Pet Insurance

Loretto will offer all employees the option to enroll in Pet Insurance. Enrolling in pet insurance takes away the financial strain that comes with extending the lives of your beloved animal. Through Nationwide you have 2 plans to choose from My Pet Protection and My Pet Protection with Wellness500 with levels of reimbursement to choose from 50% or 70%. Depending on the plan you choose, pet insurance will cover accidents, injuries, illnesses, preventive and wellness care needs, and more. These plan options are made to fit any budget!

- All plans feature a $250 annual deductible and have a $7,500 maximum annual benefit. You can choose from either 50% or 70% reimbursement on eligible vet bills.
- Policies are per pet. Multiple pet discounts are available.
- Pre-existing conditions are not covered. Any illness or injury your pet had prior to the start of the policy will be excluded.
- Rates are based on species of pet, employee zip code, age, and breed of pet.
- To sign-up or learn more go to: https://partnersolutions.nationwide.com/pet/lorettocny

Employee Assistance Program (EAP)

Today's healthcare workers face new, more daunting challenges than ever before: Budget crises, government mandates, difficult patient and family issues, rapidly changing technology and the impact of social media are just a few of the emerging issues impacting the healthcare landscape. HealthCare EAP offers extensive links, tools, and resources to help healthcare workers deal with these and other personal and professional challenges.

For additional information call 1-800-252-4555 or visit MyHealthCareEAP.com.

401(k) Retirement Savings

One of the best ways to save for retirement is to contribute to a workplace retirement plan. Under this plan, you can invest a certain percentage of your salary within the IRS Annual Limits into your account bi-weekly.

Eligible members are automatically enrolled to contribute 6% of their pre-taxed dollars. If you have worked for Loretto in the past and contributed to the 401(k), there is no auto-enrollment feature. Should you wish to elect deferrals, you will need to do so directly with Fidelity.

- Loretto will match your contributions at 50% of the first 5%, meaning if you elect to save 5%, you will receive a Loretto match of 2.5% (maximum), up to the standard limit.
- 401(k) limit for standard contributions is $24,500 in 2026.
- Auto increase of 1% every May 1st for anyone contributing 1-8%. The automatic increase is capped at 9%.
- There is a 3-year vesting period for the 401k match.
- Ages 50 and older can defer an additional $8,000 to the standard limit for the 2026 plan year.
- Ages 60–63 can defer an additional $11,250 to the standard limit for the 2026 plan year.
- Changes can be made by calling Fidelity at 1-800-343-0860 or through the Fidelity website at www.netbenefits.com/atwork.

The information in this Enrollment Guide is presented for illustrative purposes and is based on information provided by the employer and carriers. The text contained in this Guide was taken from various summary plan descriptions and benefits information. While every effort was taken to accurately report your benefits, discrepancies, or errors are always possible. In case of a discrepancy between the Guide and the actual plan documents, the actual plan documents will prevail. All information is confidential. If you have any questions about your guide, contact Human Resources.

Non-Union Employee Benefits 2027 Enrollment Guide

Loretto
Exceptional People. Extraordinary Care.

2027 Loretto Employee Benefits Guide

Included in this guide are highlights and important information regarding the benefits available to you as a Loretto employee. The information in this guide is intended to give you a high-level understanding of the benefit designs and associated costs of all the different coverages.

If you would like more detailed information, please visit the following path on SharePoint: **Human Resources > Shared Documents > 2027 Non-Union Benefits.** The Summary Plan Document including any addendums, is located on SharePoint as well as several other helpful resources and documents to assist you with making your plan selections.

If you have any questions, you may contact OneGroup, our Benefits Consultant, for assistance (contact information below).

Who is eligible?

- Full-time employees scheduled to work a minimum of 30 hours per week.
- Part-time employees who are normally scheduled to work 20-30 hours per week.
- Your legal spouse and children, from birth to age 26, providing you elect coverage for yourself.

When are you eligible?

- **Full-time & Part-time Non-Union Employees:** You are eligible for benefits starting on the first of the month following your hire date.

You have up to 30 days to make your enrollment decisions. Please note that your coverage is effective on your eligibility date as described above, and any missed premiums must be paid.

What if I need help?

The Loretto Benefits Department is available to assist you with your benefit enrollment, coverage and premium questions, Monday through Friday from 8:00 a.m. – 4:30 p.m., and can be reached at the Benefits Helpline extension x3034, (315-413-3034), or email: HR_Benefits@Lorettosystem.org.

OneGroup is our employee benefit consultant. They work with Loretto on all our benefits to ensure we are providing our employees with the best coverage possible at the lowest cost for our members. They are available to help you with any needs you have from general questions about coverage to specific claim issues.

You can contact them via email at benefitsupport@onegroup.com or by phone at 1-800-366-7307. The OneGroup Customer Benefit Support Team is available Monday through Friday from 8:00 a.m. - 4:30 pm.

Basic Term Life Insurance Coverage

Loretto provides full and part-time employees with Basic Life and Accidental Death and Personal Loss (ADPL) insurance and pays the full cost of this benefit. Enrollment in this coverage is automatic.

- **Exempt employees:** 2 times your annual base salary to a maximum of $750,000
- **Non-Exempt employees:** 2 times your annual base salary to a maximum of $500,000

Voluntary Benefits

These benefits can help protect your finances from the uncertainty of the future and give you peace of mind. Premiums are payroll deducted on a post-tax basis which means benefits are paid out tax-free. We encourage all employees to consider these benefits.

Voluntary Life Insurance Coverage: Loretto offers full-time employees the opportunity to purchase additional term life insurance for yourself, your spouse, and your children. You must be enrolled in supplemental coverage for yourself to elect coverage for your dependents.

- **Employee Supplemental Coverage:** Increments of 1 to 5 times your basic annual earnings to a maximum of $500,000. The Guaranteed Issue upon initial eligibility is up to $200,000.
- **Spousal Coverage:** Increments of $10,000 to a maximum of $50,000.
- **Child Coverage (to age 26 and unmarried):** Increments of $1,000 to a maximum of $10,000.

Evidence of Insurability is required when electing an amount greater than the Guaranteed Issue (GI) of $200,000 for employees and $20,000 for spouses or for newly enrolling after initial eligibility. Rates are based on age and salary and are available online when enrolling.

Short-Term Disability: STD insurance protects up to 60% of your income up to $2,500/week. Coverage begins after the 7th day of illness or injury and can continue up to 26 weeks as long as you are considered 'disabled'. The amount of benefit you receive from the plan may be reduced or offset by income from other sources, such as NYS disability Coverage (max $170 per week). This plan does not have any preexisting condition limitations.

Long-Term Disability: LTD insurance protects up to 60% of your income up to $6,000/month. The amount of benefit you receive from the plan may be reduced or offset by income from other sources, such as Social Security Disability Insurance. Coverage begins after 180 days of continuous disability and continues to your Normal Social Security Retirement Age. This benefit is subject to a Pre-existing Condition Limitation for any covered conditions for which you've been treated or seen in the previous 6 months. Benefits would not be payable for the first 12 months of coverage.

Hospital Indemnity: Helps pay for out-of-pocket medical costs incurred with a hospital stay. This plan provides flexible options that make it easy to meet cost and coverage goals. In New York, to be eligible for Hospital Indemnity Insurance coverage, the Insured must also be covered under a major medical plan. Examples of covered conditions include but are not limited to routine pregnancy, complications of pregnancy, newborn complications, and substance abuse.

Accident Insurance: Accident insurance provides cash benefits if you're injured in a covered accident. It's designed to help cover unexpected costs that your regular health insurance might not fully pay for.

Critical Illness (Specified Disease): Critical illness insurance provides a lump-sum cash payment if you're diagnosed with a serious illness covered by the policy.

- This benefit is subject to a Pre-existing Condition Limitation for any covered conditions for which you've been treated or seen in the previous 6 months. Benefits would not be payable for the first 6 months of coverage.
- The coverage options available to you and your family are:
    - $10,000 or $30,000 for the Primary Insured
    - 50% of the Primary Insurance coverage amount for your Spouse
    - $5,000 per child

Please refer to the Sun Life summaries for each benefit for further details. More information, including rates, can be found in the Human Resources/Shared Documents folder.

Dental Plan Options

	Basic Plan			Comprehensive Plan		
Annual Deductible (Single/2-Person/Family)	None			$75/$150/$225		
Preventive Services	100%			100%		
Basic Services	100%			80% of allowed charges after deductible		
Major Services	Not covered			60% of allowed charges after deductible		
Annual Benefit Maximum	$1,000			$1,500		
Orthodontic Services	Not covered			50% of allowed charges		
Orthodontic Lifetime Maximum	Not covered			$1,000 per covered Family Member. Dependents to age 19		
Dependents to age	26			26		
Dental Plan Rates	**Basic**			**Comprehensive**		
	Single	**EE + 1**	**Family**	**Single**	**EE + 1**	**Family**
Full-Time & Part-Time Per Pay Cost	$13.17	$26.33	$41.58	$22.31	$44.63	$70.04

*In months containing three pay periods, premium deductions for all benefits with the exception of 401(k) will only be taken from the first two paychecks, totaling 24 deductions per year.

Vision Benefits

	In-Network	Out-of-Network
Eye Exam (Once every calendar year)	Covered in full after $15 copay	Up to $30
Lenses (Once every calendar year)	Covered in full after $15 copay	Single Vision – Up to $25 per pair Bifocal/Progressive – Up to $35 per pair Trifocal – Up to $45 per pair Lenticular – Up to $60 per pair
Frames (Every 24 months)	Retail Allowance—Up to $130 plus 20% discount on remaining balance **OR** Davis Vision Exclusive Collection $0-$25 copay	Up to $30 per frame
Contact Lenses & Fitting (in lieu of eyeglasses) (Once every calendar year)	Retail Allowance—Up to $130 allowance plus 15% discount on remaining balance **OR** Davis Vision Collection—Covered in full after $15 copay, up to 4 boxes, and evaluation and fitting	Elective $75 Visually (medically) Required - $225
Dependents to age	26	26

Vision Plan Rates		
Full-Time and Part-Time	Single	Family
Per Pay Cost	$2.78	$7.23

Medical Plan Options and Premiums

	HDHP
	In-Network
Deductible	$2,600 Single $5,200 Family
Coinsurance	20%
Out-of-Pocket Max	$5,500 Single $11,000 Family
Telemedicine~	Subject to deductible and coinsurance
Physician: • **Office Visit** • **Telehealth**	20% of allowed charges after deductible
Specialist Office Visit	20% of allowed charges after deductible
Preventive Care	Covered in full
Inpatient Hospitalization	20% of allowed charges after deductible
Emergency Room	20% of allowed charges after deductible
Rx Copay Retail	Subject to deductible and then: $5 Generic $35 Brand Preferred $70 Brand Non-Preferred $0 Generics to age 19 **Preventive Medications **$5/$35/$70 copay**, not subject to deductible **Mandatory Mail**
Rx Copay Mail	2x copay for 90-day supply after deductible

All benefits listed above are for in-network coverage. Higher out-of-network rates apply. ~Telemedicine through the Excellus MDLive app is described on page 4

Full-Time Employees – Per Pay Period Cost

HDHP			
EE	EE + Spouse	EE + Child(ren)	Family
$52.41	$141.91	$116.11	$206.41

Part-Time Employees – Per Pay Period Cost

HDHP			
EE	EE + Spouse	EE + Child(ren)	Family
$76.60	$203.99	$166.91	$296.72

**In months containing three pay periods, premium deductions for all benefits with the exception of 401(k) will only be taken from the first two paychecks, totaling 24 deductions per year.*

Medical Plan Continued

MDLive (Telemedicine): MDLive is included in both Loretto Health plans and offers members 24/7/365 access to a medical doctor via phone or online video. This service is available to you or your family members, from wherever you are. Board-certified physicians can diagnose, recommend treatment, and write short-term prescriptions when appropriate. By using telemedicine instead of more expensive urgent care and ER visits, you can save time and money. Common conditions include sinus problems, respiratory infections, allergies, cold and flu symptoms, and many other non-emergency illnesses.

These consultations will be **a $60 copay on the HDHP plan ($10 once you've met your deductible).** Behavioral and Dermatology virtual visits will have different charges, so please refer to your plan guidelines. This program does not cover children less than 3 years of age. You must be registered to begin to use MDLive. You can go to MDLive.com or call toll-free at **1-800-400-6354** to register, you will need your Subscriber ID.

Prescription Benefits: If you enroll in the HDHP, you are required to fill your maintenance prescriptions through the Wegmans mail-order pharmacy or the Express Scripts mail-order pharmacy. To set up your mail-order pharmacy account, please call or visit the website of your preferred vendor. The contact information is listed below.

Wegmans Pharmacy Free Home Shipping

800-934-4797 Wegmans.com/Pharmacy

Excellus/Express Scripts

855-315-5220 Express-Scripts.com

Health Savings Accounts (HSA)

If you enroll in the High-Deductible Health Plan (HDHP), you will have the option to contribute pre-tax dollars to a Health Savings Account (HSA). The premiums are lower on the HDHP plan; therefore, you can use those savings and put money in your HSA to pay for qualified medical, dental, and vision expenses for yourself and your dependents. This money rolls over year to year and can accumulate to provide you with the funds to pay for future out-of-pocket expenses.

The money in this account must be used for qualified medical, dental, or vision expenses, or you will be taxed on the dollars issued and pay a 20% penalty fine.

To receive all Employer contributions as well as contributions you have elected to make through payroll deductions, you must open a Fidelity HSA. For new enrollees into the HDHP, you can open your HSA account using one of these methods:

1. Log into NetBenefits.com and click on the Open link next to the Health Savings Account and follow the prompts
2. Call Fidelity at 1-800-742-4015 for assistance with opening your HSA

You can make additional pre-tax contributions into your HSA account pre-tax, up to the 2027 Annual Maximum.

Enrollment	Maximum Employee Annual Contribution	Loretto Annual Contribution	2027 Annual Maximum Contribution
Single	$3,600	**$900 ($75 monthly)**	$4,500
Family	$7,200	**$1,800 ($150 monthly)**	$9,000

Participants who are 55 and older may contribute an additional $1,000 as a catch-up contribution.

Employees who are also on another medical plan, including Medicare, cannot have any contributions (Employee or Employer) to an HSA account. Should you turn age 65 while on the plan and choose to enroll in Medicare, or if you enroll in another medical plan (spouse's coverage, etc.) you are still eligible to spend the dollars in the account for qualifying medical expenses but cannot have any additional funds contributed.

Flexible Spending Accounts

Loretto offers you the convenience and savings of Flexible Spending Accounts (FSA). Your FSA lets you save a portion of your income each year without paying tax on it (that's the same as earning an extra 30% on that money!) to pay for qualified expenses. There are three types of accounts: healthcare, dependent care, and limited purpose healthcare:

Healthcare Flexible Spending Account

Eligible participants can contribute up to $3,400 to a healthcare FSA. Contributions come out of your paycheck before any taxes are taken out. This means that you don't pay Federal Income tax, Social Security taxes, or state and local income taxes on the portion of your paycheck you contribute to your FSA. You can then use these funds to pay for eligible out-of-pocket medical, dental, and vision expenses. A complete list of qualified expenses can be found on the Excellus website or at FSAStore.com. Any amount you contribute is available to you at the start of the year, while your contribution will come out of your paycheck evenly over the 24 pay periods. Those individuals on an HDHP are not eligible to participate in this FSA and instead have access to the HSA.

You should contribute the amount of money you expect to pay out of pocket for eligible expenses for the plan period. **Participants are only able to rollover up to $680 of unused funds year to year,** so any additional money in your FSA account at the end of the year will be forfeited if you do not have eligible expenses for reimbursement. You are still able to elect up to the annual maximum in the new plan year, even if you are rolling over funds from the previous year. **After the end of the plan year, participants will have 120 days to submit receipts for reimbursement (90 days if you terminate your employment with Loretto).**

Dependent Care Flexible Spending Account

Eligible expenses include dependent care expenses for any dependent child (as defined by the IRS) less than 13 years of age, or an adult dependent who is disabled or unable to care for themselves and spends at least 8 hours per day in your home. **You may set aside up to $7,500 pre-tax dollars per year for any eligible child or adult care expenses.**

Different from the FSA, this money is not "front-loaded" and can only be used as you've accumulated the funds in your account. Anyone with eligible dependents in a qualified daycare or after-school program can enroll in this benefit. You do not need to be enrolled in any medical program. The dependent care FSA **does not** allow a rollover therefore, you will need to use all elected funds in the current calendar year or forfeit any unused portion.

The following example illustrates how you can save money with a flexible spending account.

Healthcare Flexible Spending Account (FSA) Savings Example		
Pre-Tax Income	$38,000	$38,000
FSA Contribution	$0	-$500
Taxable Income	$38,000	$37,500
Federal, State & FICA Taxes (26.65%)	-$10,127	-$9,994
Out-of-Pocket Medical Expenses	-$500	$0
Take-Home Income	$27,373	$27,506
*Illustration is just an example. Incomes, contributions, and taxes will vary by individual.		

Limited Purpose Healthcare FSA

If you enroll in the High-Deductible Health Plan (HDHP) you will have the ability to participate in a Health Savings Account (details on page 4) and would not participate in the traditional FSA. However, those on the HDHP will have the ability to open a Limited Purpose FSA, which can only be used for **dental** and **vision** expenses. **The maximum you may contribute to the Limited Purpose FSA is $3,400. As with the traditional FSA, you may roll over up to $680 into the next plan year and still contribute the maximum annual allowance.** Any funds remaining at the end of the year above $680 will be forfeited.