

# JPS Benefits at a Glance

Your Care, Your Coverage, Your JPS



At JPS, we are dedicated to transforming healthcare delivery for our communities. Our mission extends beyond patient care; it includes ensuring the health and well-being of our valued team members. Welcome to JPS, where your journey to a healthier, happier life begins!

## Getting Started with JPS Benefits

Choosing the right benefits is crucial for your well-being. Here's a step-by-step guide to help you get started:

- Review your benefits guide for detailed plan information.
- Utilize the Benefit Navigator decision-making tool for customized recommendations.
- Contact the Benefits Call Center at **1-844-880-6774** with any questions.

### When to Enroll

- You have 31 days beginning on your date of hire to enroll in benefits.
- Benefits are effective the first day of the month following your date of hire.

### Enrolling Dependents

Eligible dependents include your legal spouse and children up to age 26. You must provide verifying documentation during enrollment. Review your benefits guide for detailed information.

### How to Enroll

- Visit [jpsemployeebenefits.org](http://jpsemployeebenefits.org) or scan the QR code.
- Search your group name: JPS.
- Enter your User ID (Employee ID or SSN without dashes) and PIN (last 4 digits of your SSN and last 2 digits of your birth year).
- Add dependents, choose benefits, review your elections, and sign the form.
- Remember to use Benefit Navigator for guidance.



### Need Help?

#### We're Here for You

**JPS Employee Benefits Website**  
[jpsemployeebenefits.org](http://jpsemployeebenefits.org)

- New team member information
- Benefits guide
- Benefits videos
- Benefits enrollment
- Plan documents
- Legal notices

#### Benefits Call Center

**1-844-880-6774**

Monday – Friday  
8:30 a.m. – 5:00 p.m. CST

- Ask questions
- Review your options
- Benefits enrollment

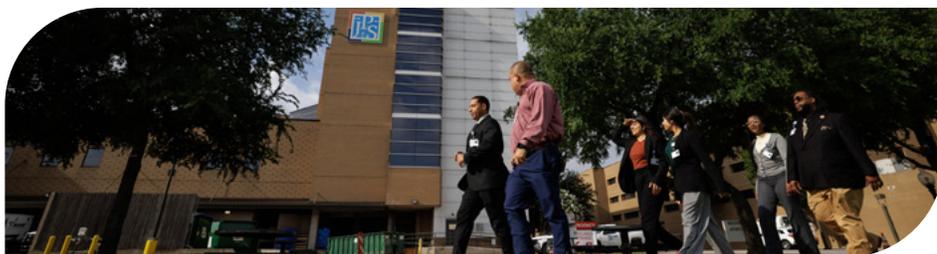


#### ID Cards

**Medical & Pharmacy Plans:** ID cards are available at [mycigna.com](http://mycigna.com), through the Cigna app, or call Cigna at **1-888-854-7085**.

**Dental Plans:** DHMO enrollees will receive printed ID cards in the mail. DPPO enrollees may print an ID card at [mycigna.com](http://mycigna.com) or view them on the Cigna app.

**Vision Plans:** An EyeMed ID card will be included in the welcome packet mailed to your home address.



# Benefits Overview

JPS is proud to provide a diverse range of benefits to support your health, wealth, and wellbeing.

## Choose Your Medical Plan

With two great plan options, it can be challenging to decide which is best for you. Both plans include comprehensive coverage for medical and pharmacy benefits. But, the plans differ in a number of ways. Use the Plan Comparison and Cost for Coverage charts to see which option best fits your health and budget needs.

### Plan Comparison

Health Savings Plan	EPO Plan
<ul style="list-style-type: none"> <li>Lower premiums (cost per paycheck)</li> </ul>	<ul style="list-style-type: none"> <li>Higher premiums (cost per paycheck)</li> </ul>
<ul style="list-style-type: none"> <li>\$1,900 individual/\$3,800 family deductible (JPS/Cook Children's)</li> <li>\$2,900 individual/\$5,800 family deductible (Cigna Open Access)</li> </ul>	<ul style="list-style-type: none"> <li>\$2,250 individual/\$4,500 family deductible (JPS/Cook Children's)</li> <li>\$4,000 individual/\$8,000 family deductible (Cigna Open Access)</li> </ul>
<ul style="list-style-type: none"> <li>Must pay deductible in full for medical and prescription services received</li> <li>Out-of-pocket pharmacy expenses go toward medical deductible</li> </ul>	<ul style="list-style-type: none"> <li>Co-pays apply to office visits and prescriptions</li> <li>Separate out-of-pocket maximum for prescriptions</li> <li>Co-pays do not apply to the annual deductible</li> </ul>
<ul style="list-style-type: none"> <li>You may set aside tax-free HSA dollars for eligible healthcare expenses (WellCredit wellness dollars also fund your HSA)</li> <li>JPS contributes \$250 annually (pro-rated) to your HSA</li> <li>HSA funds roll over year to year</li> </ul>	<ul style="list-style-type: none"> <li>Option to set aside pre-tax FSA dollars</li> <li>JPS does not contribute to this account</li> <li>FSA dollars do not roll over to the next year</li> </ul>



## Benefit Navigator Your Personal Guide

Benefit Navigator asks you questions about your expenses, household, and health goals, then provides tailored benefit suggestions to help you optimize your money and enroll in the medical plan that best fits your needs.

## Your Bi-Weekly Cost for Medical, Dental & Vision Coverage

Medical plan premiums are based on your annual base pay rate times your full-time equivalent (FTE) percent and annualized. All benefits-eligible part-time employees with an FTE of .74 or less are included in Tier 5.

Medical Plan	Team Member Only	Team Member + Spouse	Team Member + 1 Child	Team Member + Children	Team Member + Family
<b>Tier 1: Under \$48k</b>					
Health Savings Plan	\$0.00	\$61.44	\$4.79	\$15.96	\$80.85
EPO Plan	\$28.36	\$167.67	\$47.86	\$68.06	\$204.18
<b>Tier 2: \$48k to \$65k</b>					
Health Savings Plan	\$10.64	\$119.95	\$26.33	\$44.68	\$165.96
EPO Plan	\$54.06	\$267.10	\$103.68	\$142.50	\$348.81
<b>Tier 3: \$65k to \$82k</b>					
Health Savings Plan	\$21.28	\$178.46	\$47.88	\$73.41	\$251.07
EPO Plan	\$79.76	\$366.54	\$159.52	\$216.95	\$493.44
<b>Tier 4: \$82k to \$100k</b>					
Health Savings Plan	\$31.92	\$236.98	\$69.42	\$102.13	\$336.18
EPO Plan	\$105.46	\$465.97	\$215.35	\$291.39	\$638.07
<b>Tier 5: \$100k+ &amp; Part-Time</b>					
Health Savings Plan	\$42.55	\$295.49	\$90.96	\$130.86	\$421.29
EPO Plan	\$131.16	\$565.40	\$271.18	\$365.83	\$782.70

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

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



# Picking the Best Plan For You



## Jimmy

**Description:** Jimmy and his wife are fairly healthy, with the occasional illness or accident. He wants to plan for now but save for the future.

**What Jimmy Wants Most in a Plan:** The ability to prepare for current healthcare expenses and save for those in the future.

**Plan Selection:** Jimmy chooses the Health Savings Plan. Here's why:

- He can use pre-tax money to fund his Health Savings Account (HSA).
- The premium is lower than the EPO plan.
- Jimmy and his wife are saving their unused HSA funds for a year with higher medical costs.

Jimmy	HSP Highlights
<b>Plan Usage:</b> Moderate	<b>In-Network Deductible:</b> \$3,800
<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> \$178.46*

\*Based on a Tier 3 salary range.



## Cristina

**Description:** Cristina has a spouse and two children who make frequent visits to the doctor and fill 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> \$4,500
<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> \$493.44*

## Health Benefits

Benefit	Plan Highlights	Who Pays
Medical with Pharmacy	Health Savings Plan or EPO plan options	You (pre-tax) + JPS
Health Savings Account (HSA)	JPS contributes \$250 per year (pro-rated)	You (pre-tax) + JPS contribution
Flexible Spending Account (FSAs)	Healthcare and Day Care FSA options	You (pre-tax)
Dental	DHMO and PPO options	You (pre-tax)
Vision	High and Low plan options	You (pre-tax)
Scripta Insights	Save money on prescriptions	JPS
Hinge Health	Musculoskeletal care	JPS
Headspace	Meditation program	JPS
Wellness Program	Support and resources to be well	JPS
JPS ENLIVEN Great Beginnings	Earn rewards by taking healthy steps during pregnancy	JPS
Weight Management Programs	Free programs: Journey to Lose and Omada	JPS
Cigna Wellness Resources	Tobacco Cessation and Healthy Babies programs	JPS
Telemedicine	Low cost virtual visits	You (per visit)

## Financial Benefits

Benefit	Plan Highlights	Who Pays
Retirement	401(a)	JPS
	403(b)	You (pre-tax or post-tax)
	457	You (pre-tax or post-tax)
Life and AD&D	Basic Group Life and AD&D	JPS
	Basic Group Life Buy-Up	You (post-tax)
	Supplemental Life	You (post-tax)
	Life with Long-Term Care	You (post-tax)
Disability	Short-Term Disability (STD)	JPS
	Voluntary Long-Term Disability (VLTD)	You (post-tax)

## Additional Benefits

Benefit	Plan Highlights	Who Pays
Accident	Protection against accident-related costs	You (pre-tax)
Critical Illness	Coverage for serious illnesses	You (post-tax)
Hospital Confinement	Benefit for hospital stays	You (pre-tax)
Tuition Reimbursement	JPS reimburses toward higher education	JPS
Purchasing Power	Buy brand-name products via payroll deduction	You (post-tax)
Pet Insurance	Coverage for dogs, cats, birds, and exotic pets	You (post-tax)
Legal Shield/ID Shield/Symetra	Legal and identity theft protection	You (post-tax)
Travel Assistance	Emergency travel services for Symetra enrollees	JPS
Upwards	Dedicated childcare location services	You and JPS

## Team Member Perks

Benefit	Plan Highlights
Team Member Perks & Discounts	Enjoy discounts on a wide array of products and services
Rewards & Recognition Program	Be recognized and rewarded for special moments in your career and personal life
Employee Assistance Program (EAP)	Counseling services, financial and legal resources
Mother-Friendly Worksite	Flexible schedules, pumping supplies, and accessibility
The JPS Foundation	Join JPS to raise money to support the JPS Health Network and JPS employees
Spiritual Care and Ethics	24/7 confidential spiritual, ethical, and counseling support

## Time Away from Work

At JPS, we offer full-time and part-time team members Paid Time Off (PTO), including holidays, vacation, and sick time. You may even donate hours to a coworker in need.



### Time Off

Your PTO accrues based on your years of completed service. Scan the QR code for full PTO details.

## Holidays

JPS observes the following holidays each year:

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

## Your Benefit Contacts

Resources	Contact	Phone	More Information
Benefits Enrollment	Benefits Call Center	1-844-880-6774	<a href="http://jpsemployeebenefits.org">jpsemployeebenefits.org</a>
Benefits Department	Total Rewards	1-817-702-1030, option 4, 1	<a href="mailto:hrtotalrewards@jpshealth.org">hrtotalrewards@jpshealth.org</a>
Employee Assistance Program (EAP)	EAP Department	1-817-702-1688	<a href="mailto:eapmailbox@jpshealth.org">eapmailbox@jpshealth.org</a>
Retirement	Retirement Service Center	1-817-702-1030, option 4, 3	<a href="mailto:retirementservicecenter@jpshealth.org">retirementservicecenter@jpshealth.org</a>



### Need More Information?

Scan the QR code to review your full benefits guide with detailed plan information and a comprehensive list of internal and external benefit contacts.