



JPS Health Network
Fort Worth, Texas



Benefits Designed with You in Mind

2024 Benefit Guide



In This Guide

This Guide
Is Clickable



This guide provides an overview of the benefits program. It is not intended to be a complete description of the benefits or official summary plan descriptions for these programs. If there is a conflict between this guide and the official plan documents, the plan documents will govern. JPS reserves the right to modify or terminate any of the described benefits at any time and for any reason. The descriptions of these benefits are not a guarantee of current or future employment or benefits. For information about the specific plans available to you, please contact Human Resources. For important legal notices please visit: jpsemployeenefits.org.

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Welcome to JPS!

We are so happy you're here! This is your year-round resource to help you maximize the valuable benefits JPS offers.

We know people are facing challenging times; the economy is changing, inflation is rising, and consequently, so are insurance premiums. As part of our ongoing commitment to your wellbeing, JPS will shoulder a significant portion of these costs.

Our benefits program has been carefully curated, keeping in mind our diverse and dynamic workforce. We invite you to spend some time getting to know your benefits, so you can make the best decisions for yourself and your loved ones. Ready to explore? Let's dive in!

Getting Started

Choosing the right plan for you and your family is as easy as 1, 2, 3:

1	2	3
Review this guide, which details the coverage options available to you.	Use your Benefits Genius™ decision making tool to help you choose the right medical plan.	Speak with a benefits counselor at the Benefits Service Center if you have any questions: 1-855-482-9669 .



Get to Know the JPS Foundation

The JPS Foundation strives to improve and support health programs provided through JPS Health Network, such as women and infant services, behavioral healthcare, and much more. Find out more about this valuable program on [page 42](#) or at [JPS Foundation](#).

What's New for 2024?

We are always on the lookout for plans and programs that are beneficial and cost-effective for our employees. Here are some of the benefit changes we're making for 2024:

- No increase to medical, dental, and vision premiums.
- Updates to medical plan premium tiers.
- Changes to some medical deductibles and out-of-pocket maximums.
- Cigna is transitioning to Digital ID Cards for medical plans.
- WeeCare will be rebranding to Upwards over the next few months.
- **Hinge Health:** Simple, complete, and personalized Musculoskeletal care.
- **Scripta Insights:** Get free reports mailed straight to your door to help you save money on your prescriptions.
- **Voluntary Pet Insurance:** Your dogs, cats, exotic, and avian family members can now receive voluntary coverage, which can save you money on vet visits while keeping them healthy.



JPS-Paid Benefits

Search for this icon throughout the guide to discover the JPS-paid benefits available to you.



Plan Documents and Legal Notices

To access plan documents and legal notices, visit jpsemployeebenefits.org.

Benefit Terms & Definitions

Balance Bill

When a healthcare provider bills a patient for the difference between what the patient's health insurance chooses to reimburse and what the provider chooses to charge.

Co-pay

A fixed dollar amount you pay the provider at the time of service; for example, a \$20 co-pay for an office visit or a \$15 co-pay for a generic prescription.

Coinsurance

The percentage paid for a covered service, shared by you and the plan. Coinsurance can vary by plan and provider network. Review the plans carefully to understand your responsibility. You are responsible for coinsurance until you reach your plan's out-of-pocket maximum.

Deductible

The amount you pay each calendar year before the plan begins paying benefits. Not all covered services are subject to the deductible; for example, the deductible does not apply to preventive care services.

Emergency Room Care

Care received at a hospital Emergency Room for life-threatening conditions.

Evidence of Insurability

The process of providing health information to qualify for certain types of insurance coverage.

In-Network Care

Care provided by contracted doctors within the plan's network of providers. This enables participants to receive care at a reduced rate compared to care received by out-of-network providers.

Out-of-Network Care

Care provided by a doctor or at a facility outside of the plan's network. Your out-of-pocket costs may increase, and services may be subject to balance billing.

Out-of-Pocket Maximum

The maximum amount you pay per year before the plan begins paying for covered expenses at 100%. This limit helps protect you from unexpected catastrophic expenses.

Premium

The complete cost of your plans. You share this cost with your employer and pay your portion through regular paycheck deductions.

Preventive Care

Routine healthcare including annual physicals and screenings to prevent disease, illness, and other health complications. In-network preventive care is covered at 100%.

Urgent Care

Care provided at an Urgent Care Center for sudden illnesses or injuries that are not life-threatening. Urgent Care Centers are helpful when care is needed quickly to avoid developing more serious pain or problems.

Benefit Acronyms

AD&D Accidental Death & Dismemberment	DHMO Dental Health Maintenance Organization
EPO Exclusive Provider Organization	FSA Flexible Spending Account
OOPM Out-of-Pocket Maximum	PCP Primary Care Provider
EAP Employee Assistance Program	EOI Evidence of Insurability
HSA Health Savings Account	LTD Long-Term Disability
PPO Preferred Provider Organization	STD Short-Term Disability

Eligibility

You are eligible for benefits if you are a full-time or part-time benefits-eligible team member.

You may enroll your eligible dependents in many of the same plans you choose for yourself. Eligible dependents include:

- Your legal spouse
- Your natural, adopted, or stepchildren up to age 26

Enrolling & Making Changes

The choices you make when you first become eligible are in effect for the remainder of the plan year. It's important to review your benefit options and choose the best coverage for you and your family.

When Do You Enroll?



Enrolling New Dependents onto a Medical Plan?

You will be required to provide their legal name, date of birth, Social Security number, and supporting documentation to prove their eligibility:

- **Dependent child:** birth certificate, Social Security card, adoption, or guardianship papers
- **Stepchild:** birth certificate, Social Security card, adoption, or guardianship papers, marriage license and current federal income tax return, or other document showing proof of shared residence for you and spouse
- **Spouse:** Social Security card, marriage license and current federal income tax return, or other document showing proof of shared residence

Upload your documents in the Clearify system. Instructions will be sent to your JPS email from Clearify.



Qualifying Life Events

- Marriage, divorce, or legal separation
- Birth or adoption of a child
- Death of a dependent
- Loss or gain of other health coverage for you and/or dependents
- Change in employment status
- Change in Medicaid/Medicare eligibility for you or a dependent
- Receipt of a Qualified Medical Child Support Order

How to Enroll

Follow these steps to enroll in your benefits.

1. Evaluate Your Needs

Be a smart healthcare shopper and ask yourself the following questions:

- **Who should I cover?** Evaluate your coverage options for all dependents who meet eligibility requirements.
- **How much did I spend on healthcare last year?** Consider your past expenses to help you plan for your future needs.
- **Will I need more, or less, health coverage?** Are you having a baby? Considering a surgery? Currently in treatment for a chronic condition? Estimate the level of healthcare you may need in the upcoming year compared to any personal funds set aside to cover planned or unforeseen medical expenses.

2. Review Your Options

Review this benefit guide to compare your options and evaluate plan costs and potential savings.



Helpful Enrollment Tip

Each year you wish to participate in a Flexible Spending Account or Health Savings Account, you must designate the amount you want to contribute to each account from your paycheck up to annual IRS limits.

3. Enroll Online

- Visit jpsemmployeebenefits.org and click on the “Enrollment” button.
- Enter your User ID (Employee ID Number or Social Security number without dashes).
- Enter your PIN (Last 4 digits of your Social Security number and the last 2 digits of your birth year).
- View the Open Enrollment video and click “Next.”
- Update, review, and verify your personal information and click “Next.”
- If you’re adding dependents, click the “+” symbol and complete the required information. Be prepared to provide date(s) of birth and Social Security number(s) for your dependents you are enrolling in benefits.
- Use Benefits Genius™ to help you find the medical benefits that work best for you.
- Follow the prompts to enroll in benefits and click “Next” to continue.
- Once you have completed all your elections, review the recap of your enrollment and your total paycheck deductions. Click “Next.”
- Review your benefit elections and click “Sign Form” to complete your enrollment.

Need Help?

Call the Benefits Service Center at **1-855-482-9669** to speak with a benefits counselor and review your benefit options.

- Monday – Friday: 7 a.m. – 9 p.m. CST
- Saturday October 21 and October 28: 9 a.m. – 3 p.m. CST



Benefits Genius™








Benefits Genius™ guides you through making decisions to ensure you find the medical plan that works best for you and your family.





- Indicate who will be covered.
- Assign a health grade for each covered member.
- Provide their tobacco status.

Based on your answers, Benefits Genius™ provides a personalized plan recommendation based on the unique needs of you and any covered family members.

Benefits at a Glance






JPS gives you a wide range of benefits to help you be healthy and safe. Click on each benefit for additional plan details.

Benefit	Details	Who Pays
Medical with Pharmacy	You have two plan options: Health Savings Plan, a high deductible plan with a lower premium, or EPO Plan, a co-pay based plan with a higher premium.	You (pre-tax) and JPS
Health Savings Account	A tax-free savings account you use in conjunction with the Health Savings Plan for eligible healthcare expenses.	You (pre-tax) and \$250 pro-rated/year from JPS
Flexible Spending Accounts (FSAs)	Set aside tax-free dollars to pay for healthcare or day care expenses.	You (pre-tax)
Dental	You have two plan options: Cigna Dental PPO Plan, with a small deductible with greater choices in your provider, and Cigna Dental HMO Plan, with no deductible, in-network services only, and lower premiums.	You (pre-tax)
Vision	You have three options through VSP: Choice Base, Choice Plus, and Savings Pass Plan; All VSP plans include discounts with Eyeconic and TruHearing.	You (pre-tax)
Scripta Insights	A service to keep you informed about ways to save money on your prescriptions.	JPS 
Telemedicine	Online urgent care visits using a mobile phone, tablet, or computer are available for employees and dependents of JPS Health Network for just \$30 per visit.	You per visit
Hinge Health	A service that integrates digital Musculoskeletal services with provider's in-person care practices.	JPS 
Enhanced EAP through Compsych	Offers programs and services to support you. You and your household family members can access counseling and emotional support, work-life solutions, legal guidance, and financial resources 24/7.	JPS 
EAP through JPS	Offers free and confidential counseling, coaching, and referral service designed to help team members and their immediate family resolve personal and work-related issues. On-site EAP services available Monday – Friday, 8:00 am – 5:00 pm.	JPS 
Wellness Program	Wellness opportunities, WellCredit, Great Beginnings Pregnancy program for expectant mothers/dependents, free nicotine cessation support, prizes, fitness accessories, and more.	JPS 
Retirement	JPS offers 403(b) plan with a generous company match.	You (pre-tax or post-tax)
	457 Deferred Compensation Plan provides opportunities for retirement savings.	You (pre-tax or post-tax)
	401(A) Supplemental Retirement Plan: receives 403(b) matching dollars and employer non-elective contributions.	JPS 
Basic Group Life Insurance & Accidental Death & Dismemberment (AD&D)	Provides 1x your annual salary up to \$1,000,000 in coverage.	JPS 

Benefit	Details	Who Pays
Basic Group Life Buy-Up	Provides 1x your annual salary up to \$1,000,000 in coverage on top of your basic coverage.	You (post-tax)
Supplemental Life	Sold in increments of \$25,000 up to \$500,000. Guaranteed issue up to \$300,000. Spouse and child plans available if employee coverage is elected.	You (post-tax)
Universal Life	Purchase coverage that can be used for life insurance or long-term care insurance.	You (post-tax)
Short-Term Disability	Pays up to 60% of your base salary up to \$1,000 weekly after 14-day elimination period.	JPS 
Long-Term Disability	Pays up to 60% of your base salary up to \$10,000 monthly after 90-day elimination period.	You (post-tax)
Accident	Helps pay for common injuries, follow-up care, emergency care, hospitalization, and rehabilitation.	You (pre-tax)
Critical Illness	This plan can pay a lump-sum benefit at the diagnosis of a covered illness: \$10,000 – \$30,000 for employees, \$5,000 – \$30,000 for spouses, \$2,500 – \$7,500 for children.	You (post-tax)
Hospital Confinement	In addition to hospitals, benefits are paid for stays in ICU, substance abuse, mental health, and nursing facilities.	You (pre-tax)
Travel Assistance	Symetra offers 24/7 emergency travel services that provide assistance with finding physicians, dentists, and medical facilities. Receive help locating and replacing lost or stolen luggage, documents, personal possessions, and much more.	JPS 
Value Added Careington Pass	If you're enrolled in Symetra's Accident, Critical Illness, or Hospital Confinement Voluntary Benefits, you have access to dental, vision, or hearing discounts through the Careington Pass.	You
Purchasing Power	Provides opportunity to purchase brand-name products and services online. Eligible employees may purchase computers, electronics, home appliances, and more. Make payments over six or 12 months via payroll deduction.	You (post-tax)
Upwards	Includes access to 24/7 childcare services that include full-time, part-time, backup, drop-in, and overnight care options.	You (pre-tax or post-tax)
Legal Shield/ID Shield	Legal Shield provides every member direct access to a dedicated law firm. ID Shield ensures that if your identity is stolen it will be fully restored.	You (post-tax)
Pet Insurance	Purchase insurance for your dogs, cats, exotic, and avian pets to help cover pet care expenses. Pay the premium via payroll deduction.	You (post-tax)
Identity Theft Protection Program	Symetra provides lost wallet assistance, credit information review, three-bureau fraud alert, placement assistance, ID theft affidavit assistance, and much more.	JPS 
Headspace™	Offers access to hundreds of meditations and exercises for stress, focus, sleep, and movement.	JPS 

Choose the Right Place to Go for Care

Knowing where to go for care can save you time, money, and hassle. Our medical plans give you a variety of care options for any medical issues you may face. Remember to save the Emergency Room for true emergencies.

Telemedicine	Primary Care Provider (PCP)	Urgent Care Center	Emergency Room
Cost: \$ Time: 	Cost: \$ Time: 	Cost: \$\$ Time: 	Cost: \$\$\$\$ Time:  
<p>Benefit:</p> <ul style="list-style-type: none"> Lower cost Speak to a doctor from anywhere, anytime 24/7/365 Reduced waiting room time 	<p>Benefit:</p> <ul style="list-style-type: none"> In-person examination Reasonable price in-network Familiarity with health history 	<p>Benefit:</p> <ul style="list-style-type: none"> Lower cost than an ER visit Same-day visits are often available 	<p>Benefit:</p> <ul style="list-style-type: none"> Necessary for life-threatening conditions Open 24/7/365 days a year
<p>Reasons to go:</p> <ul style="list-style-type: none"> Treatment of minor injuries and illnesses Limits exposure to contagious diseases May receive specialist referrals or prescriptions Get prescriptions sent to your pharmacy of choice 	<p>Reasons to go:</p> <ul style="list-style-type: none"> Preventive care Treatment of chronic illnesses Follow-up visits and referrals 	<p>Reasons to go:</p> <ul style="list-style-type: none"> Medical conditions that need prompt attention Treatment of minor injuries or illnesses May offer lab tests and X-rays onsite 	<p>Reasons to go:</p> <ul style="list-style-type: none"> Sudden onset of severe medical condition Treatment of severe injuries or illnesses Treatment after an accident

NEW!

Effective 1/1/2024, Cigna is fully transitioning from physical medical ID cards to digital ID cards. You can access ID cards through myCigna.com and the myCigna.com App which offer convenient, timely access to ID cards, along with many other features, to help you manage your and your family's health. If you would like to request printed ID cards, they can be requested on mycigna.com.

Dental HMO cards will still be provided.

Medical Plan Options

At JPS, our goal is to help you reach your highest potential and be the best version of yourself. This starts with taking care of your overall health. Choosing the right plan to meet your needs is the first step to living your healthiest life.

When deciding which medical plan is right for you and your family, it is important to consider the total cost of coverage. This includes what you pay in premiums and what you pay for services out of your pocket. While each medical plan covers in-network preventive screenings in full, the plans vary on annual deductibles, co-pays, and levels of coinsurance. This means you may pay higher out-of-pocket costs with one plan versus another. The ideal medical plan should cover most of your health needs with out-of-pocket costs that meet your budget.

Health Savings Plan vs. EPO Plan

Take a moment to look at the plans side-by-side to understand the differences between them.

Health Savings Plan	EPO Plan
Lower premiums and deductibles	Higher premiums and deductibles
Responsible for the deductible for services received. Out-of-pocket prescription costs apply to medical deductible.	Many services available for a co-pay for prescriptions and office visits without needing to first satisfy the deductible.
HSA-eligible: <ul style="list-style-type: none"> Set aside tax-free HSA dollars for eligible healthcare expenses (not eligible to participate in the Healthcare FSA) \$250 employer annual HSA contribution (Pro-rated if joining the plan after January 1, 2024) Option to fund HSA with WellCredit dollars HSA funds will roll over year to year and do not forfeit 	Healthcare FSA-eligible: <ul style="list-style-type: none"> Option to set aside pre-tax FSA dollars (not eligible to participate in the HSA) No employer-paid HSA contribution FSA funds must be used within the plan year or will be forfeited If you have a balance of unused funds in your FSA, you may rollover up to \$500 to be used in the next plan year
Required to receive medical services from JPS Health Network, Cook Children's, and/or Cigna in-network physicians and facilities	Required to receive medical services from JPS Health Network, Cook Children's, and/or Cigna in-network physicians and facilities

Understanding the Health Savings Plan

The Health Savings Plan offers a variety of benefits, but it's important to understand how the plan works to see if it's the right choice for you.

Paying for Medical Care

You will pay 100% of the costs for medical care until you reach the deductible. You can use your Health Savings Account (HSA) dollars to pay for expenses tax-free. See [page 18](#) for more information on the HSA.

Sharing the Cost

After you meet the deductible, you and the plan will share the cost. The plan will cover 90% of JPS Health Network expenses and 70% of Cigna Open Access network expenses until you meet your out-of-pocket maximum.

Reaching the Limit

When you reach the out-of-pocket maximum, the plan pays 100% of eligible medical and prescription costs for the rest of the plan year.

Which Medical Plan Is Right for You?

When deciding which medical plan is the best fit for you and your family, it's important to consider the total cost of coverage. This includes what you pay in premiums and what you pay for services. The ideal medical plan should cover most of your health care needs at a reasonable cost. Let's look at three fictional employees to see which plan best fits their lifestyle:



Kiara

Description: Kiara is a healthy, active 23 year old who doesn't visit her doctor outside of regular preventive visits.

What Kiara wants most in a plan: Low premiums

Plan Selection: Kiara chooses the **Health Savings Plan**.

Here's why:

- Kiara's premiums per paycheck give her more take-home pay.
- Lower premiums than the EPO plan.
- Since she rarely uses all the money in her HSA, the balance rolls over for future use.



Jon

Description: Jon and his wife are fairly healthy and approaching retirement. He wants to plan for now but save for the future.

What Jon wants most in a plan: Being able to prepare for current health care expenses and those in retirement

Plan Selection: Jon chooses the **Health Savings Plan**.

Here is why:

- He can use pre-tax money to fund his HSA.
- The premium is lower than the EPO plan options.
- Jon and his wife are saving their unused HSA funds for a year with higher medical costs or after retirement.



Need More Help?

Let **Benefits Genius™** help you choose the right medical plan for you when enrolling in benefits. You can find this handy tool in TheBenefitXpert enrollment system.



Cristina

Description: Cristina has a spouse and two children who make frequent visits to the doctor and fills monthly brand-name prescriptions. She appreciates saving money on doctor visits.

What Cristina wants most in a plan: Low out-of-pocket costs

Plan Selection: Cristina chooses the **EPO Plan**.

Here's why:

- Cristina values paying low copays, instead of coinsurance, for most medical visits and prescriptions.
- She appreciates a plan that doesn't require her to pay the deductible in full before the plan pays toward her medical and pharmacy expenses.

Kiara	HSP Highlights
Plan Usage: Low	In Network Deductible: \$1,600
Overall Health: Healthy, no medical conditions.	In-Network Out-of-Pocket Maximum: \$3,000
Coverage: Team Member Only	Biweekly Premium: \$19.34*

Jon	HSP Highlights
Plan Usage: Moderate	In Network Deductible: \$3,200
Overall Health: Moderate health conditions.	In-Network Out-of-Pocket Maximum: \$6,000
Coverage: Team Member + Spouse	Biweekly Premium: \$162.24*

Cristina	EPO Plan Highlights
Plan Usage: High	In Network Deductible: \$4,000
Overall Health: Multiple medical conditions	In-Network Out-of-Pocket Maximum: \$ 8,000
Coverage: Team Member + Family	Biweekly Premium: \$448.58*

*Premium costs based on Tier 3 salary range. See [page 17](#) for more information.

Medical Plan Comparison

Plan Features	Health Savings Plan		EPO Plan	
	JPS / Cook Children's	Cigna Open Access	JPS / Cook Children's	Cigna Open Access
Annual Deductible Individual/Family	\$1,600* / \$3,200*	\$2,600 / \$5,200	\$2,000 / \$4,000	\$3,500 / \$7,000
Annual Out-of-Pocket Maximum Individual/Family	\$3,000 / \$6,000	\$5,000 / \$10,000	\$4,000 / \$8,000	\$7,000 / \$14,000
JPS Annual HSA Contribution	\$250 (Pro-rated if joining the plan after January 1, 2024)		N/A	
	You pay:		You pay:	
Preventive Care Visit	Covered in full	Covered in full	Covered in full	Covered in full
JPS Outpatient Office Visits JPS Health and Wellness Center Primary Care Specialty Care Standard Adult/Child lab/X-ray	10% after deductible 10% after deductible 10% after deductible 10% after deductible	N/A	\$15 co-pay \$20 co-pay \$40 co-pay 10% after deductible	N/A
Non-JPS Physician Office Visits Primary Care Specialty Care Standard Adult/Child lab/X-ray	N/A	30% after deductible 30% after deductible 30% after deductible	N/A	\$30 co-pay \$60 co-pay 30% after deductible
Maternity Care Initial Visit to Confirm Global Maternity Care Fee Hospitalization	10% after deductible 10% after deductible 10% after deductible	30% after deductible 30% after deductible 30% after deductible	\$15 co-pay (JPS Clinic); \$40 co-pay (other) 10% after deductible 10% after deductible	\$60 co-pay 30% after deductible 30% after deductible

*IRS mandated minimum requirement increase.

Note: In the HSP, the \$1,600 and \$2,600 deductibles only apply to individual coverage. The \$3,200 and \$5,200 deductibles apply to family coverage (EE + Spouse, EE + Child, EE + Children, and EE + Family).

Medical Plan Comparison, continued

Plan Features	Health Savings Plan		EPO Plan	
	JPS / Cook Children's	Cigna Open Access	JPS / Cook Children's	Cigna Open Access
Urgent Care	10% after deductible	30% after deductible	\$75 co-pay	\$100 co-pay
Emergency Room (co-pay waived if admitted)	10% after deductible	30% after deductible	\$150 co-pay	\$250 co-pay
Hospital Services	10% after deductible	30% after deductible	10% after deductible	30% after deductible
Laboratory Physician Office JPS Clinic Outpatient Hospital Inpatient Hospital	10% after deductible 10% after deductible 10% after deductible 10% after deductible	30% after deductible N/A 30% after deductible 30% after deductible	10% after deductible 10% after deductible 10% after deductible 10% after deductible	30% after deductible N/A 30% after deductible 30% after deductible
Mental Health Services Outpatient Inpatient	10% after deductible 10% after deductible	30% after deductible 30% after deductible	\$40 co-pay 10% after deductible	\$60 co-pay 30% after deductible
Outpatient Surgical Services Physician Office Medical Facility	10% after deductible 10% after deductible	30% after deductible 30% after deductible	\$40 for specialist visit 10% after deductible	\$60 for specialist visit 30% after deductible
Chiropractic Care (20 visits per year)	10% after deductible	30% after deductible	\$40 co-pay	\$60 co-pay
Acupuncture (20 visits per year)	10% after deductible	30% after deductible	\$40 co-pay	\$60 co-pay
Speech Therapy (45 visits per year)	10% after deductible	30% after deductible	\$20 co-pay	\$30 co-pay
Occupational Therapy (45 visits per year)	10% after deductible	30% after deductible	\$40 co-pay	\$60 co-pay

Detailed plan information is available in the Summary of Benefits Coverage (SBC) at jpsemmployeebenefits.org/important-documents.

Prescription Drug Coverage

Your medical plans include prescription drug coverage, administered by MaxorPlus.

Using the JPS Health Network Prescription Plan

- Select any of the options listed and present your prescription and your JPS MaxorPlus prescription drug card to the pharmacy.
- Pay the required co-pay or coinsurance amount and sign for your prescription.

DID YOU KNOW?

Maintenance medications will be filled as a 90-day supply and mailed (free standard shipping) to the home address on file.

2024 Prescription Drug Costs	Any JPS Pharmacy or Home Delivery ¹		JPS Main Campus Pharmacy or Home Delivery ^{2,3}		Walgreens or Local Grocery Store Pharmacy ⁴
	30-Day Supply	90-Day Supply Applicable to Initial Fill ⁵	30-Day Supply	90-Day Home Delivery Supply ⁵	30-Day Supply
Health Savings Plan: HSP prescription drug costs go toward your overall medical plan deductible and maximum out-of-pocket.					
Tier 1: Generics and Certain Brands	\$15 co-pay after deductible	\$30 co-pay after deductible	\$22.50 co-pay after deductible	\$56.25 co-pay after deductible	\$45 co-pay after deductible
Tier 2: Preferred Brands	\$37.50 co-pay after deductible	\$75 co-pay after deductible	\$60 co-pay after deductible	\$150 co-pay after deductible	\$112.50 co-pay after deductible
Tier 3: Non-Preferred Brands	\$60 co-pay after deductible	\$120 co-pay after deductible	\$97.50 co-pay after deductible	\$251.25 co-pay after deductible	\$225 co-pay after deductible
Tier 4: Specialty	20% after deductible (minimum \$50; maximum \$150)	N/A	N/A	N/A	N/A
EPO Plan: The EPO plan has an additional maximum out-of-pocket for prescription drugs of \$1,600 per individual up to \$3,200 for family.					
Tier 1: Generics and Certain Brands	\$15 co-pay	\$30 co-pay	\$22.50 co-pay	\$56.25 co-pay	\$45 co-pay
Tier 2: Preferred Brands	\$37.50 co-pay	\$75 co-pay	\$60 co-pay	\$150 co-pay	\$112.50 co-pay
Tier 3: Non-Preferred Brands	\$60 co-pay	\$120 co-pay	\$97.50 co-pay	\$251.25 co-pay	\$225 co-pay
Tier 4: Specialty	20% of cost (minimum \$50; maximum \$150)	N/A	N/A	N/A	N/A

¹Written by a JPS provider for 30 days or less for non-maintenance medications.

²Written by a non-JPS provider for 30 days or less for non-maintenance medications.

³Written by either a JPS or non-JPS provider for 90 day maintenance medications and mailed free standard shipping to the home address on file.

⁴Written by either a JPS or non-JPS provider for 30 days or less for non-maintenance medications for pick up at any local Walgreens or grocery chain.

⁵All maintenance medications will be filled on a 90-day cycle and mailed free standard shipping to the home address on file.

What to Know about Your Prescription Drug Coverage

Brand/Generic Co-pay Differential

If a physician or patient requests a brand-name drug when a generic equivalent exists, the brand co-pay plus the cost differential between the brand and generic medication will apply.

Refills

For 2024, Home Delivery for all 90-day written prescriptions must be filled through JPS pharmacies or Maxor Home Delivery pharmacy (MXP). In order to get started with the JPS pharmacy or Maxor Home Delivery service program, ask your doctor for a new prescription written for a 90-day supply with refills up to one year.

- To use JPS pharmacy home delivery your options are:
 - Go online at jpspharmacy.com
 - Call JPS Main Pharmacy toll-free **1-817-702-3531** to begin setting up your home delivery account
- To use Maxor Home Delivery your options are:
 - Your doctor may send your 90-day prescription to MaxorPlus by fax at **1-866-589-7656**, electronically, over the phone, or give you a written prescription
 - Go online and activate your account at maxorplus.com
 - Download and print a Home Delivery Form, fill it out, and mail it to MXP, along with your prescription and payment via member portal
 - Call Maxor Home Delivery Pharmacy toll-free at **1-800-687-8629** and speak to a Member Advocate who will help activate your home delivery account

If your physician has authorized refills, you may refill your prescription once 80% of the prescription has been used. For example, for a 30-day supply prescription, you may refill the prescription when you have six days left; for a 90-day supply, you may refill the prescription when you have 18 days left.

Formulary

The JPS Health Network Employee Drug Formulary will be used with your drug program. The formulary is a list of medications used as a guide for physicians when prescribing. The formulary also lists medications by tiers, which determines your associated costs. The formulary is reviewed and updated regularly. For the most up-to-date formulary, please visit the HR portal on the intranet. (Click on Total Rewards, then click on Pharmacy Prescription Plan.)

Specialty Medications

Prescriptions for specialty medications must be written and/or documented in the JPS medical record system by a JPS provider, as are referrals to a non-JPS provider. The prescription may be filled through JPS or the JPS Specialty Pharmacy division. Specialty drugs are limited to a 30-day supply. Team members will pay 100% of the cost for specialty prescriptions not filled through JPS. When prescribing a specialty medication, the provider may either submit it electronically (e-scribe), fax the prescription to **1-817-702-4714**, or contact the JPS Specialty Pharmacy at **1-817-702-4700**. For a consultation or assistance with referrals for specialty prescriptions, contact the JPS Health & Wellness Center at **1-817-702-9355**. For questions about the Maxor Specialty Prescription program, contact MaxorPlus at **1-800-687-0707**.

DID YOU KNOW?

JPS offers a \$5 prescription program for team members. Prescriptions may be filled at any JPS pharmacy location. Visit the JPS Intranet for details: [Human Resources > Total Rewards > Pharmacy Prescription Plan](#).

Learn More About Your Prescription Drug Benefits

For additional information, contact MaxorPlus Member Services at **1-800-687-0707** or visit members.maxorplus.com or jpsemmployeebenefits.org.

Compound Medications

All compound medications over \$100 require prior authorization and must be filled at an approved pharmacy. Compound medications have the same co-pays as prescriptions filled at Walgreens or local grocery store pharmacies. Please contact MaxorPlus at **1-800-687-0707** for additional information or if you are prescribed a medication that requires compounding.

Using a Non-Participating Pharmacy

The Prescription Drug Plan requires using JPS, Walgreens, or local grocery chains. Prescriptions purchased at “non-participating pharmacies” are covered only in emergency situations.

For example, you’re out of town and unable to locate a Walgreens, or local grocery store pharmacy, or you need an emergency prescription filled late at night. You will need to pay 100% of the prescription drug cost and submit a paper claim, along with the receipt, to MaxorPlus for reimbursement. You will be reimbursed the network-discounted rate, minus your co-pay. When an out-of-network pharmacy is used, you may be responsible for paying more than just the required co-pay. Visit maxorplus.com for a list of in-network grocery store chain pharmacies.

Health Network Participating Pharmacies

- JPS Main Outpatient Pharmacy (Main Campus)
- JPS Employee Pharmacy
- JPS Central Fill Pharmacy
- JPS Viola Pitts/Como Pharmacy
- JPS Diamond Hill Pharmacy
- JPS Northeast Pharmacy
- JPS Southeast Pharmacy
- JPS Stop Six Pharmacy
- JPS Watauga Pharmacy
- JPS South Campus Pharmacy (pickup only)
- JPS Northwest Pharmacy (Azle pickup only)
- Walgreens Pharmacies
- Local Grocery Store Pharmacies

Team members using outside providers can only fill their prescriptions at Main Campus, Walgreens, local grocery chains, or through Home Delivery. You can also save money by using generic drugs, when available.

340b Federal Drug Discount Program

JPS is eligible to receive drugs through the federal 340b Drug Discount Program, which provides outpatient drugs to eligible healthcare organizations at significantly reduced prices. You must be a JPS patient and seen at a JPS hospital-based clinic to receive the discounted rate.

Prescriptions written by a non-JPS Specialist or any provider at a provider-based JPS clinic (Care Connections, all dental clinics, and MHMR) must be submitted, along with your medical records, to your JPS Primary Care Provider for reconciliation and fill your prescription at a JPS Pharmacy to receive the best value 340b pricing.



myMaxorLink™

Manage your prescription drugs with myMaxorLink™ and save money, effort, and confusion right from your mobile device. No app or download is required.

Text **MAXOR** to **73529** to enroll. You’ll receive text messages with secure link to help you make the most of your prescription drug benefits.

Your Cost for Coverage

DID YOU KNOW?

JPS proudly pays on average 75% of your medical premium.

JPS Health Network offers you quality care and helps save you and your family money. Your bi-weekly payroll deductions for medical are shown in the table. Medical plan premiums are based on your pay rate times your FTE (full time equivalent) percent and annualized. **NEW!** All benefits eligible part-time employees with an FTE of .74 or less are included in Tier 5.

Benefit Plan	Team Member Only	Team Member + Spouse	Team Member + 1 Child	Team Member + Children	Team Member + Family
Tier 1: Under \$43k					
Health Savings Plan	\$0.00	\$55.86	\$4.35	\$14.51	\$73.50
EPO Plan	\$25.78	\$152.43	\$43.50	\$61.87	\$185.62
Tier 2: \$43k to \$61k					
Health Savings Plan	\$9.67	\$109.05	\$23.94	\$40.62	\$150.88
EPO Plan	\$49.14	\$242.82	\$94.26	\$129.55	\$317.10
Tier 3: \$61k to \$80k					
Health Savings Plan	\$19.34	\$162.24	\$43.52	\$66.73	\$228.25
EPO Plan	\$72.51	\$333.22	\$145.02	\$197.22	\$448.58
Tier 4: \$80k to \$100k					
Health Savings Plan	\$29.02	\$215.43	\$63.11	\$92.85	\$305.62
EPO Plan	\$95.87	\$423.61	\$195.77	\$264.90	\$580.07
NEW! Tier 5: \$100k+ & Part-Time					
Health Savings Plan	\$38.69	\$268.63	\$82.69	\$118.96	\$382.99
EPO Plan	\$119.23	\$514.00	\$246.53	\$332.57	\$711.54

Premium tiers will adjust throughout the year based upon individual salary and status changes.





Nicotine Surcharge

Nicotine users will have a pay period surcharge of \$23.08. Visit the Employee Wellness intranet page to learn more.

How the Health Savings Account (HSA) Works

If you enroll in the Health Savings Plan (HSP), you may be eligible to open a Health Savings Account (HSA) to help pay for eligible healthcare expenses not covered under your medical, dental, or vision plan. An HSA makes it easy to pay for current healthcare costs and save for future healthcare needs in retirement.

What Are the Benefits of an HSA?

- **JPS contributes FREE money to your account!** 
- **Option to fund HSA with WellCredit dollars.** 
- You can set aside tax-free money to pay for out-of-pocket healthcare expenses.
- An HSA is your bank account. If you leave your employer, the account goes with you.
- All unused funds roll over year to year.
- HSAs can make a great retirement savings account for healthcare.

Triple Tax Advantages of the HSA



You can contribute to an HSA up to the annual IRS maximum on a before-tax basis.



Your account balance grows tax-free.



Funds are withdrawn tax-free when you pay for qualified expenses.



HSA Highlights

- You must be enrolled in the HSP with HSA to be eligible to participate.
- Take advantage of FREE employer funding to help pay for your annual deductible.
- Contributions, qualified expenses, and earnings are tax-free.
- Personal contributions help lower your taxable income.
- Funds never expire, and the account goes with you.

How Are Contributions Made to an HSA?

You can contribute pre-tax dollars from your paycheck up to the annual IRS maximums to pay for qualified healthcare expenses. When you enroll in an HSA, you will receive an HSA Visa logo debit card. You can also submit claims online through your own personal account at wexinc.com.

You must first open an HSA to be eligible for employer contributions. JPS will automatically contribute to your HSA each year. HSA contributions cannot exceed the annual IRS maximums.

Coverage Type	2024 Maximum IRS Contribution Limit	2024 JPS HSA Contribution*	2024 Maximum Employee Contribution	Age 55+ Additional Contribution
Individual Coverage	\$4,150	\$250	\$3,900	\$1,000
Family Coverage	\$8,300	\$250	\$8,050	

*Pro-rated if joining the plan after January 1, 2024.

What About the Fine Print?

- You must be enrolled in a qualified High Deductible Health Plan (HDHP), such as the Health Savings Plan.
- You cannot be covered under another non-qualified health plan, including your spouse's Healthcare Flexible Spending Account.
- You cannot be enrolled in Medicare or Tricare.
- You cannot be claimed as a dependent on someone else's tax return.

Questions? Refer to [IRS Publication 969](#) for a complete list of HSA rules. For a full list of qualified expenses, refer to [IRS Publication 502](#).



HSA Tools



See a list of eligible expenses on the [WEX Eligible Expenses page](#).



Estimate your medical expenses and estimate the long-term savings possible with the [WEX HSA Savings Calculator](#).



See products eligible for purchase with your HSA at hsastore.com.



Watch the HSA video [here](#).

Flexible Spending Accounts (FSAs)

Flexible Spending Accounts (FSAs), administered by WEX, offer a smart way to stretch your dollars by setting aside pre-tax dollars to pay for eligible healthcare and day care expenses. Each year, you must elect the annual amount you want to contribute to each account. Your contributions will be deducted pre-tax from your paycheck which helps reduce your taxable income. Keep in mind that you cannot change your election during the year unless you experience a qualifying life event.

	Healthcare FSA	Day Care FSA
Annual Contribution Limit	\$3,050	\$5,000 (\$2,500 if married and filing separately)
Eligible Expenses*	Healthcare plan deductibles, co-pays, coinsurance, and prescriptions, including dental and vision hardware and expenses	Daycare for children age 12 and under, disabled children, and dependent adults
Availability of Funds	The full annual amount you elect is available on your plan effective date	You can be reimbursed up to the amount available in your account
Payment or Reimbursement Options	WEX debit card or reimbursement	Reimbursement
Rollover Options	If you have a balance of unused funds in your FSA from 2023, you may rollover up to \$500 when you re-enroll for the 2024 plan year	Unused funds do not rollover
Services Deadline	Services must be incurred by 12/31/2024	Services must be incurred by 3/15/2025
Submission Deadline for Reimbursement	Reimbursement must be submitted by 3/31/2025	Reimbursement must be submitted by 3/31/2025

*Refer to IRS Publication 502 and 503 for a complete list of eligible expenses.

Note: FSA funds must be claimed within 90 days for spending accounts that are closed.

DID YOU KNOW?

You can use your Day Care FSA funds for **Upwards** services!

FSA Tools



See a full list of eligible expenses on the [WEX Eligible Expenses list](#).



Estimate your tax savings with the [WEX FSA Calculator](#).



See products that are eligible to buy with your FSA at [fsastore.com](#).

Dental Coverage

Did you know good dental care improves your overall health? Our dental plans help you maintain a healthy smile through regular preventive dental care and offer coverage to fix problems early. To find an in-network provider near you, visit mycigna.com.

Cigna Dental HMO (DHMO) Plan	Cigna Dental PPO Plan
<ul style="list-style-type: none">▪ The plan covers in-network services only.▪ If you visit an out-of-network provider, you will be responsible for the full cost of services.▪ Select a primary dentist who will coordinate your dental care needs, including referrals to specialists.▪ You typically pay a co-pay for qualified dental services.▪ See patient charge schedule (PCS).	<ul style="list-style-type: none">▪ You may visit any dentist of your choice, but you'll receive the highest coverage when you visit in-network providers.▪ If you visit an out-of-network provider, you will not benefit from discounted rates and will pay more for services.▪ You may pay an annual deductible for select services.▪ Annual Preventive Care Reward gives you additional money toward your annual maximum benefit when you complete two preventive care exams.



Dental Coverage, continued

Plan Features	Cigna DHMO Plan	Cigna PPO Plan*	
	In-Network Only	In-Network	Out-of-Network**
	You pay:	You pay:	
Calendar Year Deductible (waived for Preventive Services)	None	\$50 Individual / \$150 Family	
Calendar Year Benefit Maximum	Unlimited	\$1,200 – \$1,500	
Diagnostic & Preventive Services (e.g., x-rays, cleanings, exams)	See patient charge schedule (PCS). Cigna's PCS can be found at mycigna.com or on the HR intranet Total Rewards Dental Plan Summary page.	\$0, deductible waived	\$0, deductible waived
Basic & Restorative Services (e.g., fillings, extractions, root canals)		20% after deductible	20% after deductible
Major Services (e.g., dentures, crowns, bridges)		50% after deductible	50% after deductible
Orthodontia (adults and children)		50% after deductible	50% after deductible
Orthodontia Lifetime Maximum		\$1,200 separate lifetime maximum per person	

*Review the [PPO Plan Summary](#) for more information.


**For out-of-network services, members pay applicable coinsurance plus any amount that exceeds the usual, customary, and reasonable charge.

Dental Plan Premiums (Per Pay Period)

	Cigna DHMO	Cigna PPO
Team Member Only	\$4.00	\$8.27
Team Member + Spouse	\$11.17	\$22.38
Team Member + 1 Child	\$9.13	\$21.86
Team Member + Children	\$18.96	\$36.13
Team Member + Family	\$24.32	\$51.34

Vision Coverage

Keep your vision clear and your eyes in good health with regular eye exams. The vision plans offer an extensive network of optometrists and vision care specialists. Don't forget, you'll save money by visiting in-network providers. To find an in-network provider near you, visit [vsp.com](https://www.vsp.com). Keep in mind that you do not need an ID card to use this plan.

Plan Features	VSP Vision Plans*		
	Choice Base	Choice Plus	Savings Pass Plan 
	You pay:	You pay:	You pay:
Exam every 12 months	\$10 co-pay	\$10 co-pay	\$50 co-pay
Frames	Once every other calendar year; \$25 co-pay; \$150 allowance; 20% discount on coverage	Once every calendar year; 1 st pair glasses: \$25 co-pay; 2 nd pair glasses: \$25 co-pay; \$150 allowance on 1 st and 2 nd pair; 20% discount on coverage	Once every calendar year; 25% discount off the retail frame cost with the purchase of a complete pair of glasses
Lenses every 12 months Single Vision, Bifocal, Trifocal & Lenticular	Covered in full; less \$25 copay	Covered in full, less co-pay; 1st pair glasses: \$25; 2nd pair: \$25	Single vision \$40 Lined Bifocal \$60 Lined Trifocal \$75 Lenticular \$75
Contact Lenses (in lieu of lenses and frames)			
CLEX (fitting and evaluation)	Up to \$60	Up to \$60	15% off contact lens exam services
Elective Contact Lenses	\$150 allowance	1st pair: \$150 allowance 2nd pair: \$150 allowance	N/A

*Refer to the [vision plan summary](#) for more information.

Vision Plan Premiums (Per Pay Period)

	Choice Base	Choice Plus	Savings Pass Plan (No Charge)
Team Member Only	\$2.29	\$6.71	\$0.00
Team Member + Spouse	\$3.58	\$10.47	N/A
Team Member + Children	\$3.66	\$10.69	N/A
Team Member + Family	\$5.88	\$17.24	N/A

Get the Most Out of Your Vision Coverage

Visit [vsp.com](https://www.vsp.com) or call 1-800-877-7195 to:

- Access a list of preferred providers
- Find discounts on hearing aids, LASIK, and other products and services
- Order prescription glasses and contacts online with [eyeconic.com](https://www.eyeconic.com)
- Review your personal benefit information
- View previous visits and services

Valuable Health & Wellness Resources

Employee Health & Wellness Clinic

Employee Health & Wellness is building a healthier JPS, one team member at a time. The clinic is open to you and your family members who are covered under the JPS Cigna Health Plan. The clinic offers a range of services such as:

- Primary care providers
- Pediatric services
- Face-to-face and telehealth appointments
- Annual wellness visits (including women's health services)
- Same day appointments when you are sick
- Managing common health problems
- Specialized care referrals
- Health screenings and immunizations
- Laboratory services

Appointments can be set up the following ways:

- By using MyChart
- Calling **1-817-702-9355**
- In-Person: 1350 S. Main Street, 1st floor, Fort Worth, TX 76104
Monday – Friday: 7 a.m. – 5 p.m.

Scripta: Your Meds at the Best Price 💰

To help you save on your prescription costs, JPS has teamed up with Scripta Insights to provide you with a confidential prescription comparison service at no cost.

All employees and their dependents, who are covered on a JPS Cigna medical plan, are automatically enrolled. If you have an opportunity to save, you'll receive a Personalized Savings Report from Scripta. Once you have your report detailing your current meds and their lower-priced options, making the switch takes only three easy steps:

1. Speak with your Primary Care Provider about the report.
2. Ask to switch your prescription to the lower-priced option.
3. Get your meds filled at your preferred pharmacy!

Your report will arrive by mail, but you can access it anytime by downloading the Scripta app or through the online member portal at members.scriptainsights.com. If you have questions or need assistance, please call Member Support at **1-866-572-7478**.



Telemedicine & Virtual Visits

Skip the waiting rooms and scheduling hassles. Telemedicine and virtual urgent visits, through JPS Virtual Care, put you in control of when and where you access care. You can speak with a licensed physician 24/7/365 via phone or computer for only \$30 per visit. Phone consultations and online video visits give you direct access to a licensed medical professional who may be able to:

- Define treatment of common medical conditions, such as colds, flu, bronchitis, allergies, rashes, etc.
- Develop a treatment plan
- Prescribe medication

To schedule an appointment, download the JPS Virtual Care app on your Apple or Android device or go online to jpsvirtualcare.com (Service key: JPSEmployee). For additional assistance, call **1-800-428-3461**.



When Should You Use Virtual Care?

Whenever you need medical care, especially when you're:

- Traveling
- Too sick to drive
- Stuck at home
- In need of a quick doctor's visit
- Needing care for a sick child

Headspace

Mindful living is about much more than sitting down to meditate. Headspace has tools to help you live your whole day in the moment, from focusing on work to moving your body. Whatever today brings, you can choose to be present for all of it!

[Click here](#) to register for a free membership. For assistance, email teamsupport@headspace.com.

NEW!

Hinge Health: Your One-Stop for Musculoskeletal (MSK) Needs 💰

Did you know one in two adults in the United States are affected by a musculoskeletal back, joint, and muscle pain condition? With Hinge Health, you have access to an online exercise platform that provides physical therapy, women's pelvic health support, education, and more right from the convenience of your own home. You can get moving the first day of enrollment with specialized exercises for pain reduction. The platform bridges in-person and digital MSK care through integrated medical history, real-time interventions, and a personalized plan.

Visit hinge.health/jpshealthnetwork or call **1-855-902-2777** to get started or learn more.



ComPsych Employee Assistance Program (EAP)

Unfortunately, life doesn't come with a manual, but when you need help with work, home, personal, or family issues, the Employee Assistance Program (EAP), through ComPsych, offers programs and services to support you, at no charge. You and your household family members can access this confidential service to help with many life challenges including elder care, illness, grief and loss, stress, depression, financial counseling, family challenges, legal matters, and much more. These services can help you overcome challenges while saving you time and money. Contact ComPsych any time, day or night.

				
24/7 online or phone counseling support	Up to 5 in-person or virtual visits	Resources for work, family, and health	Financial and legal services	Covers your spouse and children

Contact ComPsych anytime, day or night, by calling **1-800-272-7255** or visit [guidanceresources.com](https://www.guidanceresources.com) (Web ID: COM589).

JPS Employee Assistance Program (EAP)

To help you and your family lead a healthier life and more productive work environment, JPS offers free and confidential counseling, coaching, and referral services. With the EAP, you don't have to face life's challenges alone. Call **1-817-702-1688** to schedule a session in person, via video telehealth, or by phone.

- **Counseling:** Free and confidential counseling services can help you navigate mental health challenges, like depression, anxiety, relationship issues, stress, substance use, and more.
- **Coaching:** Goal-aligned strategies help you manage personal and professional goals including work-life balance, time management, and healthy boundaries.
- **Referral Services:** EAP staff can help get you connected to local counseling, treatment centers, eldercare resources, and more.
- **Employee Consultations:** Receive assistance and guidance on how to best support your colleagues and encourage them to seek EAP help.
- **Crisis Support:** Get emotional support for help with individual mental health crises, workplace violence, or group critical incidents.

With the Employee Assistance Program, you don't have to face life's challenges alone. Call **817-702-1688** to get started with an appointment. Sessions are offered in person at JPOC 1400, via video telehealth, or by phone.

DID YOU KNOW?

You have two options when seeking assistance due to facing life challenges. In-house JPS EAP and ComPsych both provide free, confidential support services.

JPS **1-817-702-1688** Monday – Friday 8:00 am – 5:00 pm

ComPsych **1-800-272-7255** 24/7/365



JPS ENLIVEN Wellness Program

JPS ENLIVEN is JPS's award-winning Wellness Program. Our mission is to enrich the health and well-being of all JPS team members. At JPS, we want to make reaching your wellness goals easy and attainable. To help you get the results you want, we are pleased to offer a wellness program to support your efforts to develop and maintain a healthy lifestyle.

Our wellness program can help you:

- Improve your well-being through biometric screening, health risk assessment, health challenges, weight loss program, educational seminars and webinars, and one-on-one health coaching
- Earn prizes and incentives by meeting WellCredit goals
- Stay fit and active with discounted gym memberships

Visit the Employee Wellness intranet page for more information. By participating in JPS ENLIVEN Wellness Program, you're taking key steps toward achieving and maintaining your own health, all while earning incentives.



Goal Category	Goal Options*	Award Earned
Awareness	Must complete both to qualify for 2024 WellCredit: <ul style="list-style-type: none"> ▪ Complete Biometrics (Wellness) Screening ▪ Take Health Risk Assessment (on mycigna.com) 	And Earn: \$100
Education	Complete 4 JPS ENLIVEN Education Events** Available under Announcements and Wellness Events on the Employee Wellness Intranet page	And Earn: \$200
Action	Choose 4 options: <ul style="list-style-type: none"> ▪ Participate in ONE JPS employee step challenge ▪ Complete ONE preventive screening ▪ Become a Wellness Champion ▪ Get your flu shot (Note: You have to self-report this goal only on mycigna.com between 10/1/2023-9/30/2024) ▪ Show proof of gym membership ▪ Receive Cigna telephonic coaching ▪ Achieve a healthy blood pressure ▪ Achieve a healthy cholesterol ratio ▪ Achieve a healthy blood sugar level ▪ NEW! Omada Cigna Diabetes Prevention Program (Note: Complete 9 out of 16 lessons) 	And Earn: \$200

*Goals have differing deadlines and requirements. Details about how to get credit for each goal, including the deadlines for each goal, can be found on jpsenliven.org/my.cigna.com or under WellCredit on the Employee Wellness Page on the JPS intranet beginning January 1, 2024.

**Education Events qualify as: Journey to Lose Weight Loss program, Financial Wellness Seminars, Living with Diabetes program, Cooking Demos, any Seminars or Webinars, Educational Challenges listed under Announcements, or Wellness Events on the Employee Wellness Page on the JPS intranet or on jpsenliven.org/my.cigna.com beginning January 1, 2024.

Beginning October 1, 2023, Team members should submit 2024 WellCredit Goals at the WellCredit Reporting Portal (only accessible within the JPS Network).

DID YOU KNOW?

You can earn up to \$500 by participating in the JPS ENLIVEN Wellness Program! That's free money just for being healthy.



JPS ENLIVEN Great Beginnings 💰

Earn up to \$1,000 in rewards for taking steps to ensure a healthy pregnancy and baby. One activity must be completed per trimester:

Take a Prenatal Care or Infant Safety Class	Tour JPS Labor and Delivery	Watch infant CPR class or online video	Receive additional recommended dental care

Download the Cigna Healthy Pregnancy app on App Store or Google Play (use your myCigna User ID and Password).

Who's Eligible?

Any JPS team member, spouse, or dependent covered on the JPS medical plan who is expected to deliver in 2024 is eligible as long as they are under the care of JPS OBGYN or Acclaim MCH providers and deliver their child at JPS Hospital.

Rewards

Trimester	Award Amount
1 st Trimester	\$100
2 nd Trimester	\$200
3 rd Trimester	\$300
4 th Trimester	\$400

Weight Management Programs 💰

Journey to Lose

All JPS team members are welcome to participate in Journey to Lose, a free eight-week weight management program provided by JPS ENLIVEN. Weekly one-hour classes cover a range of topics, including education on nutrition, fitness, stress management, and other important lifestyle factors to achieving a healthy weight. You'll also receive support and encouragement in making realistic and achievable lifestyle changes.

Sign-ups for the series are posted on the Announcements page of the Employee Wellness intranet page. Learn more about the Journey to Lose program on the Employee Wellness intranet page under Wellness Programs.

Omada

Omada is a digital lifestyle change program designed to help at-risk JPS team members combat obesity-related chronic disease. Team members must be covered under a JPS Medical Health Plan and meet the clinical enrollment criteria to participate in the program.

Find out if you meet the criteria at omadahealth.com/jpsenliven to take a one-minute risk screener. If you are eligible to enroll, you will receive an email invitation to join the Omada program. Eligible team members can participate in the program for up to two years (limit one lifetime enrollment). Visit the Wellness Programs section of the Employee Wellness intranet page for more information about Omada.



Cigna Wellness Resources

Cigna offers wellness resources to help you and your family members make informed choices to be your best self.

Tobacco Cessation Program

Cigna offers a Tobacco Cessation Program (Quit Today) to help nicotine users quit using tobacco products and improve their health and wellbeing. The Quit Today program offers support through ongoing telephone coaching with a dedicated health coach and free over-the-counter nicotine replacement therapy (i.e. patches and gum), if needed. Call a Cigna Coach at **1-855-246-1873** to get started.

Cigna Healthy Babies Program

The Cigna Healthy Babies Program guides you through pregnancy with 24/7 telephone support to answer your questions on everything from morning sickness to maternity benefits. You can also access helpful information from the March of Dimes. If you're hospitalized during pregnancy or your baby is in the NICU, you may receive support from a maternity specialist. Download the Cigna Healthy Pregnancy App to track and learn about your pregnancy. Call **1-800-244-6224** for more information.

Mother-Friendly Worksite

JPS Health Network is designated by the Texas Department of Health Services as a Mother-Friendly Worksite and is supportive of breastfeeding. Multiple locations are offered to support mothers who want to provide breast milk to their infants after returning to work. With a Mother-Friendly Worksite Designation, we are able to:

- Offer a flexible work schedule to provide time for the expression of milk
- Provide an accessible, private location to pump
- Provide access to a nearby, clean, and safe water source, and a sink for washing hands and rinsing equipment
- Provide access to clean and safe options for storing breast milk
- Provide dual pump kit, milk storage bag, sterilizing bag, and mesh bag for drying pump parts
- Provide an electric, hospital-grade pump in each lactation room

Make an appointment with a JPS Lactation Consultant by calling **1-817-702-7515**.



Retirement Plans

Being retirement ready is an important part of financial wellness. The key to success is to start saving now. To set up your retirement accounts, go to empowermyretirement.com or call **1-855-756-4738**.

403(b) Savings Plan

The 403(b) Savings Plan helps you grow your retirement savings while reducing your taxable earnings. JPS offers the following matches to full-time employees based on your hire dates.

Hire Date	Match	Vesting*
If hired before 10/1/2020	50% of your contributions on the first 4% of your base salary	20% per year; 100% at 5 years of employment
If hired after 10/1/2020	Dollar for dollar up to the first 5% of your base salary	100% at completion of 3 years of employment

*Vesting occurs on your anniversary date.

Note: Acclaim contributions for each provider's retirement plan is stated in their Total Rewards Summary.

Features

- Roth contributions are available on all of the 403(b) and 457 Plans.
- Self-directed brokerage is available on all plans.
- GoalMaker is an optional asset allocation tool offered to you at no additional cost. It chooses the investments for you.
- The 401(a)/Supplemental Retirement Plan receives your employer's matching contributions to the 403(b) plan and any employer non-elective employer contributions made on your behalf.

457 Deferred Compensation Plan

Another way to set aside additional income for retirement and defer federal income tax is the 457 Deferred Compensation Plan. The 457 plan is similar to a 403(b) savings plan, except that it does not offer an employer match and does not allow loans.

Consider a Rollover

This might be a good time for you to consider moving money from other retirement accounts you may have accumulated from the past to Empower. Rolling over retirement accounts from previous plans into your Empower account can make it easier to manage your combined accounts and can potentially cost you less than maintaining them separately.

To consolidate your accounts at Empower, call: **1-855-756-4738**, between 7 a.m. and 9 p.m. CST, Monday through Friday and between 8 a.m. and 4:30 p.m. CST, Saturday.



Upcoming Migration in 2024

On April 1, 2022, Empower acquired the full-service retirement business of Prudential Financial, Inc. Our retirement plan record-keeper platform will be migrating to the Empower platform in February 2024. At that time, registration on the new site will be required. You will receive future communications on how to access in the coming months.



Legacy Pension Participants

Access your pension information in the Pension Center found on the Human Resources intranet page.

Best Practices for Saving for Retirement

For some of you, retirement may seem far in the future. For others, retirement may be just around the corner. How do you know if you're getting the most out of your 403(b)?

No matter your age, now is the best time to plan for a secure retirement. Use these best practices as you prepare for your future.

Get the Match

JPS offers a generous 403(b) match. Take full advantage of this free money to help grow your retirement savings faster.

Begin Saving as Soon as Possible

There's no better time than now to start saving! The earlier you start setting money aside for retirement, the larger your nest egg will be in your golden years.

Start Small, If Needed, and Increase Over Time

If the thought of contributing is overwhelming, start with a small percentage and increase your contributions over time. Soon it'll become a habit and you'll see your retirement savings really grow!

Make Catch-up Contributions

Are you nearing retirement? If you're age 50 or older, make sure your election percentage includes catch-up contributions!

Diversify Your Portfolio

A well-diversified portfolio is the best assurance to have a nest egg at retirement. Your asset allocation should reflect your age and risk tolerance. Spread your assets among funds of different classes and investment styles, and periodically review to make sure your allocation still reflects your target.

Let It Sit

Don't treat your 403(b) like an ATM. Avoid rushing to your retirement account to withdraw funds for a new car, credit card payment, vacation, or college tuition for your kids. Keep the money in your 403(b) account and allow it to grow.

Loans and hardship withdrawals can significantly impact your retirement savings and come with unfavorable tax consequences.

Understand Investment Returns May Fluctuate

Market volatility can make anyone nervous. Don't panic. Be patient and understand these fluctuations happen. A good asset allocation helps to buffer a market downturn, and don't forget to rebalance, even in a bull market.

Educate Yourself

You're the only person who has a vested interest in your account growing, so it's up to you to educate yourself on how to take full advantage of it.

Group Life and AD&D Insurance

Life and Accidental Death and Dismemberment (AD&D) insurance, through Symetra, provides financial security to you and your family if you pass away or become seriously injured.

Basic Group Life and AD&D Insurance

JPS automatically provides Basic Group Life and AD&D insurance equal to one times your base annual salary to a maximum of \$1,000,000. This benefit is provided at no cost to you.

If you should die while employed with JPS, your Basic Group Life Insurance is paid to your beneficiary. If your death is related to an accident, your beneficiary receives the full amount of your AD&D insurance in addition to your Basic Group Life Insurance.

Buy-Up Group Life and AD&D Insurance

In addition to Basic Group Life and AD&D, you may purchase Buy-Up Group Life and AD&D coverage up to one times your base annual salary to a maximum of \$1,000,000.

Supplemental Life and AD&D

Supplemental Life and AD&D provides additional protection for you, your spouse, and children. You are automatically the beneficiary for dependent life insurance.

Benefit Features	Supplemental Life and AD&D Options*		
	Team Member	Spouse	Dependent Child(ren)
Minimum Benefit	\$25,000	\$12,500	Live birth to 6 months: \$1,000 per child +6 months to 26 years: \$10,000 per child
Maximum Benefit	\$500,000 in \$25,000 increments*	\$100,000 in \$12,500 increments**	

*Guarantee Issue is \$300,000. Evidence of Insurability (EOI) is required for any amount over the guarantee issue amount or if you previously waived coverage during 2023 Open Enrollment or as a new hire.

**Not to exceed 50% of team member's supplemental life insurance or \$100,000, whichever is less.

Note: Benefits reduce by 45% at age 70; 65% at age 75; 75% at age 80.



What Is EOI?

Evidence of Insurability (EOI) is the process of providing health information to qualify for certain types of insurance coverage. If you elect Supplemental Life and AD&D coverage above the guaranteed issue limit, after the guaranteed issue period, or if you previously waived coverage during 2023 Open Enrollment or as a new hire, you will be required to submit a health questionnaire (in some cases, a physical exam may be required). Your questionnaire will be reviewed by the carrier, and you will be notified of their decision directly.

Supplemental Life and AD&D Insurance Premiums

Rates are subject to your age and amount of insurance purchased. When calculating spouse life insurance amount, use the employee's age.



Supplemental Life and AD&D Premium (Bi-Weekly)			
Team Member Age	Premium for \$1,000 of Coverage	Team Member Age	Premium for \$1,000 of Coverage
Under 30	\$0.0328	55 - 59	\$0.2557
30 - 34	\$0.0411	60 - 64	\$0.3891
35 - 39	\$0.0498	65 - 69	\$0.6485
40 - 44	\$0.0715	70 - 74	\$1.1654
45 - 49	\$0.1145	75+	\$2.3562
50 - 54	\$0.1698	Children	\$0.87*

*Per pay period for up to \$10,000 of life insurance. AD&D not available for children.

Choosing a Beneficiary

You may choose anyone to be the beneficiary of your Life and AD&D policy in the event of your death or serious injury. Review your beneficiary designation periodically to ensure it reflects your current wishes. You may change your beneficiary anytime.

Life Insurance with Long-Term Care

Universal life insurance, through Chubb, provides financial protection for your family in the event of death. It is designed to give you flexibility in the premium payments, death benefits, and savings of your policy. The policy pays a cash benefit directly to the beneficiaries that they can use to help cover expenses like mortgage payments, credit card debt, childcare, college tuition, and other household expenses. Cash benefits can also be paid directly to you while you are living for long term care expenses. [Learn more.](#)



Disability Coverage

If you experience an injury or illness that prevents you from working, disability coverage provides partial income replacement to assist you financially.

Short-Term Disability (STD) 💰

Short-Term Disability coverage provides you with a portion of income replacement if you are unable to work due to a non-work-related illness or injury.

Short-Term Disability (STD)	
Percent of Earnings	60%
Weekly Maximum	\$1,000
Elimination Period	14 days
Maximum Duration	90 days

While you are actively employed and you are on STD or LTD, your benefits (including medical, dental, and life insurance) will continue as long as you continue to make the appropriate contributions toward the cost of these plans.

Long-Term Disability (LTD)

Long-Term Disability pays you a portion of your earnings if you cannot work for an extended period due to a disabling illness or injury.

You will continue to receive benefits if you meet the definition of disability or reach Social Security Normal Retirement Age. Benefits are reduced by other sources of disability income you may qualify for, such as PTO, Social Security, and Workers' Compensation.

Long-Term Disability (LTD)	
Percent of Earnings	60%
Monthly Maximum	\$10,000
Elimination Period	90 days
Maximum Duration	Up to Social Security Normal Retirement Age



Voluntary Benefits

Voluntary benefits, through Symetra, help protect you financially from unexpected health events. Visit jpsemploryeebenefits.org for additional plan information and claims forms.

Accident Insurance

Accidents can happen any time. With Accident insurance, you can receive a lump sum to help you pay for expenses related to unexpected accidents and injuries. The benefit amount is determined by the injury and medical care received, regardless of any other coverage you have. Accident insurance pays benefits for:

- Fractures, dislocations, lacerations, and surgeries
- Emergency room visits, hospital admissions, ICU, and rehabilitation unit admission
- Visits for PT, occupational therapy, and chiropractic treatment
- Child sports injuries, ground, and air ambulance
- Includes a \$100 wellness benefit per covered member

Accident Coverage	Bi-Weekly Premium
Team Member Only	\$5.67
Team Member + Spouse	\$9.85
Team Member + Child(ren)	\$12.43
Team Member + Family	\$17.59



Careington Pass

Anyone enrolled in a Voluntary Benefit is eligible to access a Careington Pass for dental, vision, or hearing discounts. For more information, visit lovemypass.com/symetra.



Critical Illness Insurance

Critical Illness insurance helps you pay for expenses related to the diagnosis of a critical illness such as a heart attack, major organ failure, end-stage renal failure, stroke, and cancer. This plan can pay a lump-sum benefit at the diagnosis of a covered illness:

- \$10,000 – \$30,000 for employees
- \$5,000 – \$30,000 for spouses
- \$2,500 – \$7,500 for children

You can use the benefit to cover costs associated with your illness. This benefit also includes an annual wellness benefit for each covered adult.

Cost of Critical Illness

Bi-Weekly Premium Rates Per \$1,000			
Employee Attained Age	Employee or Spouse	Employee Attained Age	Employee or Spouse
18 – 24	0.1597	55 – 59	0.9978
25 – 29	0.1754	60 – 64	1.3860
30 – 34	0.2058	65 – 69	1.9491
35 – 39	0.2682	70 – 74	2.4743
40 – 44	0.3794	75 – 79	3.0355
45 – 49	0.5197	80 – 84	3.5825
50 – 54	0.7246	85+	3.9203
Child		0.0498	

Note: Premium for employee and spouse is calculated by the employee’s age at the beginning of each plan year.

Covered Critical Illness Conditions

Covered conditions are grouped into three categories. Each condition is eligible for 25% or 100% of your benefit amount. At least 12 months must pass between the diagnosis of critical illnesses before an additional lump-sum payment can be made. However, if you receive a benefit at 25% for the initial critical illness of a particular category and later are diagnosed with a different illness within the same category, you could receive an additional lump sum payment up to the maximum amount for that category without waiting for 12 months to pass between diagnoses.

Category	Covered Critical Illness Conditions	% of Benefit Paid
Category 1	▪ Invasive Cancer	100%
	▪ Minor Cancer	25%
Category 2	▪ Heart Attack	100%
	▪ Stroke	100%
	▪ Coronary Artery Disease needing surgery or angioplasty	25%
Category 3	▪ Coma due to accident	100%
	▪ Occupational HIV infection due to accident	
	▪ Loss of sight	
	▪ Loss of speech	
	▪ Loss of hearing	
	▪ Major organ failure	
	▪ End-stage renal disease	
	▪ Paralysis due to accident	
▪ Severe burns		

Hospital Confinement Plan

An unexpected hospital stay can be expensive, even with medical insurance. Hospital Confinement insurance helps you pay for expenses and bills related to being admitted or confined in a hospital. In addition to hospitals, benefits are paid for stays in other eligible facilities, such as substance abuse facilities, mental health facilities, and nursing facilities*. Each facility has its own per-day benefit and calendar year maximum. Benefits are paid directly to you and the funds can be used as you see fit.

Hospital Confinement benefits include:

- \$500 annual hospital admission benefit
- \$100 daily confinement benefit (up to 30 days)
- \$200 daily ICU confinement benefit (up to 30 days)
- \$50 daily confinement for mental health facility (up to 30 days)
- \$100 daily confinement for substance abuse facility (up to 30 days)

Hospital Confinement Plan	Bi-Weekly Premium
Team Member Only	\$4.66
Team Member + Spouse	\$9.93
Team Member + Child(ren)	\$7.64
Team Member + Family	\$13.83

*Nursing facility benefits are paid only if following a covered hospital stay of at least three consecutive days and the participant is under 65.

Group life, disability, accident, critical illness, and hospital indemnity policies are insured by Symetra Life Insurance Company, 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004, and may not be available in all states or any U.S. territory. Critical illness and fixed-payment (also known as hospital indemnity) coverages provide benefits at a preselected, fixed dollar amount for covered conditions. They are not a replacement for major medical or other comprehensive coverage, and do not satisfy the minimum essential coverage requirements of the Affordable Care Act. Coverage in most states is provided under certificate form numbers LGC-13000 08/06, GDC-4000 12/05, SBC-01505-CERT 8/13, SBC-00535 4/14 and LGC-10011C 10/11. Coverage may be subject to exclusions, limitations, reductions, and termination of benefit provisions. For costs and complete details of the coverage, contact your benefits representative. Travel Assistance and Identity Theft Protection programs are provided by Generali Global Assistance. Enhanced EAP is provided by ComPsych® Corporation. These value-added programs may not be available in all states. Generali Global Assistance and ComPsych Corporation are not affiliated with Symetra Life Insurance Company or any of its affiliates. Product is not available in all U.S. states or any U.S. territory.



Additional Benefits through Symetra

Your coverage through Symetra includes the following benefits at no additional cost to you:

- **Travel Assistance Program:** 24/7 emergency medical assistance and other key services
- **Identity Theft:** Protect yourself from identity theft

Call **1-877-823-5807** (U.S. and Canada) or **1-240-330-1422** (anywhere else) with any questions.

Additional Benefits

Tuition Reimbursement Program

At JPS, we support further education to better yourself as a person and improve your skills. Our strong commitment to education means we'll even help you pay for it.

Team members who have worked for 6 months of continuous service are eligible to receive tuition reimbursement for an approved course of study that may enhance or advance their career track. JPS will reimburse a portion of the costs associated with taking courses at accredited colleges and universities. Team members are required to repay any tuition reimbursement provided within the last 365 days should they leave the organization.

Degree	Amount
Doctoral (PhD)	\$4,500
Master's	\$4,500
Bachelor's	\$3,500
Associate's	\$2,000

Access the tuition reimbursement portal at jpshealth.tuition.io. For any questions, contact learningservices@jpshealth.org.

Tuition Reimbursement for Part-time Team Members

Part-time team members who are benefits-eligible and meet requirements can receive half the amounts listed.



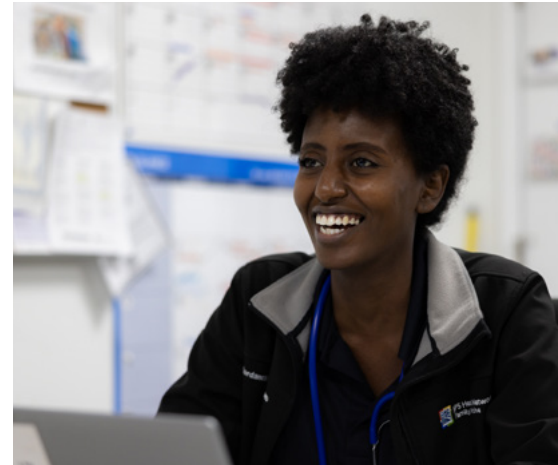
Purchasing Power

Purchasing Power allows you an easy and convenient way to buy computers, appliances, electronics, and more. Get your product upfront and pay over six or 12 months directly from your paycheck. While this is not a discount program, you will always know the total cost when you order. There are fixed payments and no credit checks or hidden fees.

Using Purchasing Power is simple.

1. Sign up for free online.
2. Shop thousands of brand-name products.
3. Receive your order upfront.
4. Pay over time directly from your paycheck.

Visit jps.purchasingpower.com to learn more.



Upwards - Childcare Benefits You Can Trust

Upwards is your personal assistant for finding full-time, licensed, quality early educators that are affordable and nearby.

- Match with the best providers based on your needs, including weekend and nighttime care.
- Virtually tour facilities through the Upwards app.
- Enjoy flexible payment options at lower prices.
- Utilize your Day Care FSA with Upwards.

Happiness Guaranteed! Upwards providers are held to the highest standards. All providers have been background checked and licensed based on state licensing laws.

Sign up at weecare.co/benefits/jps or call **1-817-857-6227**.

Additional Employee Membership Benefits:

- Matching service is free and you pay for childcare costs only
- Priority Placement at all Upwards locations
- Waived \$98 Care Manager Fee
- Waived \$6.99 Weekly Safety Fee
- Waived \$50 Registration Fee

NEW!

Nationwide - Voluntary Pet Insurance

Your pets can now receive coverage to stay healthy, too. Voluntary pet insurance helps you be financially prepared, as veterinary bills can add up quickly. With the My Pet Protection plans from Nationwide pet insurance, you can receive up to 70% back on unexpected veterinary expenses. Optional coverage is available to help pay for routine veterinary care, such as vaccines and wellness exams.

Call Nationwide at **1-877-738-7874** to speak with a pet insurance expert if you have any questions or visit benefits.petinsurance.com/jps. Don't forget to mention you are a JPS Health Network employee when calling in!



Legal and Identity Theft Protection Program

LegalShield and IDShield provide affordable legal and identity theft protection that you and your family not only need but deserve. Will Preparation, Power of Attorney, and Healthcare Power of Attorney are fully covered at no additional cost. With IDShield, you will have 360 degree identity protection with identity, credit, financial, and social media monitoring. For more information, visit shieldbenefits.com/jps.



Benefits On-the-Go

Download the LegalShield and IDShield mobile apps to access your benefits at your fingertips.

LegalShield Plan Benefits	IDShield Plan Benefits
<ul style="list-style-type: none"> ▪ Legal consultation and advice ▪ Direct access to a dedicated law firm ▪ Court representation (where applicable) ▪ Legal document review ▪ Access to legal forms ▪ Letters and phone calls made on your behalf ▪ Moving traffic violations ▪ Will preparation ▪ 24/7 emergency legal access ▪ Mobile app ▪ And more! 	<ul style="list-style-type: none"> ▪ Identity consultation and advice ▪ Dedicated licensed private investigators ▪ Child monitoring (family plan only) ▪ Social media monitoring ▪ Identity and credit monitoring ▪ Identity threat and credit inquiry alerts ▪ Full-service identity restoration ▪ Monthly credit score tracker ▪ Online privacy and reputation management ▪ 24/7 emergency access ▪ Mobile app ▪ And more!

Pre-Paid Legal Services, Inc. d/b/a LegalShield ("LegalShield") provides access to legal services offered by a network of provider law firms to LegalShield members through membership-based participation. Neither LegalShield nor its officers, employees, or sales associates directly or indirectly provide legal services, representation, or advice. See a legal plan for complete terms, coverage, amounts, and conditions. IDShield is a product of Pre-Paid Legal Services, Inc. d/b/a LegalShield ("LegalShield"). LegalShield provides access to identity theft protection and restoration services. For complete terms, coverage, and conditions, please see an identity theft plan. All Licensed Private Investigators are licensed in the state of Oklahoma. An Identity Fraud Protection Plan ("Plan") is issued through a nationally recognized carrier. LegalShield/IDShield is not an insurance carrier. This covers certain identity fraud expenses and legal costs as a result of a covered identity fraud event. See a Plan for complete terms, coverage, conditions, limitations, and family members who are eligible under the Plan.

Legal and Identity Theft Bi-Weekly Cost

	LegalShield	IDShield	Both
Individual	\$7.27	\$3.21	\$10.02
Family	\$7.27	\$5.98	\$12.37

Team Member Perks & Discounts

Enjoy discounts for scrubs, technology, wireless phone services, restaurants, hotels, transportation, merchandise, and other services. Visit the JPS Intranet and click on Employee Discounts to view the available perks and discounts.

Rewards & Recognition Program

We appreciate your hard work and loyalty and look for ways to celebrate you. The JPS Rewards & Recognition Program celebrates our team members for milestone service, birthdays, individual gifts/talents, and much more.

- **E-Card:** Recognizes team members with notes of thanks, anniversaries, encouragement, and/or sympathy.
- **Birthday Card:** Recognizes team members on their special day.
- **WOW Card:** Recognizes team members for demonstrating our efforts to support healthier and better lives through acts of kindness and service.
- **Values I Promote (VIP):** Recognizes team members who consistently demonstrate the JPS core values.
- **Awards programs:** JPS celebrates and recognizes employees with multiple different award programs throughout the year.

For more information contact our Employee Engagement team via jpsengage@jpshealth.org.



The JPS Foundation: Giving Together



The JPS Foundation is dedicated to raising money to provide goods and services to make JPS Health Network a regional and national leader in transforming health delivery for the communities we serve.

Through our fundraising efforts, we provide funds for programs and services that support our patients, our community, and YOU, our team members! By participating in Giving Together, our Employee & Physician Giving Campaign, together, we can increase the impact we're able to make. You can support programs like:

- Team Member Shuttle
- Employee Assistance Fund
- Patient Transportation
- Women & Infant Supplies
- Oncology Nutrition Supplements
- RISE (Resilience in Stressful Events)
- Caring for the Caregiver
- Patient Assistance
- **Bonus:** Many of these programs directly support JPS employees.

It Starts with Us: How to Make an Impact

You can make a difference every day through convenient, tax-deductible payroll contributions:

- Join the Hour Hospital Club by donating one (1) hour of pay per pay period
- Choose from a suggested payroll deduction:
 - Hour Hospital Club
 - \$250
 - \$100
 - \$50
 - \$25
 - \$9
- Make a one-time gift by visiting our website at givetojps.org

Questions?

Contact jpsfoundation@jpshealth.org



Time Away from Work

At JPS, we understand the importance of taking time off from work to relax and rest. Both full-time and part-time team members are eligible for Paid Time Off, including holidays, vacations, and sick time. Maximum accrual is two and a half times your annual accrual rate.

Years of Completed Service	Maximum Hours Accrued Per Pay Period	Maximum Hours Accrued Per Year
Regular Full-Time (72-80 hours)		
0 – 2.99	7.384692	192
3 – 4.99	8.153892	212
5 – 10.99	8.923192	232
11 – 14.99	9.692308	252
15 – 19.99	10.461592	272
20+	11.230000	292
Part-Time (minimum 20 hours per week)		
0 – 2.49	3.690000	96
2.5+	4.080000	106
Weekend Warriors (50 hours)		
0 – 2.99	2.953877	77
3 – 4.99	3.261577	85
5 – 14.99	3.690000	96
15+	4.080000	106

PTO Donation Program

You may donate accrued Paid Time Off hours to another employee in need. Keep in mind the following guidelines:

- You must maintain a balance of at least 40 hours in your PTO bank after donating.
- You may donate up to 160 hours per recipient employee.
- Leaders may donate up to a maximum of 80 allotment hours per calendar year.
- The JPS/Acclaim employee receiving donated hours must be eligible to accrue/use PTO.
- Acclaim providers and JPS Residents are not permitted to donate allotment PTO. Acclaim providers can only donate banked/frozen PTO hours.
- Leaders cannot receive donations.

Submit a PTO donation by completing the PTO Donation Authorization Form on the intranet via Staff Resources > Forms A-Z > P > PTO Donation Request.

Holidays

JPS observes the following holidays:

- New Year’s Day
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day
- Christmas Day

Your Benefit Contacts

External Benefits Resources			
Plan	Contact/Policy Number	Phone	More Information
403(b) Retirement Savings Plan 457 Deferred Compensation Plan	Empower	1-855-756-4738	empowermyretirement.com
Accident, Critical Illness, and Hospital Confinement	Symetra Policy #: 12379000	1-800-497-3699	symetra.com/mygo
Benefits Enrollment	TBX	1-855-482-9669	jpsemmployeebenefits.org
Child Care Services	Upwards	1-817-857-6227	weecare.co/benefits/jps
Cigna Healthy Babies Program	Cigna	1-800-244-6224	mycigna.com
Cigna Tobacco Cessation Program	Cigna	1-855-246-1873	mycigna.com
Dental	Cigna Group # 3332385	1-800-244-6224	mycigna.com
Dependent Verification	CleartrackHR/Clearify	1-877-520-8639	verifymyfamily.com
Employee Assistance Program (EAP)	ComPsych	1-800-272-7255	guidanceresources.com
Flexible Spending Account (FSA)	WEX, Inc.	1-866-451-3399	wexinc.com
Headspace	Headspace	1-855-432-3822	work.headspace.com/jpshealthnetwork/member-enroll
Health Savings Account (HSA)	WEX, Inc.	1-866-451-3399	wexinc.com
Hinge Health	Hinge Health	1-855-902-2777	hinge.health/jpshealthnetwork
Legal & ID Shield	LegalShield	1-888-807-0407	shieldbenefits.com/jps
Life, AD&D, and Disability	Symetra Policy #: 01-020008-00	1-877-377-6773	symetra.com/mygo
Life Insurance with Long-Term Care	Chubb	1-855-241-9891	csmail@gotoservice.chubb.com
Medical	Cigna Group # 3332385	1-800-244-6224	mycigna.com
Pet Insurance	Nationwide	1-877-738-7874	benefits.petinsurance.com/jps
Prescription Drugs	MaxorPlus myMaxorLink	1-800-687-0707 1-888-596-0723	maxorplus.com mymaxorlink.com/maxorplus
Purchasing Program	Purchasing Power	1-888-923-6236	jps.purchasingpower.com
Scripta Insights	Scripta Insights	1-866-572-7478	scriptainsights.com
Telemedicine	Amwell	1-800-428-3461	jpsvirtualcare.com
Travel Assistance Identity Theft	Symetra	1-877-823-5807 (U.S. & Canada) 240-330-1422 (all others)	symetra.com/mygo
Vision	VSP	1-800-877-7195	vsp.com

Internal Benefits Resources			
Resource	Contact/Policy Number	Phone	More Information
Benefits Department	Total Rewards	1-817-702-1030 option 4, 1	hrtotalrewards@jpshealth.org
Cigna Great Beginnings Program JPS Wellness Programs	JPS ENLIVEN Wellness	1-817-702-1030	forms.office.com/r/6FMn78Q19E (Only accessible from JPS network computers) wellness@jpshealth.org
Employee Assistance Program (EAP)	EAP Counselors/Employee Relations	1-817-702-1688 or 1-817-702-1030 option 8	Employee Assistance Program
Employee Discounts	Employee Engagement	1-817-702-1030 option 3	jps/intranet/departments/humanresources/employeediscounts.aspx
Employee Emergency Assistance	EAP	1-817-702-1688	Employee Emergency Fund
Employee Learning	Learning & Organizational Development	1-817-702-1030 option 3	learningservices@jpshealth.org
Employee Rewards & Recognition	Employee Engagement	1-817-702-1030 option 3	jpsengage@jpshealth.org
Employment Verification	Employee Relations	1-817-702-1030 option 2	hremployeerelations@jpshealth.org
JPS Employee Health	JPS Employee Health & Wellness Clinic	1-817-702-9355	JPOC 1350 S. Main Street, 1st floor
JPS Foundation	JPS Foundation	1-817-702-7310	jpsfoundation@jpshealth.org
Leave of Absence	Total Rewards	1-817-702-1030 option 4, 4	fmla@jpshealth.org
Loan Forgiveness PSFL Forms	Employee Relations	1-817-702-1030 option 2	hremployeerelations@jpshealth.org
Retirement/Pension Plans	Retirement Service Center	1-817-702-1030 option 4, 3	retirementservicecenter@jpshealth.org
Telemedicine – JPS MyChart	JPS MyChart	1-817-702-2478	jpshealthnet.org/get-care/telemedicine
Tuition Reimbursement	Learning & Organizational Development	1-817-702-1030 option 3	learningservices@jpshealth.org jpshealth.tuition.io/
Volunteer Support	Volunteer Services	1-817-702-1590	volunteers@jpshealth.org

This communication highlights some of your JPS benefit plans. Your actual rights and benefits are governed by the official plan documents. If any discrepancy exists between this communication and the official plan documents, the plan documents will prevail. JPS reserves the right to change any benefit plan without notice. Benefits are not a guarantee of employment. For important legal notices please visit: jpsemployeebenefits.org.

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