



# Let's Get Loud About Benefits



JPS Health Network  
Fort Worth, Texas

# 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: [jpsemployeebenefits.org](https://jpsemployeebenefits.org).

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NEW!

# Welcome to JPS!

I'm excited to share with you the updates to our 2025 employee benefits. At JPS, we're committed to taking care of the people who take care of our community, and this year, we've focused on making sure our benefits continue to support your well-being in every aspect of life—at work and at home.

We've listened to your feedback and expanded our benefits to provide more comprehensive coverage, introduced new benefit carriers, and increased support for mental health services.

We understand how crucial it is to maintain a healthy work-life balance, so we've added "My Day, My Way" to give you more time to celebrate the moments that matter to you.

This year, we've kept our medical premiums steady and improved our vision and dental plans. Our external Employee Assistance Program (EAP) has also been enhanced to offer even more support when you and your families need it most.

Thank you for the dedication and passion you bring to JPS every day. Your hard work makes a real difference, and we're proud to support you with a benefits package that honors your commitment to our mission. You are the heart of JPS, and it's our privilege to support you.

With gratitude,

**Ashley Ridgeway-Washington**  
SVP, Chief Human Resources Officer

## Enhanced benefits with Symetra:

### Life Insurance

- Added Estate Guidance.

### Accident

- Increased Emergency Care & Diagnostics and Follow Up Care Schedule.

### Critical Illness

- Removed reduction in benefits based on age.
- Reduced separation period on the recurrence benefit from twelve months to six months; new recurrence benefit also features unlimited recurrence with no lifetime maximum.
- Increased minor cancer payout from 25% to 50%.
- Added neurological conditions at 100%.
- Included specified childhood conditions modules at 100%.

### Hospital Confinement

- Increased daily confinement benefits.
- Receive additional 25% of the benefit by using JPS hospital or facilities.
- Increased first day hospital or ICU confinement to \$1,000.

## What's New for 2025?

Our goal is to continuously evaluate the market to provide you with best-in-class, cost-effective benefits. Here are some of the changes we're making to better serve you in 2025:

- No increase to medical premiums
- Mandatory increase of HSP deductibles to \$1,650 / \$3,300, per IRS requirement
- Increase to HSA and FSA maximum contribution amounts
- **New Vendors:**
  - **Pharmacy:** Cigna and Express Scripts
  - **Vision:** EyeMed
  - **HSA & FSAs:** HSA Bank
  - **Telehealth:** MDLIVE/Cigna
- "My Day, My Way" Floating PTO Day
- Enhanced dental plan networks and vision benefits
- Enhanced Symetra benefits (see above)



## Plan Documents and Legal Notices

To access plan documents and legal notices, visit [jpsemployeebenefits.org](https://jpsemployeebenefits.org).

# 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. Supporting documentation includes:

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

When completing your enrollment online, you will have the option to upload your verification documents. For step-by-step instructions, visit [jpsemployeebenefits.org](https://jpsemployeebenefits.org).



## 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 benefits 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 (FSA) or Health Savings Account (HSA), you must designate the amount you want to contribute to each account from your paycheck, up to annual IRS limits.

## 3. Enroll Online

- Visit [jpsemployeebenefits.org](https://jpsemployeebenefits.org) and click on the "Enrollment" button.
- Search your group name: JPS
- Enter your User ID (Employee ID Number or Social Security number without dashes).
- Enter your PIN (Last four digits of your Social Security number and the last two 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 any dependents you are enrolling in benefits.
- Use Benefit Navigator 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 Call Center at **1-844-880-6774** to speak with a benefits counselor, review your benefit options, and make elections. Alternatively, you may schedule a telephonic enrollment appointment with a benefits counselor at <https://a.flexbooker.com/reserve/JPS>.

**Regular hours:** Monday - Friday: 8:30 a.m. - 5:00 p.m. CST

**Open Enrollment Extended hours October 14 - 31, 2024:**

- Monday - Friday: 7:00 a.m. - 7:00 p.m. CST
- Saturday, October 19 and October 26: 9:00 a.m. - 3:00 p.m. CST



## Benefit Navigator

Here's how Benefit Navigator works:

- Answer questions about your expenses, household, and benefits goals.
- Using this information, the tool educates you on your options and provides tailored suggestions.
- The tool then guides you through the process of optimizing contributions.
- You can use the recommendations to select the benefits that best suit you.

# 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
<b>Medical with Pharmacy</b>	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
<b>Health Savings Account (HSA)</b>	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
<b>Flexible Spending Accounts (FSAs)</b>	Set aside tax-free dollars to pay for healthcare or day care expenses.	You (pre-tax)
<b>Dental</b>	You have two plan options: Cigna Advantage Dental PPO Plan, with a small deductible with greater choices in your provider, and Cigna Dental Care Access Plus Plan (DHMO+), with no deductible, in-network services only, and lower premiums.	You (pre-tax)
<b>Vision</b>	You have two options through EyeMed: Low Plan and High Plan.	You (pre-tax)
<b>Scripta Insights</b>	A service providing cost saving alternatives for your prescription medications.	JPS 💰
<b>Telemedicine</b>	Online urgent care visits using a mobile phone, tablet, or computer are available for team members and dependents of JPS Health Network who are covered on a JPS Cigna medical plan.	You per visit
<b>Hinge Health</b>	A service that integrates digital musculoskeletal services with a provider's in-person care practices.	JPS 💰
<b>EAP through JPS</b>	Offers free and confidential counseling, coaching, and referral services designed to help team members and their immediate family resolve personal and work-related issues. On-site EAP services available Monday – Friday, 8:00 a.m. - 5:00 p.m.	JPS 💰
<b>Wellness Program</b>	Wellness opportunities, WellCredit, Great Beginnings Pregnancy program for expectant mothers/dependents, free nicotine cessation support, prizes, fitness accessories, and more.	JPS 💰
<b>Retirement</b>	JPS offers a 403(b) plan with a generous company match.	You (pre-tax or post-tax)
	The 457 Deferred Compensation Plan provides opportunities for retirement savings.	You (pre-tax or post-tax)
	The 401(A) Supplemental Retirement Plan receives 403(b) matching dollars and employer non-elective contributions.	JPS 💰
<b>Basic Group Life Insurance &amp; Accidental Death &amp; Dismemberment (AD&amp;D)</b>	Provides 1x your annual salary up to \$1,000,000 in coverage.	JPS 💰



## JPS-Paid Benefits

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



Benefit	Details	Who Pays
<b>Basic Group Life Buy-Up</b>	Provides 1x your annual salary up to \$1,000,000 in coverage on top of your basic coverage.	You (post-tax)
<b>Supplemental Life</b>	Sold in increments of \$25,000 up to \$500,000. Guaranteed issue up to \$300,000 for first time enrollees. Spouse and child plans available if employee coverage is elected.	You (post-tax)
<b>Universal Life</b>	Purchase coverage that can be used for life insurance or long-term care insurance.	You (post-tax)
<b>Short-Term Disability (STD)</b>	Pays up to 60% of your base salary up to \$1,000 weekly after 14-day elimination period.	JPS 💰
<b>Voluntary Long-Term Disability (VLTD)</b>	Pays up to 60% of your base salary up to \$10,000 monthly after 90-day elimination period.	You (post-tax)
<b>Accident</b>	Helps pay for common injuries, follow-up care, emergency care, hospitalization, and rehabilitation.	You (pre-tax)
<b>Critical Illness</b>	This plan can pay a lump-sum benefit at the diagnosis of a covered illness: \$10,000 – \$30,000 for team members, \$5,000 – \$30,000 for spouses, \$2,500 – \$7,500 for children.	You (post-tax)
<b>Hospital Confinement</b>	In addition to hospitals, benefits are paid for stays in ICU, substance abuse, mental health, and nursing facilities.	You (pre-tax)
<b>Travel Assistance</b>	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 💰
<b>Estate Guidance</b>	Create a will, living will, healthcare or financial power of attorney as part of your life insurance value-added services through Symetra.	JPS 💰
<b>Purchasing Power</b>	Provides an opportunity to purchase brand-name products and services online. Eligible team members may purchase computers, electronics, home appliances, and more. Make payments over six or twelve months via payroll deduction.	You (post-tax)
<b>Upwards</b>	JPS pays for access to 24/7 childcare navigation services that include full-time, part-time, backup, drop-in, and overnight care options. You pay for childcare costs only.	You and JPS
<b>Legal Shield/ID Shield</b>	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)
<b>Pet Insurance</b>	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)
<b>Identity Theft Protection Program</b>	Symetra provides lost wallet assistance, credit information review, three-bureau fraud alert, placement assistance, ID theft affidavit assistance, and much more.	JPS 💰
<b>Headspace™</b>	Offers access to hundreds of meditations and exercises for stress, focus, sleep, and movement.	JPS 💰



## JPS-Paid Benefits

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

# 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.

## 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.

## 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.

## 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
EAP Employee Assistance Program	EOI Evidence of Insurability
EPO Exclusive Provider Organization	FSA Flexible Spending Account
HSA Health Savings Account	OOPM Out-of-Pocket Maximum
PCP Primary Care Provider	PPO Preferred Provider Organization
STD Short-Term Disability	VLTD Voluntary Long-Term Disability








## JPS-Paid Benefits

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



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



**NEW!** Need your medical and pharmacy ID cards? A single Cigna ID card will be mailed to you, or you can easily access it online at [myCigna.com](https://mycigna.com) or through the Cigna app. Use this card for both medical care and prescriptions.

# 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
You are responsible for the deductible for services received. Out-of-pocket prescription costs apply to medical deductible.	Many services are available for a co-pay without needing to first satisfy the deductible.
HSA-eligible: <ul style="list-style-type: none"><li>Set aside tax-free HSA dollars for eligible healthcare expenses (not eligible to participate in the Healthcare FSA)</li><li>Annual \$250 employer HSA contribution (pro-rated if joining the plan after January 1, 2025)</li><li>Option to fund HSA with WellCredit dollars</li><li>HSA funds will roll over year to year and do not forfeit</li></ul>	Healthcare FSA-eligible: <ul style="list-style-type: none"><li>Option to set aside pre-tax FSA dollars (not eligible to participate in the HSA)</li><li>No employer-paid HSA contribution</li><li>FSA funds must be used within the plan year or will be forfeited</li><li>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</li></ul>
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 healthcare needs at a reasonable cost. Let's look at three fictional team members 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 per-paycheck premiums 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.

Kiara	HSP Highlights
<b>Plan Usage:</b> Low	<b>In Network Deductible:</b> \$1,650
<b>Overall Health:</b> Healthy, no medical conditions	<b>In-Network Out-of-Pocket Maximum:</b> \$3,000
<b>Coverage:</b> Team Member Only	<b>Biweekly Premium:</b> \$19.34*



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 healthcare expenses and those in retirement

**Plan Selection:** Jon chooses the [Health Savings Plan](#).

Here's 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.

Jon	HSP Highlights
<b>Plan Usage:</b> Moderate	<b>In Network Deductible:</b> \$3,300
<b>Overall Health:</b> Moderate health conditions	<b>In-Network Out-of-Pocket Maximum:</b> \$6,000
<b>Coverage:</b> Team Member + Spouse	<b>Biweekly Premium:</b> \$162.24*



## Need More Help?

Let **Benefit Navigator** help you choose the right medical plan for you when enrolling in benefits. You can find this handy tool in the 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.

Cristina	EPO Plan Highlights
<b>Plan Usage:</b> High	<b>In Network Deductible:</b> \$4,000
<b>Overall Health:</b> Multiple medical conditions	<b>In-Network Out-of-Pocket Maximum:</b> \$8,000
<b>Coverage:</b> Team Member + Family	<b>Biweekly Premium:</b> \$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
<b>Annual Deductible</b> Individual/Family	\$1,650* / \$3,300*	\$2,650 / \$5,300	\$2,000 / \$4,000	\$3,500 / \$7,000
<b>Annual Out-of-Pocket Maximum</b> Individual/Family	\$3,000 / \$6,000	\$5,000 / \$10,000	\$4,000 / \$8,000	\$7,000 / \$14,000
<b>JPS Annual HSA Contribution</b>	\$250 (pro-rated if joining the plan after January 1, 2025)		N/A	
	You pay:		You pay:	
<b>Preventive Care Visit</b>	Covered in full	Covered in full	Covered in full	Covered in full
<b>JPS Outpatient Office Visits</b> 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
<b>Non-JPS Physician Office Visits</b> 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
<b>Maternity Care</b> 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 \$1,650 and \$2,650 deductibles only apply to individual coverage. The \$3,300 and \$5,300 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
<b>Urgent Care</b>	10% after deductible	30% after deductible	\$75 co-pay	\$100 co-pay
<b>Emergency Room</b> (co-pay waived if admitted)	10% after deductible	30% after deductible	\$150 co-pay	\$250 co-pay
<b>Hospital Services</b>	10% after deductible	30% after deductible	10% after deductible	30% after deductible
<b>Laboratory</b> 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
<b>Mental Health Services</b> 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
<b>Outpatient Surgical Services</b> 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
<b>Chiropractic Care</b> (20 visits per year)	10% after deductible	30% after deductible	\$40 co-pay	\$60 co-pay
<b>Acupuncture</b> (20 visits per year)	10% after deductible	30% after deductible	\$40 co-pay	\$60 co-pay
<b>Speech Therapy</b> (45 visits per year)	10% after deductible	30% after deductible	\$20 co-pay	\$30 co-pay
<b>Occupational Therapy</b> (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 [jpsemployeebenefits.org/important-documents](http://jpsemployeebenefits.org/important-documents).

# Prescription Drug Coverage

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

## Using the JPS Health Network Prescription Plan

- Select any of the options listed and present your Cigna ID 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.

2025 Prescription Drug Costs	Any JPS Pharmacy, Home Delivery, or JPS Specialty Pharmacy <sup>1</sup>		JPS Main Campus Pharmacy or Home Delivery <sup>2,3</sup>		CVS, Walgreen's, Local Grocery Store Pharmacy, or Cigna Accredo Specialty Pharmacy <sup>4</sup>
	30-Day Supply	90-Day Supply Applicable to Initial Fill <sup>5</sup>	30-Day Supply	90-Day Home Delivery Supply <sup>5</sup>	30-Day Supply
<b>Health Savings Plan:</b> HSP prescription drug costs go toward your overall medical plan deductible and maximum out-of-pocket.					
<b>Tier 1:</b> Generics	\$15 co-pay after deductible	\$30 co-pay after deductible	\$22 co-pay after deductible	\$56 co-pay after deductible	\$45 co-pay after deductible
<b>Tier 2:</b> Preferred Brands	\$37 co-pay after deductible	\$75 co-pay after deductible	\$60 co-pay after deductible	\$150 co-pay after deductible	\$112 co-pay after deductible
<b>Tier 3:</b> Non-Preferred Brands	\$60 co-pay after deductible	\$120 co-pay after deductible	\$97 co-pay after deductible	\$251 co-pay after deductible	\$225 co-pay after deductible
<b>Tier 4:</b> Specialty	20% after deductible (minimum \$50; maximum \$150)	N/A	N/A	N/A	20% after deductible (minimum \$150; maximum \$450)
<b>EPO Plan:</b> The EPO plan has an additional maximum out-of-pocket for prescription drugs of \$1,600 per individual up to \$3,200 for family.					
<b>Tier 1:</b> Generics	\$15 co-pay	\$30 co-pay	\$22 co-pay	\$56 co-pay	\$45 co-pay
<b>Tier 2:</b> Preferred Brands	\$37 co-pay	\$75 co-pay	\$60 co-pay	\$150 co-pay	\$112 co-pay
<b>Tier 3:</b> Non-Preferred Brands	\$60 co-pay	\$120 co-pay	\$97 co-pay	\$251 co-pay	\$225 co-pay
<b>Tier 4:</b> Specialty	20% of cost (minimum \$50; maximum \$150)	N/A	N/A	N/A	20% of cost (minimum \$150; maximum \$450)

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

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

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

<sup>4</sup>Written by either a JPS or non-JPS provider for 30 days or less for non-maintenance medications for pick up at any local CVS, Walgreens or most grocery store chains.

<sup>5</sup>All 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

Maximize your pharmacy benefits with **myCigna.com**. There, you can check which medications are covered, compare medication costs, manage prescriptions, find in-network pharmacies, and more!

### 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

Home Delivery for all 90-day written prescriptions must be filled through JPS pharmacies or Express Scripts Pharmacy<sup>SM</sup>. In order to get started with the JPS pharmacy or Express Scripts Pharmacy<sup>SM</sup>, 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](https://jpspharmacy.com).
- Call JPS Main Pharmacy toll-free **1-817-702-3531** to begin setting up your home delivery account.

To use Express Scripts® Pharmacy:

- Log in to the myCigna® App or myCigna.com® to move your prescription electronically. Click on the "Prescription" tab and select "My Medications" from the dropdown menu. Then simply click the button next to your medication name to move your prescription(s).
- Call your doctor's office. Ask them to send a 90-day prescription (with refills) electronically to Express Scripts Home Delivery.
- Call Express Scripts® Pharmacy at **1-800-835-3784**. They'll contact your doctor's office to get your prescription. Have your Cigna Healthcare ID card, doctor's contact information and medication name(s) ready when you call.

### 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 and FAQs, please visit:

[jpsemployeebenefits.org/employee\\_documents/pharmacy](https://jpsemployeebenefits.org/employee_documents/pharmacy) or the HR page on the intranet:

**Total Rewards > 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 any JPS pharmacies or Cigna network pharmacies. Specialty drugs are limited to a 30-day supply. Coverage for specialty medications filled outside of the JPS Pharmacies may result in a higher member cost share. 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 Cigna Specialty Pharmacy, contact Accredo at **1-877-826-7657**.



When filling a Specialty medication, you must be a JPS patient who has established care with a provider at a JPS hospital-based clinic to receive the discounted rate.

### 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: **Staff Resources > Pharmacy > Outpatient Pharmacy > Prescription Program JPS \$5.00 List.**

### Learn More About Your Prescription Drug Benefits

Online: Visit **myCigna.com** and choose Click to Chat, Monday-Friday, 8:00am-7:00pm CST.  
By Phone: Call **1-888-854-7085**, 24/7/365.

## 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 Cigna participating pharmacies. Please contact Cigna at **1-888-854-7085** for additional information or if you are prescribed a medication that requires compounding.

Cigna covers compound drugs, that meet these conditions:

- Must be FDA-approved ingredients
- Must not be bulk ingredients
- Must be covered on plan

## Using a Non-Participating Pharmacy

The Prescription Drug Plan requires you to use Cigna-participating pharmacies, including JPS, CVS, Walgreens, and most local grocery store chains.

## Health Network-Participating Pharmacies

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

Team members filling prescriptions that are written by outside providers can only fill those prescriptions at Cigna participating pharmacies. These pharmacies include Main Campus, CVS, Walgreens, most local grocery store 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. You must fill your prescription at a JPS Pharmacy to receive the best value 340b pricing.



## Express Scripts Pharmacy

With just a few clicks on your phone, tablet, or computer, you can easily order, manage, track, and pay for your medications, delivered right to your door with free standard shipping. Fill up to a 90-day supply, enjoy 24/7 access to pharmacists, and never miss a dose with automatic refills or reminders. Plus, flexible payment options let you split your bill into three equal payments.

# Your Cost for Coverage

**DID YOU  
KNOW?**

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

JPS Health Network offers you quality care and helps you and your family save 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. All benefits-eligible part-time team members 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
<b>Tier 1: Under \$43k</b>					
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
<b>Tier 2: \$43k to \$61k</b>					
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
<b>Tier 3: \$61k to \$80k</b>					
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
<b>Tier 4: \$80k to \$100k</b>					
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
<b>Tier 5: \$100k+ &amp; Part-Time</b>					
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.

# How the Health Savings Account (HSA) Works

If you enroll in the Health Savings Plan (HSP), you may be eligible to open an 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 JPS, 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.
- Make 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 Bank debit card. You can also submit claims online through your own personal account at [hsabank.com](https://hsabank.com).

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

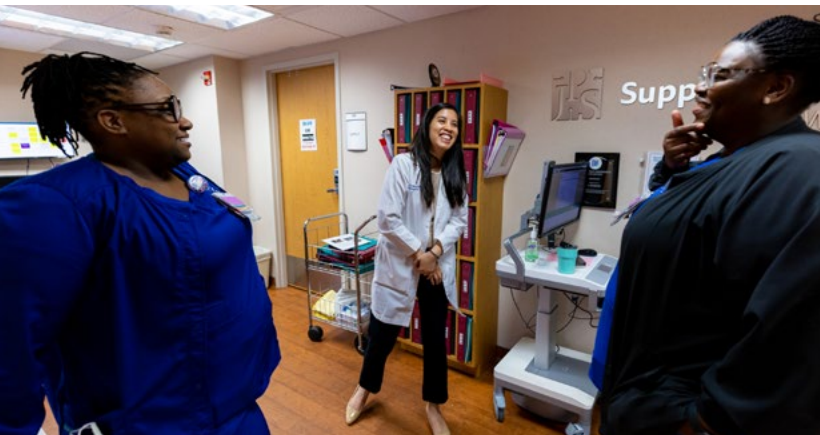
Coverage Type	2025 Maximum IRS Contribution Limit	2025 JPS HSA Contribution*	2025 Maximum Team Member Contribution	Age 55+ Additional Contribution
Individual Coverage	\$4,300	\$250	\$4,050	\$1,000
Family Coverage	\$8,550	\$250	\$8,300	

\*Pro-rated if joining the plan after January 1, 2025.

## 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 FSA.
- 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 [HSA Bank Eligible Expense page](#).



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



See products eligible for purchase with your HSA at [hsastore.com](https://hsastore.com) or on [Amazon](#).



Watch the HSA video [here](#).

# Flexible Spending Accounts (FSAs)

FSAs, administered by HSA Bank, offer a smart way to stretch your dollars by setting aside pre-tax money 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	\$3,200	\$5,000 (\$2,500 if married and filing separately)
Eligible Expenses*	Healthcare plan deductibles, co-pays, coinsurance, prescriptions, and 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 <b>plan effective date</b>	You can be <b>reimbursed</b> up to the amount available in your account
Payment or Reimbursement Options	HSA Bank debit card or reimbursement	Reimbursement
Rollover Options	If you have a balance of unused funds in your FSA from 2024, you may rollover <b>up to \$500</b> when you re-enroll for the 2025 plan year	Unused funds <b>do not rollover</b>
Services Deadline	12/31/2025	3/15/2026
Submission Deadline for Reimbursement	3/31/2026	3/31/2026

\*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! For more information about Upwards child care benefits go to or visit [upwards.com/benefits/jps](https://upwards.com/benefits/jps).

## FSA Tools



See a full list of eligible expenses on the **HSA Bank Eligible Expense page**.



Estimate your tax savings with the **FSA Calculator**.



See products that are eligible to buy with your FSA at **fsastore.com** or on **Amazon**.



Watch this **video** to learn more on FSAs.



# 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](https://myCigna.com).

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



## Dental Coverage, continued

Plan Features	Cigna Dental Care Access Plus (DHMO+)	Advantage Dental PPO Network (DPPO)*	
	In-Network Only	In-Network	Out-of-Network**
Calendar Year Benefit Maximum	Unlimited	\$1,200 – \$1,500	
Orthodontia Lifetime Maximum	See <a href="#">patient charge schedule</a> (PCS)***	\$1,200 separate lifetime maximum per person	
	You pay:	You pay:	
Calendar Year Deductible (waived for Preventive Services)	None	\$50 Individual / \$150 Family	
Diagnostic & Preventive Services (e.g., x-rays, cleanings, exams)	See <a href="#">patient charge schedule</a> (PCS)***	\$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

\*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.

\*\*\*Cigna's PCS can be found at [mycigna.com](#) or [jpsemployeebenefits.org/important-documents](#).

## Dental Plan Premiums (Per Pay Period)

	Cigna Dental Care Access Plus (DHMO+)	Cigna Advantage PPO
Team Member Only	\$4.08	\$8.52
Team Member + Spouse	\$11.39	\$23.05
Team Member + 1 Child	\$9.31	\$22.23
Team Member + Children	\$19.34	\$36.93
Team Member + Family	\$24.80	\$52.60

# 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 [eyemed.com](https://eyemed.com). Keep in mind that you do not need an ID card to use this plan.

Plan Features	EyeMed Vision Plans*	
	Low Plan	High Plan
	You pay:	You pay:
Exam every 12 months	\$10 co-pay	\$10 co-pay
Frames	Once every other plan year; \$0 co-pay, then 20% discount on amount over a \$150 allowance	Twice every plan year; \$0 co-pay, then 20% discount on amount over a \$150 allowance
Lenses every 12 months Single Vision, Bifocal, Trifocal & Lenticular	\$25 co-pay	\$25 co-pay
Contact Lenses (in lieu of lenses and frames)		
Fit and Follow-Up	Up to \$40	Up to \$40
Elective Contact Lenses	\$0 co-pay, then 15% discount on amount over a \$150 allowance	\$0 co-pay, then 15% discount on amount over a \$150 allowance

\*Refer to the [Vision Plan Summary](#) for more information.

## Vision Plan Premiums (Per Pay Period)

	Low Plan	High Plan
Team Member Only	\$2.18	\$6.12
Team Member + Spouse	\$3.40	\$9.55
Team Member + Children	\$3.48	\$9.76
Team Member + Family	\$5.59	\$15.74



### See the Benefits

EyeMed is excited to provide you with a Welcome Packet that outlines everything you need to know about your vision coverage. You'll also find your ID cards included for easy access. This packet will be mailed directly to your home address for your convenience.

# 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 a JPS Cigna Health Plan. The clinic offers a range of services such as:

- Primary care providers
- Pediatric services including Well Child Checks starting at birth
- 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:

- Using MyChart
- Calling **1-817-702-9355**
- In-Person: 1350 S. Main Street, 1st floor, Fort Worth, TX 76104  
Monday – Friday, 7:00 a.m. - 5:00 p.m.

## Scripta: The Right Meds at the Best Price™ 💰

To help you save on your prescription costs, JPS has partnered with Scripta Insights. Scripta provides a confidential prescription comparison tool to help you navigate cost-saving alternatives for your medications.

All team members and their dependents, who are covered on a JPS Cigna medical plan, are automatically enrolled and receive this service at no cost. 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 or email, but you can access your report anytime by downloading the Scripta app or through the online member portal at [members.scriptainsights.com](https://members.scriptainsights.com). If you have questions or need assistance, please call Scripta's Member Support at **1-866-572-7478**.

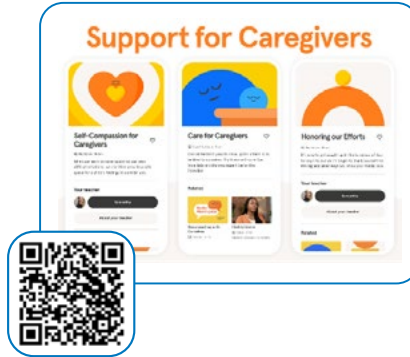


## Headspace

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!

With hundreds of guided exercises for meditation, sleep, focus, and movement, we'll help you start and end your days feeling like your best self. You can join Headspace for free. You can also invite family members age 18 and older!

Scan the QR code or [click here](#) to register for a free membership. For assistance, email [teamsupport@headspace.com](mailto:teamsupport@headspace.com).



## Cigna Virtual Care through MDLIVE

MDLIVE offers 24/7 access to healthcare through phone or video consultations with board-certified doctors, pediatricians, dermatologists, psychiatrists, and therapists. With MDLIVE, you get accessible, equitable, convenient virtual care, with transparent pricing and no surprise costs!

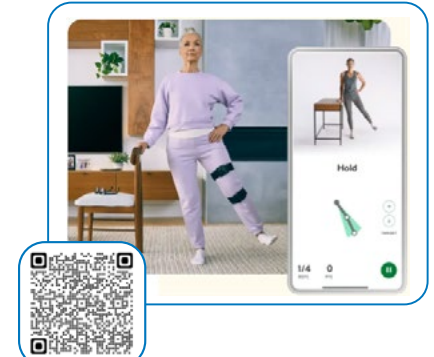
Scan the QR code or visit [myCigna.com](https://myCigna.com) to learn more.



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

Did you know one in two adults in the United States is 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.


To get started or learn more scan the QR code, visit [hinge.health/jpshealthnetwork](https://hinge.health/jpshealthnetwork) or call **1-855-902-2777**.



## 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 EAP offers programs and services to support you, at no charge.

Beginning April 1, 2025, JPS has partnered with Alliance Work Partners (AWP) to provide a more robust external Employee Assistance Program (EAP) option. Full benefits are available to you and your family within your household.

					
<b>Counseling</b> short term, solution focused sessions	<b>AWPgo</b> scheduled video, telephonic and chat counseling.	<b>Help Net</b> online assessments, skill-building tools and other curated resources.	<b>Work Life</b> resources and referrals for everyday needs. Available by telephone.	<b>HealthCode</b> monthly virtual activity events.	<b>Safe Ride</b> for those occasions when calling a cab or rideshare is needed.

To learn more, go to [AWPNow.com](https://www.AWPNow.com), select **Create Account** and use Registration Code **AWP-JPS-5835**.

## 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.

Call **817-702-1688** to get started with an appointment. Sessions are offered in-person at JPOC 1400 3rd floor, via video telehealth, or by phone.

### DID YOU KNOW?

JPS EAP provides free, confidential support services. Contact the EAP at **1-817-702-1688**, Monday - Friday, 8:00 a.m. - 5:00 p.m.





## 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, a 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 the 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 2025 WellCredit: <ul style="list-style-type: none"> <li>▪ Complete Biometrics (Wellness) Screening</li> <li>▪ Take Health Risk Assessment (on <a href="https://mycigna.com">myCigna.com</a>)</li> </ul>	\$100
Education	<b>Complete four JPS ENLIVEN Education Events:**</b> Available under Announcements and Wellness Events on the Employee Wellness intranet page	\$200
Action	Choose four options: <ul style="list-style-type: none"> <li>▪ Participate in <b>ONE</b> JPS employee step challenge</li> <li>▪ Complete <b>ONE</b> preventive screening</li> <li>▪ Become a Wellness Champion</li> <li>▪ Get your flu shot (<b>Note:</b> You have to self-report this goal only on <a href="https://mycigna.com">myCigna.com</a> between 10/1/2024-9/30/2025)</li> <li>▪ Show proof of gym membership</li> <li>▪ Receive Cigna telephonic coaching</li> <li>▪ Achieve a healthy blood pressure</li> <li>▪ Achieve a healthy cholesterol ratio</li> <li>▪ Omada Cigna Diabetes Prevention Program (<b>Note:</b> Complete nine out of 16 lessons)</li> </ul>	\$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](https://jpsenliven.org/my.cigna.com) or under WellCredit on the Employee Wellness Page on the JPS intranet beginning January 1.

\*\*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](https://jpsenliven.org/my.cigna.com) beginning January 1.

Team members should submit 2025 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 and expected to deliver in 2025 is eligible as long as they are under the care of JPS Ob/GYN or Acclaim Multi-Specialty Group providers and deliver their child at John Peter Smith Hospital.

### Rewards

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

## Weight Management Programs 💰

### Journey to Lose

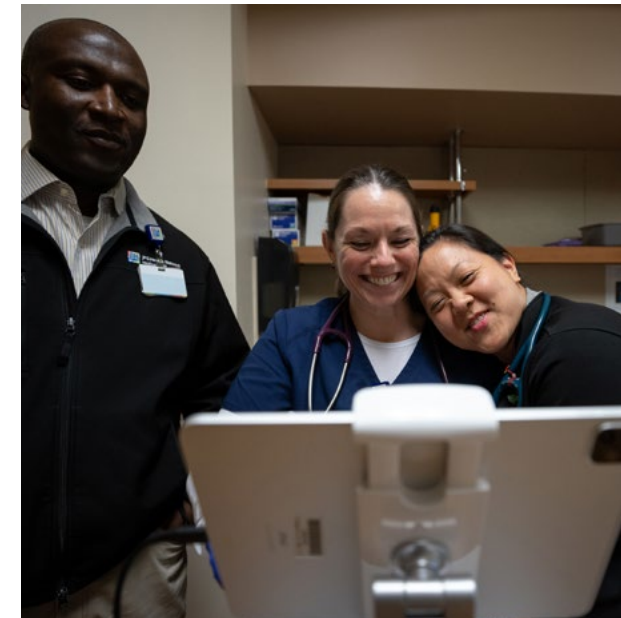
All JPS team members are welcome to participate in Journey to Lose, a free eight-week weight management program provided by JPS ENLIVEN. Weekly one-hour classes cover a range of topics, including education on nutrition, fitness, stress management, and other important lifestyle factors to achieving a 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](https://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 well-being. 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 💰

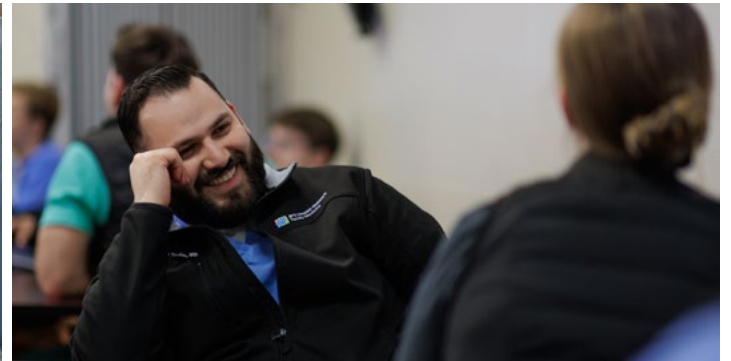
The Cigna Healthy Babies Program guides you through pregnancy with 24/7 telephone support to answer your questions on everything from morning sickness to maternity benefits. You can also access helpful information from the March of Dimes. If you're hospitalized during pregnancy or your baby is in the 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 breastfeeding team members 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 a 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](https://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 team members 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: **1-888-737-4480**, between 7:00 a.m. and 9:00 p.m. CST, Monday - Friday, and between 8:00 a.m. and 4:30 p.m. CST, Saturday.



## 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. You will need to submit Evidence of Insurability (EOI) if you waived coverage for 2024 or as a new hire.

## 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.

**Note:** Team member can increase by one increment of \$25,000

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 2024 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 Buy-Up Group Life and AD&D or Supplemental Life and AD&D coverage above the guaranteed issue limit, after the guaranteed issue period, or if you previously waived coverage during 2024 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 is 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) 💰

STD coverage provides you with a portion of your income if you are unable to work due to a non-work-related illness or injury.

STD	
Percent of Earnings	60%
Weekly Maximum	\$1,000
Elimination Period	14 days
Payment Duration	11 weeks

## Voluntary Long-Term Disability (VLTD)

VLTD pays you a portion of your earnings if you cannot work for an extended period due to a disabling illness or injury. You will need to submit Evidence of Insurability (EOI) if you waived coverage for 2024, or as a new hire.

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.

VLTD	
Percent of Earnings	60%
Monthly Maximum	\$10,000
Elimination Period	90 days
Maximum Duration	Up to Social Security Normal Retirement Age

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



# Voluntary Benefits

Voluntary benefits, through Symetra, help protect you financially from unexpected health events. Visit [jpsemployeebenefits.org](https://jpsemployeebenefits.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

Accident insurance also includes a \$100 wellness benefit for each covered member who receives certain wellness exams.

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

**NEW!**

## Accident Benefits

NEW! Accident benefits have been enhanced without any increase in premiums, allowing you to enjoy more coverage at the same cost.



## Your Accident Benefits Just Got a Boost!

You will now receive increased Emergency Care & Diagnostics and Follow Up Care Schedule.



## 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 member.

### Cost of Critical Illness

Critical Illness Premium (Bi-Weekly)			
Team Member Age	Premium for \$1,000 of Coverage	Team Member Age	Premium for \$1,000 of Coverage
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 team member 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 six 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 6 months to pass between diagnoses.

Category	Covered Critical Illness Conditions	% of Benefit Paid
Category 1	<ul style="list-style-type: none"> <li>▪ Invasive cancer</li> <li>▪ Minor cancer</li> </ul>	100% 50%
Category 2	<ul style="list-style-type: none"> <li>▪ Heart attack</li> <li>▪ Stroke</li> <li>▪ Coronary artery disease needing surgery or angioplasty</li> </ul>	100% 100% 25%
Category 3	<ul style="list-style-type: none"> <li>▪ Coma due to accident</li> <li>▪ Occupational HIV infection due to accident</li> <li>▪ Loss of sight</li> <li>▪ Loss of speech</li> <li>▪ Loss of hearing</li> <li>▪ Major organ failure</li> <li>▪ End-stage renal disease</li> <li>▪ Paralysis due to accident</li> <li>▪ Severe burns</li> </ul>	100%



### New Enhancements for 2025:

- Removed age reduction (50% at age 70).
- Reduced the separation period on the recurrence benefit from 12 months to 6 months.
- New recurrence benefit features unlimited recurrence with no lifetime maximum.
- Increased minor cancer payout from 25% to 50%.
- Added neurological conditions: ALS/other motor diseases, advanced Alzheimer's, Parkinson's, advanced Multiple Sclerosis at 100%.
- Included specified childhood conditions modules at 100%.



## 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.

**New:** Introducing a new benefit called the “Health System Additional Benefit Rider.” If you need to be hospitalized and choose a JPS facility, you’ll receive an extra 25% on top of your standard hospitalization benefit.

### Hospital Confinement benefits include:

- \$1,000 hospital admission benefit
- \$100 daily confinement benefit (up to 30 days)
- \$200 daily ICU confinement benefit (up to 30 days)
- \$100 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

**Estate Guidance:** Create wills, healthcare and financial power of attorney, and/or final arrangement documents.

For more information, call **1-833-808-0253**, **1-978-651-9223** (international) or text **1-844-302-5131**.

# 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 six 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](https://jpshealth.tuition.io). For any questions, contact [learningservices@jpshealth.org](mailto: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 twelve 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](https://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
- After school care, weekend babysitting, and tutors

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

### Additional Membership Benefits: 💰

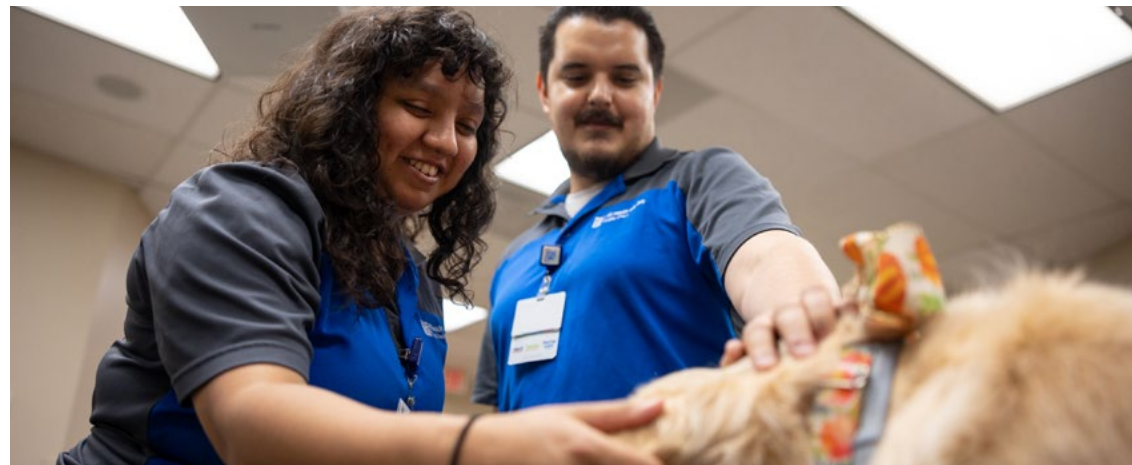
- Matching service is free and you pay for childcare costs only
- Priority Placement at all Upwards locations
- Waived \$98 Care Manager Fee
- Waived \$6.99 Weekly Safety Fee
- Waived \$50 Registration Fee

Sign up at [upwards.com/benefits/jps](https://upwards.com/benefits/jps) or call 1-817-857-6227.

## 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](https://benefits.petinsurance.com/jps). Don't forget to mention you are a JPS Health Network team member 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 have 360 degree identity protection with identity, credit, financial, and social media monitoring. For more information, visit [shieldbenefits.com/jps](https://shieldbenefits.com/jps).

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

### Legal and Identity Theft Bi-Weekly Cost

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



### Benefits On-the-Go

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

*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.*

## Team Member Perks & Discounts

Scan as you go! The Payroll Deduct program allows you to swipe your employee badge to make purchases at all JPS cafeteria locations, McDonald's, Chick-Fil-A, gift shop, clinics, and pharmacy locations. To sign up, visit the intranet: **Staff Resources > Computer Apps A-Z > Payroll Deduct**.

Enjoy discounts for scrubs, technology, wireless phone services, restaurants, hotels, transportation, merchandise, and other services. Visit the JPS Intranet and click on **Human Resources > Total Rewards > 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), Round of Applause, and High Five:** Recognize team members who consistently demonstrate the JPS core values.
- **Awards programs:** JPS celebrates and recognizes team members with multiple award programs throughout the year.

For more information contact our Employee Engagement team via [jpsengage@jpshealth.org](mailto:jpsengage@jpshealth.org).



# The JPS Foundation: Giving Together



The JPS Foundation is dedicated to raising money to provide funding, supplies, and services to make JPS Health Network a regional and national leader in transforming health delivery for the communities we serve. The JPS Foundation strives to improve and support healthcare programs provided through the JPS Health Network, including women and infant services, behavioral health, help for our unhoused patients, and more.

Your donations 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:

- Employee Assistance Fund
- Patient Assistance
- Patient Transportation
- Behavioral Health
- Women & Infants Supplies
- Homeless Services
- Oncology Nutrition Supplements
- **Bonus:** Many of these programs directly support JPS team members.
- Care for the Caregiver

## 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
  - \$50
  - \$250
  - \$25
  - \$100
  - \$9
- Make a one-time gift by visiting our website at [givetojps.org](https://givetojps.org)

## Questions?

Contact [jpsfoundation@jpshealth.org](mailto: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
<b>Regular Full-Time</b> (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
<b>Part-Time</b> (minimum 20 hours per week)		
0 – 2.49	3.690000	96
2.5+	4.080000	106
<b>Weekend Warriors</b> (50 hours)		
0 – 2.99	2.953877	77
3 – 4.99	3.261577	85
5 – 14.99	3.690000	96
15+	4.080000	106

**NEW!**

## “My Day, My Way”

NEW! “My Day, My Way” Floating PTO Day is a new benefit that gives you the freedom to take a day off on a date of your choosing, to relax, recharge, celebrate holidays with personal significance, or enjoy other special moments that matter to you. For more information visit our HR intranet web page.

## PTO Donation Program

Team members may elect to donate accrued Paid Time Off hours to another team member who is unable to work and is incurring unpaid work time due to a personal or family member’s catastrophic, life-threatening medical condition or personal crisis. Keep the following guidelines in mind:

- Hours to be donated must be designated for another JPS/Aclaim team member who is eligible to accrue/use PTO
- Donor must retain a balance of at least 40 hours in their PTO bank after donating
- Donor can donate up to a maximum of 160 hours per recipient
- PTO allotment team members (Residents, Providers, and Leaders) are not permitted to donate or receive PTO donations
- PTO donations cannot be used for baby bonding

Submit a PTO donation by completing the PTO Donation Authorization online form on the JPS 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 External Benefit Contacts

Plan	Contact/Policy Number	Phone	More Information
403(b) Retirement Savings Plan 457 Deferred Compensation Plan	Empower	1-855-756-4738	<a href="https://empowermyretirement.com">empowermyretirement.com</a>
Accident, Critical Illness, and Hospital Confinement	Symetra Policy #: 12379000	1-800-497-3699	<a href="https://symetra.com/mygo">symetra.com/mygo</a>
Benefits Enrollment	AGM	1-844-880-6774	<a href="https://jpsemmployeebenefits.org">jpsemmployeebenefits.org</a>
Child Care Services	Upwards	1-817-857-6227	<a href="https://upwards.com/benefits/jps">upwards.com/benefits/jps</a>
Cigna Healthy Babies Program	Cigna	1-800-244-6224	<a href="https://mycigna.com">mycigna.com</a>
Cigna Tobacco Cessation Program	Cigna	1-855-246-1873	<a href="https://mycigna.com">mycigna.com</a>
Dental	Cigna Group #: 3332385	1-888-854-7085	<a href="https://mycigna.com">mycigna.com</a>
Dependent Verification	EBM	1-855-400-0792	<a href="https://jpsemmployeebenefits.org">jpsemmployeebenefits.org</a>
Employee Assistance Program	Alliance Work Partners (AWP)	1-800-343-3822	<a href="https://awpnow.com">awpnow.com</a>
Flexible Spending Account (FSA)	HSA Bank	1-844-650-8947	<a href="https://hsabank.com">hsabank.com</a>
Headspace	Headspace	1-855-432-3822	<a href="https://work.headspace.com/jpshealthnetwork/member-enroll">work.headspace.com/jpshealthnetwork/ member-enroll</a>
Health Savings Account (HSA)	HSA Bank	1-844-650-8947	<a href="https://hsabank.com">hsabank.com</a>
Hinge Health	Hinge Health	1-855-902-2777	<a href="https://hinge.health/jpshealthnetwork">hinge.health/jpshealthnetwork</a>
Legal & ID Shield	LegalShield	1-888-807-0407	<a href="https://shieldbenefits.com/jps">shieldbenefits.com/jps</a>
Life, AD&D, and Disability	Symetra Policy #: 01-020008-00 VLTD Policy #: 01-020008-01	1-877-377-6773	<a href="https://symetra.com/mygo">symetra.com/mygo</a>
Life Insurance with Long-Term Care	Chubb	1-855-241-9891	<a href="mailto:csmail@gotoservice.chubb.com">csmail@gotoservice.chubb.com</a>
Life Insurance Value Add Services	Symetra	N/A	<a href="https://estateguidance.com">estateguidance.com</a>
Medical	Cigna Group #: 3332385	1-888-854-7085	<a href="https://mycigna.com">mycigna.com</a>
Pet Insurance	Nationwide	1-877-738-7874	<a href="https://benefits.petinsurance.com/jps">benefits.petinsurance.com/jps</a>
Prescription Drugs	Cigna Group #: 3332385	1-888-854-7085	<a href="https://mycigna.com">mycigna.com</a>
Prescription Drugs - Mail Order	Express Scripts	1-800-835-3784	<a href="https://mycigna.com">mycigna.com</a>
Purchasing Power	Purchasing Power	1-888-923-6236	<a href="https://jps.purchasingpower.com">jps.purchasingpower.com</a>
Scripta Insights	Scripta Insights	1-866-572-7478	<a href="https://members.scriptainsights.com">members.scriptainsights.com</a> <a href="mailto:help@scriptainsights.com">help@scriptainsights.com</a>
Travel Assistance Identity Theft	Symetra Support <sup>SM</sup>	1-978-651-9223 (On Call International) 1-833-808-0253 or by text to 1-844-302-5131	N/A
Vision	EyeMed	1-866-939-3633	<a href="https://eyemed.com">eyemed.com</a>
Virtual Care/Telehealth	MDLIVE	1-888-726-3171	<a href="https://mycigna.com">mycigna.com</a>

# Your Internal Benefit Contacts

Resource	Contact/Policy Number	Phone	More Information
Benefits Department	Total Rewards	1-817-702-1030 option 5, 1	<a href="mailto:hrtotalrewards@jpshealth.org">hrtotalrewards@jpshealth.org</a>
Cigna Great Beginnings Program JPS Wellness Programs	JPS ENLIVEN Wellness	1-817-702-1030	<a href="https://forms.office.com/r/6FMn78Q19E">forms.office.com/r/6FMn78Q19E</a> (Only accessible from JPS network computers) <a href="mailto:wellness@jpshealth.org">wellness@jpshealth.org</a>
Employee Assistance Program (EAP)	EAP Department	1-817-702-1688	<a href="mailto:eapmailbox@jpshealth.org">eapmailbox@jpshealth.org</a>
Employee Discounts	HR Total Rewards	1-817-702-1030 option 5, 1	<a href="https://jps/intranet/Departments/HumanResources/EmployeeBenefits/EmployeeDiscounts.aspx">https://jps/intranet/Departments/HumanResources/EmployeeBenefits/EmployeeDiscounts.aspx</a>
Employee Emergency Assistance	Employee Fund	Fax: 1-817-702-7330	<a href="mailto:employeefund@jpshealth.org">employeefund@jpshealth.org</a>
Employee Learning	Learning & Organizational Development	1-817-702-1030 option 7	<a href="mailto:learningservices@jpshealth.org">learningservices@jpshealth.org</a>
Employee Rewards & Recognition	Employee Engagement	1-817-702-1030 option 7	<a href="mailto:jpsengage@jpshealth.org">jpsengage@jpshealth.org</a>
Employment Verification	Employee Relations	Fax: 1-817-702-2786	<a href="mailto:employmentverifications@jpshealth.org">employmentverifications@jpshealth.org</a>
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	<a href="mailto:jpsfoundation@jpshealth.org">jpsfoundation@jpshealth.org</a>
Leave of Absence	Total Rewards	1-817-702-1030 option 5, 4	<a href="mailto:fmla@jpshealth.org">fmla@jpshealth.org</a>
Loan Forgiveness PSFL Forms	Employee Relations	1-817-702-1030 option 2	<a href="mailto:hremployeerelations@jpshealth.org">hremployeerelations@jpshealth.org</a>
Retirement/Pension Plans	Retirement Service Center	1-817-702-1030 option 5, 3	<a href="mailto:retirementservicecenter@jpshealth.org">retirementservicecenter@jpshealth.org</a>
Payroll Deduct Program	Payroll Department	-	<a href="https://jps/intranet/Departments/PayrollDeduct.aspx">https://jps/intranet/Departments/PayrollDeduct.aspx</a>
Telemedicine – JPS MyChart	JPS MyChart	1-817-702-2478	<a href="https://jpshealthnet.org/get-care/telemedicine">jpshealthnet.org/get-care/telemedicine</a>
Tuition Reimbursement	Learning & Organizational Development	1-817-702-1030 option 7	<a href="mailto:learningservices@jpshealth.org">learningservices@jpshealth.org</a> <a href="https://jpshealth.tuition.io/">jpshealth.tuition.io/</a>
Volunteer Support	Volunteer Services	1-817-702-1590	<a href="mailto:volunteers@jpshealth.org">volunteers@jpshealth.org</a>

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](https://jpsemployeebenefits.org).

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