and family</i>	n/a	\$950 <i>single</i> \$1,900 <i>single + spouse, single + child(ren) and family</i>	\$3,200 <i>single</i> \$6,400 <i>single + spouse, single + child(ren) and family</i>	n/a
Annual Out-of-Pocket Maximum <i>(including deductible)</i>	\$4,250 <i>single</i> \$8,500 <i>single + spouse, single + child(ren) and family</i>	n/a	\$5,500 <i>single</i> \$11,000 <i>single + spouse, single + child(ren) and family</i>	\$8,000 <i>single</i> \$16,000 <i>single + spouse, single + child(ren) and family</i>	n/a
You pay			You pay		
Preventive Care In-Network	0%	n/a	0%	0%	n/a
Primary Care Physician Office Visit <i>Office and/or Virtual Visit</i>	\$35 <i>co-pay</i>	n/a	\$35 <i>co-pay</i>	50% <i>coinsurance after you reach the deductible</i>	n/a
Specialist Physician Office Visit <i>Office and/or Virtual Visit</i>	\$60 <i>co-pay</i>	n/a	\$60 <i>co-pay</i>	50% <i>coinsurance after you reach the deductible</i>	n/a
Behavioral Health Office Visit <i>Outpatient and/or Virtual Visit</i> <i>Inpatient – must be pre-certified</i>	\$35 <i>co-pay</i> 20% <i>coinsurance after you reach the deductible</i>	n/a	\$35 <i>co-pay</i> 20% <i>coinsurance after you reach the deductible</i>	50% <i>coinsurance after you reach the deductible</i>	n/a
Physical, Occupational, Speech Therapy	\$35 <i>co-pay;</i> <i>60 combined visit limit</i>	n/a	20% <i>coinsurance after you reach the deductible;</i> <i>60 combined visit limit</i>	50% <i>coinsurance after you reach the deductible;</i> <i>60 visit limit</i>	n/a
Lab/X-ray	\$35 <i>co-pay</i>	n/a	20% <i>coinsurance after you reach the deductible</i>	50% <i>coinsurance after you reach the deductible</i>	n/a
Chiropractic Care	\$60 <i>co-pay</i> <i>20 visit limit</i>	n/a	\$60 <i>co-pay</i> <i>20 visit limit</i>	50% <i>coinsurance after you reach the deductible;</i> <i>20 visit limit</i>	n/a
Quick Care* AAH Video Visit and E-Visits through LiveWell	\$20 <i>co-pay</i>	n/a	\$20 <i>co-pay</i>	n/a	n/a
Urgent/Immediate Care	\$60 <i>co-pay</i>	\$60 <i>co-pay</i>	20% <i>coinsurance after you reach the deductible</i>	20% <i>coinsurance after you reach the deductible</i>	20% <i>coinsurance after you reach the deductible</i>
Emergency Room	\$200 co-pay + 20% <i>coinsurance after you reach the deductible</i>	\$200 co-pay + 20% <i>coinsurance after you reach the deductible</i>	\$200 co-pay + 20% <i>coinsurance after you reach the deductible</i>	\$200 co-pay + 20% <i>coinsurance after you reach the deductible</i>	\$200 co-pay + 20% <i>coinsurance after you reach the deductible</i>
Outpatient Surgery	20% <i>coinsurance after you reach the deductible</i>	n/a	20% <i>coinsurance after you reach the deductible</i>	50% <i>coinsurance after you reach the deductible</i>	n/a
Inpatient Admission	20% <i>coinsurance after you reach the deductible</i>	n/a	20% <i>coinsurance after you reach the deductible</i>	50% <i>coinsurance after you reach the deductible</i>	n/a

*Quick Care is video visits and e-visits available through the LiveWell with Advocate Aurora app. It is currently available in IL, MI, WI. Team members enrolled in the AAH medical plan outside of these states will have access to the medical plan carrier's virtual health option at commercial rates.

Medical plan premiums

The table below shows the bi-weekly premiums (contributions) team members will pay for medical coverage in 2021.

The contributions you pay will be based on these factors:

- The medical plan you choose—Advocate Aurora Health **Preferred Plan** or the Advocate Aurora Health **Select Plan**.
- The level of coverage you choose—Single, Single + Spouse/Partner, Single + Child(ren) or Family .
- Your annual base salary as of January 1, 2021.
- If you and your covered spouse/partner participate in the Healthy Living program.
- Whether you and your spouse/partner have certified as tobacco-free.
- If you cover a spouse/partner who has the option of employer-sponsored coverage.

Offset Your Per-Pay-Period Medical Contributions by up to \$1,200

Team members electing medical benefits and their covered spouses/partners can earn up to \$600 each (\$1,200 total) by completing designated Healthy Living activities.

Receiving the Healthy Living Reward directly on your paycheck, allows you the flexibility to offset your per-pay-period medical contributions.

Full-Time Team Members (72-80 hours)

	\$0-\$40,000		\$40,000-\$80,000		\$80,000-\$120,000		\$120,000+	
	Preferred Plan	Select Plan	Preferred Plan	Select Plan	Preferred Plan	Select Plan	Preferred Plan	Select Plan
Single	\$53.30	\$56.64	\$58.13	\$61.37	\$62.96	\$66.10	\$72.61	\$75.56
Single + Spouse/Partner	\$111.40	\$118.37	\$121.54	\$128.31	\$131.67	\$138.24	\$151.95	\$158.11
Single + Child(ren)	\$81.96	\$88.27	\$91.13	\$97.26	\$100.30	\$106.24	\$118.64	\$124.22
Family	\$140.05	\$150.00	\$154.53	\$164.19	\$169.02	\$178.38	\$197.98	\$206.77

Part-Time A Team Members (60-71 hours)

	\$0-\$40,000		\$40,000-\$80,000		\$80,000-\$120,000		\$120,000+	
	Preferred Plan	Select Plan	Preferred Plan	Select Plan	Preferred Plan	Select Plan	Preferred Plan	Select Plan
Single	\$85.49	\$88.18	\$90.31	\$92.91	\$90.31	\$92.91	\$90.31	\$92.91
Single + Spouse/Partner	\$178.98	\$184.60	\$189.12	\$194.54	\$189.12	\$194.54	\$189.12	\$194.54
Single + Child(ren)	\$143.10	\$148.19	\$152.27	\$157.18	\$152.27	\$157.18	\$152.27	\$157.18
Family	\$236.60	\$244.62	\$251.08	\$258.81	\$251.08	\$258.81	\$251.08	\$258.81

Part-Time B Team Members (40-59 hours)

	\$0-\$40,000		\$40,000-\$80,000		\$80,000-\$120,000		\$120,000+	
	Preferred Plan	Select Plan	Preferred Plan	Select Plan	Preferred Plan	Select Plan	Preferred Plan	Select Plan
Single	\$117.67	\$119.72	\$122.50	\$124.45	\$122.50	\$124.45	\$122.50	\$124.45
Single + Spouse/Partner	\$246.56	\$250.83	\$256.70	\$260.77	\$256.70	\$260.77	\$256.70	\$260.77
Single + Child(ren)	\$204.25	\$208.11	\$213.42	\$217.10	\$213.42	\$217.10	\$213.42	\$217.10
Family	\$333.14	\$339.23	\$347.63	\$353.42	\$347.63	\$353.42	\$347.63	\$353.42

Prescription drug coverage

If you elect medical coverage, you are covered automatically under the Advocate Aurora Health Prescription Benefits Program. The Prescription Benefits Program is administered by MedImpact and has co-pays and coinsurance based on generic, preferred brand and non-preferred brand prescriptions.

Prescription drug plan

	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 & Mail Order Available	Yes	Yes

Non-specialty prescription drug costs

	30-Day Supply	90-Day Supply
Generic	\$10 co-pay or actual drug cost, whichever is less	\$25 co-pay 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

Specialty prescription drug costs

	30-Day Supply
Generic	\$25 co-pay
Preferred Brand	\$65 co-pay
Non-Preferred Brand	\$85 co-pay

Retirement benefits

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

Retirement Savings Plan – 401(k)

Benefit	
Annual Company Contribution	<ul style="list-style-type: none">3% of eligible pay• Contribution is made to your 401(k) account even if you aren't contributing.• Must work 1,000 hours or more during the plan year and be employed on last day of the calendar year.• New hires after Jan 1, 2021, will have a one year waiting period before becoming eligible and are required to work a minimum of 1,000 hours during the waiting period.
Employer Match	<ul style="list-style-type: none">• Dollar-for-dollar match of your contributions up to 3% of pay.• Advocate Aurora Health match is deposited in your 401(k) account each pay period.
Your Contributions	<ul style="list-style-type: none">• Save up to 75% of eligible pay, subject to IRS limits.• 2 ways to save:<ul style="list-style-type: none">○ Traditional 401(k) – Pre-tax contributions, pay taxes when you take a distribution○ Roth 401(k) – After-tax contributions
Investment Options	<ul style="list-style-type: none">• You select funds using core funds in the plan.• You can choose to invest in target retirement funds that automatically become more conservative as you get closer to retirement.
Automatic Enrollment	New team members will be automatically enrolled at 2%. You can opt out or change your elections at any time.
Automatic Contribution Increases	<ul style="list-style-type: none">• 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.

Vision benefits

Advocate Aurora Health offers Vision Benefits administered by EyeMed.

- Primary benefits help cover the cost of the most common types of vision care services. 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 retail price at EyeMed provider locations.
- Aurora Vision Providers are included in the provider network. Exam co-pays are waived when you visit an Aurora Vision Provider.

Primary Benefits	In-Network	Outside EyeMed Network
Exam With dilation as necessary Retinal imaging benefit	\$10 co-pay Up to \$39	Up to \$30 n/a
Contact Lens Fit and Follow Up	Standard: • \$0 co-pay & 2 follow-up visits	\$40
	Premium: • \$0 co-pay, 10% off retail price, then apply \$40 allowance	\$40
Frames Once every calendar year	\$0 co-pay \$150 allowance, 20% off balance over \$150	\$100
Eyeglass Lenses Once every calendar year	Single, bifocal, trifocal: • \$10 co-pay Progressive lenses: • Co-pay varies	Up to \$25 to \$55 based on type of lens
Contact Lenses Once every calendar year	Conventional: • \$0 co-pay, \$150 allowance, 15% off balance over \$150	Up to \$150
	Disposables: • \$0 co-pay, \$150 allowance, plus balance over \$250	Up to \$200 if medically necessary
	Medically Necessary: • \$0 co-pay, paid in full	
Lasik and PRK Vision correction procedures	15% off retail price OR 5% off promotional pricing	n/a

Team Member Contributions (Premiums)

	Standard Plan
Single	\$3.77
Single + Spouse/Partner	\$7.14
Single + Child(ren)	\$7.51
Family	\$11.03

Voluntary benefits

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).

Care@Work by Care.com

A family care service that can help you find caregivers for your whole family, including your child, parents/grandparents and/or pet.

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. Enroll through AAH Discounts.

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).

Long Term Care + Life Insurance

A post-tax deducted benefit, Long Term Care + Life Insurance offers a universal life insurance benefit that also has long-term care protection if you need care or cannot care for yourself.

Pet Insurance

Pet Insurance offers coverage for pet injuries, illnesses and wellness care. Enroll through AAH Discounts.

Other benefits

Adoption Assistance

Advocate Aurora Health (AAH) provides financial assistance for expenses related to adoption of children under 18 years of age. Eligible team members will be reimbursed up to \$10,000 for costs related to all legal means of adoption, independent adoptions and international adoptions.

Bereavement Time Off

In a time of loss, it is important that team members have time to attend to, and to grieve the loss of a loved one. Advocate Aurora Health provides eligible team members up to 5 workdays of time off with pay for Bereavement Leave for purposes of traveling or tending to personal business related to the death of a family member. Additional time off is available to support Child Bereavement Leave.

Business Travel Accident

Advocate Aurora Health provides Business Travel Accident insurance that will provide additional protection for accidental death and dismemberment coverage for injuries and other covered losses caused by a covered accident while you travel on company business. Your benefit amount, depending on the covered injury/loss, will be subject to a \$5,000,000 maximum in the event of a covered injury.

Credit Unions

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.

Education Assistance

The Education Assistance Program provides supplemental financing for team members who continue their education while employed with Advocate Aurora Health (AAH). The program covers education that applies to improvement and/or enhancement of a team member's knowledge and skills in his/her current position or for one that s/he can reasonably expect to attain within the organization. AAH currently reimburses tuition and selected fees for approved courses or degree programs.

Employee Assistance Program

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.

Jury Duty

Advocate Aurora Health's (AAH) policy is to support their team member's obligation to be good citizens of the United States and the local government area in which they reside. In furtherance of this policy, AAH will provide team members time off to serve on jury duty.

Other benefits *(continued)*

Leave of Absence Programs

AAH is committed to supporting team member's personal and professional lives, which may include taking a leave of absence to address and heal from health challenges or life changes. As an organization, we understand that our role is crucial in helping team members navigate their transitions away from and return to work. With that, Advocate Aurora Health offers several types of leaves of absence, including medical, non-medical, military, personal and family leaves. Advocate Aurora Health complies with the Family Medical Leave Act (FMLA) and state-paid family leave, where applicable.

Parental Leave

Advocate Aurora Health (AAH) is committed to providing a supportive environment for new parents and recognizes both mothers and fathers share in the responsibilities of caring for a child. To help support new parents (biological and adoptive) and to enable our team members to care for/bond with a newborn or newly adopted child, AAH provides all benefits eligible team members with Parental Leave. This benefit includes either 2 weeks at 100% of pay or 4 weeks at 50% of pay.

Well-Being

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.

About this document...

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.