2025–2026

Employee benefits guide

CookChildren's

Caring about you

As we approach the 2026 open enrollment period, Cook Children's remains deeply committed to supporting you and your family's well-being. Benefits are an essential part of your overall compensation and we invest significantly in providing quality, affordable benefits to help you stay healthy and plan for your future.

As health care costs continue to rise, premiums are increasing for our medical, vision and dental plans. We understand this is never welcome news. Please know that we have worked hard to keep these changes as small as possible, and the company continues to cover the majority of your total benefit costs.

We encourage you to review this year's guide and learn about all the resources available for you and your loved ones. We are pleased to share a new pharmacy program that provides much more choice in filling prescriptions. We are also pleased to offer enhanced vision coverage as well.

We'll continue exploring ways to manage costs without sacrificing the coverage you count on. Protecting the value of our benefits is a shared effort and we count on you to partner with us. Choosing in-network providers, using generic medications when appropriate and prioritizing preventive care are all ways we can help keep costs down and maintain high-quality coverage for everyone. We're in this together.

Thank you for all you do for our patients, families and each other every day. Your dedication to our Promise is truly inspiring. We are proud to support you in return!

Merridth Simpson
Vice President, Human Resources and Occupational Health

Important note: This brochure highlights the main features of the Cook Children's employee benefits program. It does not include all plan rules, details, limitations and exclusions. The terms of your benefit plan are governed by legal documents, including insurance contracts. Should there be an inconsistency between this brochure and the legal plan documents, the legal plan documents are the final authority. Cook Children's reserves the right to change or discontinue its employee benefits plans at any time.

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What’s new

Prescription drug coverage will move to Capital Rx

Capital Rx utilizes a transparent pricing model, which can provide savings to both employees and Cook Children’s through lower drug costs, reduced administrative fees and the ability to better manage drug costs. Capital Rx offers simplified customer service, faster issue resolution and access to a large network of pharmacies. Employees will have the flexibility to fill medications at any network pharmacy, including national chains and independent pharmacies.

In addition, Cook Children’s employees can now fill their prescriptions, including maintenance medications and specialty medications, at our own pharmacies! You can come into any of our pharmacy locations to pick up your prescriptions during our operating hours. Signing up for a MyCookChildren’s account makes it super easy to request refills and keep track of your prescriptions.

Enhanced vision benefit: Get glasses AND contacts!

The vision plan, through Superior Vision, now covers both glasses and contacts annually for each participant. This enhancement gives you greater flexibility to meet your changing vision needs while adding convenience and value. This will help you make the most of your coverage and support your eye health year-round.

Surgery assistance

We will no longer offer the surgery benefit through Lantern (formerly known as SurgeryPlus), with September 30, 2025, being the last day these services can be utilized.

We understand that planning for surgery can be overwhelming, and we want to ensure you still have the support you need. If you’re enrolled in a Cook Children’s medical plan and have an upcoming surgery or procedure, you can work with a MyQHealth Care Coordinator to get help navigating your options, understanding cost and finding high-quality, in-network providers. This personalized support is designed to make your surgical experience as smooth and informed as possible. Call 888-552-6455 from 7:30 a.m.-9 p.m. CST, Mon-Fri.

Visit cookchildrensmyqhealth.com or scan the QR code to learn more.

Enhanced tuition assistance program with EdAssist

We are now partnering with EdAssist to provide a more streamlined and supportive experience for employees pursuing further education and professional development. Through EdAssist, employees will continue to receive financial assistance, with up to $5,250 annually for full-time employees and $2,625 for half-time employees.

This program also includes:

- One-on-one coaching with education experts to assist with academic planning and cost-saving strategies.
- Access to exclusive tuition discounts at over 230 accredited schools within the EdAssist network.
- Programs designed for working adults and various professional development resources.

For current tuition assistance participants, eligibility requirements remain consistent. However, the process for reimbursement will transition to EdAssist’s online portal, with applications required at the start of each course.

You can log into EdAssist via cookchildrens.edassist.com to submit an application, view resources regarding your tuition benefit, access the live chat, schedule a coaching session or submit a support ticket.

HSA and FSA limits

Every year, you must make an active election to contribute to the health savings account, health care flexible spending account and/or the dependent care flexible spending account. If you do not make an election during open enrollment, your contributions will default to $0 for the 2025-2026 plan year.

Support for your well-being: New digital tools

We care about your total well-being – your body, your mind and your feelings. That's why we've added Headspace, Sleepfit and Aaptiv. These are digital tools you can use anytime, day or night, to help you:

- **Headspace:** Learn to manage stress, focus better and feel calmer through guided meditations and breathing exercises. It’s like giving your brain a little break and building resilience.
- **Sleepfit:** Get personalized help to sleep better. Good sleep is key to feeling energized and thinking clearly, supporting your overall health and well-being.
- **Aaptiv:** Enjoy audio workouts led by expert trainers. Whether you like running, strength training, yoga or stretching, Aaptiv helps you stay active and motivated.

Eligibility

Medical, prescription drug, dental, vision, health savings account (HSA), flexible spending account (FSA), life insurance and disability benefits

Have questions about dependent verification or documentation?

Call the Benefits Center at 833-938-4154, 7 a.m.-7 p.m. CST, Mon-Fri.

Employment status by full-time equivalent (FTE) level	Budgeted FTE	If you are newly hired, you are...	If you are a current employee, you are...
Full-time (FT)	0.75–1.0 FTE	Eligible for medical, prescription drug, dental, vision, HSA, FSA, life insurance and disability benefits.	Eligible for medical, prescription drug, dental, vision, HSA, FSA, life insurance and disability benefits.
Half-time (HT)	0.5–0.74 FTE	Eligible for medical, prescription drug, dental, vision, HSA, FSA, life insurance and disability benefits.	Eligible for medical, prescription drug, dental, vision, HSA, FSA, life insurance and disability benefits.
Part-time (PT)	0.1–0.49 FTE	Not eligible at hire.	Eligible for medical, prescription drug, dental, vision, HSA, FSA, life insurance and disability benefits if averaging 20+ hours/ week.*
PRN/pool/temp	Varies	Not eligible at hire.	Eligible for medical, prescription drug, dental, vision, HSA, FSA, life insurance and disability benefits if averaging 20+ hours/ week.*

* Based on annual testing.

Eligible dependents

Eligible dependents include your:

- Legal spouse or common law spouse
- Children up to age 26 (regardless of student status or marital status):
  - Natural children
  - Stepchildren
  - Foster children
  - Adopted children
  - Children for whom you have legal documentation requiring insurance coverage who also qualify as your dependent or tax dependent

Dependent verification

Dependent verification is required for ALL dependents. If documentation is not received within 31 days of the effective date of coverage, dependent coverage will end. If you have already verified your dependents, no action is needed.

How to submit verification documentation

You will receive an email from dependentverification@alight.com with instructions for submitting documentation.

Dependent category	Documentation required
Legal spouse or common law spouse	• Marriage certificate, ***or*** • Declaration and registration of informal marriage, ***or*** • Document based on church or civil records issued by the jurisdiction where the marriage took place
Child	**Natural-born child** • Birth certificate, ***or*** • Hospital certificate (verification of birth facts), ***or*** • Court order establishing a parent-child relationship
	Stepchild • One of the documents in the *Natural-born child* section above, ***AND*** • Documentation showing that the employee is married to the parent
	Adopted child, finalized adoption • Final adoption papers, ***or*** • Amended birth certificate naming the employee as the parent
	Adopted child, pending adoption: Proof of placement papers (like a statement from the adoption agency or court order placing the child in the employee's home that includes the child's name and birth date)
Court order or special case	• Court order signed by a judge, which requires the employee to provide insurance coverage for the dependent(s), ***or*** • Tax documents showing that the dependent is a covered tax dependent

Have questions about dependent verification or documentation?

Call the Benefits Center at 833-938-4154, 7 a.m.-7 p.m. CST, Mon-Fri.

Enrollment

Before you enroll

- **Explore your options:** From health care plans to future tax-free savings with an HSA, explore the benefits you can enroll in.
- **Review the details:** Use this guide to reference what's changing in 2025-2026. Still need help? Talk to ALEX® to help you understand and make decisions about your benefits. Learn more on page 11.
- **Make your selections by the deadline:**

2025-2026 open enrollment

Open enrollment is **Aug. 4-22, 2025**. Submit your benefit elections by **Aug. 22, 2025, at 11:59 p.m. CST**. The benefits you choose will be effective from Oct. 1, 2025-Sept. 30, 2026.

New hire enrollment

You have **31 days from your date of hire** to enroll in your benefits. Benefits will begin on the first day of the month following the date of hire.

How to enroll

There are two ways to enroll:

Workday:

- Go to Workday Benefits.
- Access the *Benefits and Pay* app.
- Make your elections and submit.

By phone: Call the Benefits Center at 833-938-4154, 7 a.m.-7 p.m. CST, Mon-Fri.

When do benefits begin?

Open enrollment

Elections made during 2025-2026 open enrollment are effective Oct. 1, 2025-Sept. 30, 2026.

New hires

Benefits begin on the first day of the month following the date of your hire/rehire.

Qualified life events

Benefits begin on the day of your eligible life event or status change.

Making benefit changes

Benefit elections, by federal regulation, may not be changed until the next plan year's open enrollment. Exceptions are made if an employee has a **qualified life event**.

Qualified life events

Qualified life events include:

- Marriage or divorce
- Birth, adoption or placement for adoption of a child
- Death of your spouse or dependent
- Change in your spouse's employment
- Loss of other health care or Consolidated Omnibus Budget Reconciliation Act (COBRA) coverage
- Your child loses eligibility as a dependent
- A qualified medical child support order (QMCSO) or other court orders
- You or your spouse goes on or returns from unpaid leave of absence
- Significant change in coverage or cost of coverage provided to your spouse by their employer
- You, your spouse or dependent becomes eligible for Medicare or Medicaid

You have **31 days from the date of the qualified life event** to make changes and submit dependent verification documentation.

To make changes, contact the Benefits Center at 833-938-4154 or visit Workday Benefits.

Full-time equivalent (FTE) status change

If you experience an FTE status change, you may be eligible to make changes to your current benefits. **Benefits DO NOT automatically end when an employee changes from full-time (FT) or half-time (HT) status to part-time (PT)/PRN/pool/temp status.** You can make changes to or drop your coverage, but you must actively do so no later than 31 days from the date of your status change.

- **If you end coverage**, coverage will end on the day of your status change.
- **If you add coverage**, coverage will be effective on the date of your status change.
- **If you change dependents covered on your plan(s)**, coverage will be effective from the date of your status change.

Due to the Affordable Care Act requirements, some status changes may not result in the opportunity to change benefits. Email askbenefits@cookchildrens.org to inquire about the details of your situation.

If you leave Cook Children's

If you leave Cook Children's, you may be eligible to continue your health care coverage under the Consolidated Omnibus Budget Reconciliation Act (COBRA). Information about continuation of coverage and the conditions and requirements for obtaining this coverage will be sent to your home address.

When coverage ends

- **Medical, pharmacy, vision** and **dental** benefits end on the last day of the month in which employment ends.
- **Life, disability** and **flexible spending benefits** end on the last day of employment.

Summary of allowable changes in coverage

The following table lists the changes you may be allowed to make for qualified status changes or special enrollment rights. The benefits you select must be consistent with your family status change.

Event	Medical, dental and vision					
	Add plan	Drop plan	Add spouse	Drop spouse	Add child	Drop child
Birth/adoption of child					✓	
Marriage			✓			
Divorce				✓		
Employee gains other coverage		✓				
Employee loses other coverage	✓		✓		✓	
Dependent gains other coverage				✓		✓
Dependent loses other coverage			✓		✓	
Gain eligibility for Medicare/ Medicaid/CHIP		✓		✓		✓
Lose eligibility for Medicaid/CHIP	✓		✓		✓	
Begin leave of absence		✓		✓		✓
Return from leave of absence	✓		✓		✓	
Death of child						✓
Death of spouse				✓		
Employment status change (already enrolled in health benefits)						
Employment status change: HT to FT (not currently enrolled in health benefits)	✓		✓		✓	
Employment status change: Reduction in eligibility		✓		✓		✓
New hire	✓		✓		✓	
Rehire	✓		✓		✓	
Rehire within 31 days	Automatically enrolled in prior coverage					

Benefits overview

The benefits listed in this overview are intended to provide a general summary of the offerings available through Cook Children's. Eligibility for each benefit varies. For detailed information regarding eligibility, coverage and enrollment, refer to the official plan documents on **CookNet**.

	Benefit	Carrier	Overview
Medical	**Medical**	Meritain (Aetna Network)	Two comprehensive medical plan options that cover preventive services at 100% and offer cost savings with in-network providers.
Medical	**Health savings account**	HealthEquity	A personal, tax-free savings account you can use now or later to pay for medical expenses for you or your family. The money, including the contribution from Cook Children's, is yours to keep, rolls over every year and goes with you if you leave.
Medical	**Health reimbursement account**	Cook Children's	An account funded by Cook Children's that is used to pay for medical expenses. Unused funds roll over with limits.
Medical	**Pharmacy**	Capital Rx	Prescription drug coverage with tiered copays is automatically included with both of Cook Children's medical plans.
Medical	**Home host program (inpatient services)**	Cook Children's	Inpatient services performed at a Cook Children's facility will be covered at 100% (after deductible for HSA) for eligible dependents enrolled in a Cook Children's medical plan.
Medical	**Health Care Coordinators**	MyQHealth	Your personal Care Coordinator can assist you with navigating care, costs and coverage.
Medical	**Provider search**	Vālenz Bluebook	Assists with finding high-quality, affordable providers to make health care shopping easier and more cost-effective.
Medical	**Health care flexible spending account**	TaxSaver Plan (Navia)	Set aside pre-tax payroll deductions to cover out-of-pocket health care expenses, such as deductibles, copays and coinsurance, as well as dependent care expenses, like day care or elder care.
Medical	**Dependent care flexible spending account**		
Medical	**Employee health centers**	CareATC	Low- or no-cost comprehensive medical care for employees and dependents (age 18+) who are enrolled in a Cook Children's medical plan.
Medical	**Telemedicine**	Teladoc	24/7 access to board certified doctors via phone or video for minor medical issues.
Medical	**Virtual exercise therapy**	Hinge Health	Virtual program to manage joint and muscle pain with short, guided exercises, personal coaching and other tools to track your progress.
Medical	**Prediabetes, blood pressure and weight management**	Transform	Empowers members to prevent and manage prediabetes, high blood pressure and obesity with coaching, smart devices and proven behavior change.
Medical	**Fertility, maternity and parenting support**	Maven	Free, virtual support for every step of the parenthood journey—from fertility to postpartum—with access to specialists, expert resources and help navigating your benefits.
Medical	**Virtual digestive care**	Oshi Health	Virtual care to help you manage digestive issues, including irritable bowel syndrome, Crohn's or bloating with expert support, personalized plans and ongoing relief.
Dental and vision	**Dental**	MetLife	Preventive, basic, major and orthodontic services with 100% coverage for cleanings and exams.
Dental and vision	**Vision**	Superior Vision	Coverage for exams, lenses, frames, contacts and medically necessary vision correction procedures.

	Benefit	Carrier	Overview
Retirement	**403(b) and 401(a)**	Fidelity	403(b) plan with options to defer pre-tax, Roth (after-tax) or a combination of both. Eligible employees contributing to the 403(b) will receive an employer-matching contribution in a 401(a) plan.
Time off, leaves of absence and disability	**Paid time off**	Cook Children's	Accrued PTO program, PTO sellback program and an emergency PTO sellback program.
	Leave of absence/ Family and Medical Leave Act (FMLA)	The Hartford	45 days (leave of absence) or 12 weeks (FMLA) of unpaid, job-protected leave for qualifying medical, personal or educational purposes.
	Paid parental leave		Six continuous weeks of company-paid leave for bonding after the birth or adoption of a child.
	Short-term disability		Pays 70% of the employee's base pay, up to $2,500/week for a maximum of 25 weeks.
	Long-term disability		Pay 50% of base pay plan for full-time employees. Options for full-time and half-time employees to buy up to 60% of base pay plan.
Life and AD&D	**Employee life and accidental death and dismemberment (AD&D)**	Securian	Financial protection for your loved ones in the event of your death with coverage of three times your annual base salary, up to a maximum of $1 million. For eligible employees.
	Supplemental life		Supplemental life insurance for employees, spouses and children.
Health, wellness and mental health resources	**Employee assistance program (EAP)**	Uprise Health	Free, confidential support for all employees and their families, including up to 10 face-to-face, video or phone counseling sessions per issue.
	Occupational Health	Cook Children's	Helps keep employees safe, healthy and work-ready with onsite services for injury care, health screenings, immunizations and more.
	Beneficiary support	Empathy	Compassionate, expert support and timesaving tools to help beneficiaries navigate the practical and emotional challenges after losing a loved one.
	First responder support	Responder Health	Confidential support for front-line workers dealing with stress and trauma.
	Wellness program: Healthy Me	Personify Health	Join challenges and access programs, classes and resources that support healthy habits and your well-being. Plus, earn up to $235 per year in rewards while taking steps to improve your overall wellness.
	Weight management	Noom	A free app that can help you build healthy habits and reach your weight goals using a psychology-based approach.
	Mental health apps	Headspace	A meditation and mindfulness app available to support your mental well-being with guided sessions, sleep aids, stress relief tools and more.
		Sleepfit	A digital sleep health program designed to help you improve your sleep habits through personalized tools, education and support for better rest and overall well-being.
		Aaptiv	A fitness app offering unlimited access to audio- and video-guided workouts, programs, and coaching to help you stay active and reach your wellness goals anytime, anywhere.
	Onsite fitness center (Fort Worth medical center)	Wellness Zone	Free, 24/7 fitness center offering equipment, group classes, Peloton® bikes, virtual workouts and expert staff support on the main campus.

	Benefit	Carrier	Overview
Lifestyle benefits and financial wellness	**Adoption assistance**	Cook Children's	Reimbursement for adoption-related expenses, up to the 2025 IRS limit of $17,280.
	Backup care	Bright Horizons	Backup care for children or adult loved ones when your regular care falls through including up to 10 subsidized uses per year.
	Child care	Kids' Place	Child care center near the Fort Worth medical center campus that offers convenient, high-quality early education and care for employees' children.
	Pet insurance	ASPCA	Choose the plan that fits your budget, with varying deductibles, maximums and reimbursement percentages.
	Legal services	Legal Shield	Access to experienced attorneys for everyday legal matters with optional identity theft protection available.
	Legal, financial and grief support	LifeWorks	Legal, financial and grief support resources, including consultations, tools and expert guidance, accessible online or by phone.
	Medicare guidance	Medicare Choice Group	Free, personalized help with Medicare decisions and enrollment for all Cook Children's employees and their loved ones.
	Tuition assistance	EdAssist	Tuition reimbursement for degree-related courses.
	Student loan refinancing	SoFi	Refinance your student or Parent PLUS loans (federal or private) with low rates and a 0.125% discount.
	Credit union	Educational Employees Credit Union	Offers bonuses and discounts to all employees.
	Discounts	Abenity	Exclusive employee discounts on food, entertainment, travel and more.
	Concierge and Travel Services	Cook Children's	Can help with travel planning, event tickets, massages and more.
	Emergency travel benefits	Redpoint	24/7 emergency travel support for employees traveling 50+ miles from home.
	Badge swipe program	Cook Children's	Make cashless purchases at our medical center retail outlets, with charges deducted from your paycheck.

Do you know which plans are best for you? Talk to Alex®!

ALEX® is the host of a unique, online experience that will help you understand and make decisions about your benefits. He speaks in plain English—no insurance talk—and is available to help you figure out which benefits plans are best for you.

Get started now by visiting start.myalex.com/cook or scanning the QR code.

Medical

Cook Children's offers two medical plans administered by Meritain: the health savings account (HSA) plan and the health reimbursement account (HRA) plan. Both plans cover the same services and procedures, and both have access to Aetna's network of providers.

- Preventive care services (like annual physicals, annual well-woman exams, annual well-baby visits, etc.) are 100% covered.
- You'll pay less for care when you use providers in the ***Aetna Choice POS II–Open Access network***. Log in to cookchildrensmyqhealth.com to see if your provider is in the network.
- If a dependent covered on your Cook Children's medical plan needs inpatient services, they can receive care at a Cook Children's facility, to be covered at 100% (after deductible for HSA), through our **home host program**.*

**If inpatient services for children aged 14 and below are not performed at Cook Children's, a $3,000 surcharge applies, plus applicable deductible and coinsurance. The surcharge does not apply to mental health or normal birth and delivery.*

To be eligible for an HSA, you must NOT be:

- Covered by any other medical plan, including your spouse's health insurance.
- Covered by your own or spouse's full-purpose (traditional) flexible spending account.
- Enrolled in any part of Medicare or Tricare.
- Receiving veteran health benefits now or in the past 90 days for a non-service connected disability.
- Claimed as a dependent on another person's tax return.

Health savings account (HSA)

If you enroll in the HSA medical plan, you'll receive a health savings account (HSA) in your name through HealthEquity. An HSA is a tax-advantaged personal savings account that you can use for qualified health care expenses.

- The account and the funds within it are yours to keep forever, even if you retire or leave Cook Children's.
- If your HSA balance is over $1,000, you can invest the extra money — and in most cases, you won't pay taxes on what you earn.

HSA contributions

Contribution limits

You can contribute pre-tax dollars to your HSA, up to the IRS limits, each year.

	2025	2026
Employee only	$4,300	$4,400
Family	$8,550	$8,750

If you are age 55 or older, you can contribute an additional $1,000 annually.

Cook Children's HSA contributions

Cook Children's contributes to your HSA. These contributions, plus any contributions you make, may not exceed the yearly maximum. Plan your contributions accordingly.

	2025 - 2026
Employee only	$250*
Family	$750*

** These funds are contributed to your account biweekly.*

Changing your contributions

You can change your HSA contribution anytime throughout the year. Changes take effect in the following paycheck. There are two ways to change your contributions:

- Log in to Workday Benefits:
  - Access the *Benefits and Pay* app.
  - Click *Change Benefits* and then *Change HSA Contributions.*
- Contact the Benefits Center at 833-938-4154.

Triple tax benefits with an HSA

There are three ways an HSA can save you money:

1. You don't pay taxes on the money you put in.
2. Your savings grow without being taxed.
3. You don't pay taxes when you use the money for eligible health expenses — now or in the future.

Health reimbursement account (HRA)

If you enroll in the HRA medical plan, you'll receive an HRA that's funded by Cook Children's.

- You can use your HRA money only for medical costs that are covered by the medical plan. Eligible medical expenses are automatically paid for using the HRA funds until they're exhausted. These medical expenses count toward your deductible and coinsurance.
- You pay for care only after the HRA fund is exhausted.
- If you don't use all your HRA funds, unused amounts can roll over into next year, up to a total fund maximum of:
  - $1,500 for employee-only coverage
  - $3,000 for family coverage
- If you change or terminate your plan, or if you leave Cook Children's, you forfeit any remaining HRA funds.

Cook Children's HRA contributions

Cook Children's puts money into your HRA at the start of the plan year:

	2025-2026
Employee only	$750
Family	$1,500

If you enroll or change coverage during the year, the amount is adjusted based on when your coverage starts.

Compare the plans

	HSA plan		HRA plan	
	In-network	Out-of-network	In-network	Out-of-network
Cook Children's contributions				
Employee only	$250[1]		$750[2]	
Family	$750[1]		$1,500[2]	
Annual deductible:[3, 4] You pay up to this amount before coinsurance.				
Employee only	$2,000	$6,000	$1,500	$6,000
Family	$4,000	$12,000	$3,000	$12,000
Out-of-pocket (OOP) maximum:[5] Deductible and medical/pharmacy expenses apply to the OOP maximum. Once you meet the OOP maximum, Cook Children's covers 100%.				
Per individual	$4,000	Unlimited	$5,000	Unlimited
Per family	$8,000	Unlimited	$10,000	Unlimited
Preventive care: Annual adult, child and newborn care, screenings, immunizations, etc.				
Cook Children's covers:	100%	50% after deductible	100%	50% after deductible
Copays and coinsurance: Copays are fixed amounts you pay for services. After the deductible has been met, Cook Children's covers the listed coinsurance percentage, and you pay the remaining eligible costs. Once the OOP maximum is met, Cook Children's covers 100%.				
Teladoc	Copay (varies by service)	N/A	Copay (varies by service)	N/A

Continued on next page.

<table>
<tr><th></th><th colspan="2">HSA plan</th><th colspan="2">HRA plan</th></tr>
<tr><th></th><th>In-network</th><th>Out-of-network</th><th>In-network</th><th>Out-of-network</th></tr>
<tr><td colspan="5">Copays and coinsurance: Copays are fixed amounts you pay for services. After the deductible has been met, Cook Children's covers the listed coinsurance percentage, and you pay the remaining eligible costs. Once the OOP maximum is met, Cook Children's covers 100%.</td></tr>
<tr><td>Office visit
Primary care or specialist</td><td rowspan="8">80% after deductible</td><td rowspan="8">50% after deductible</td><td rowspan="8">80% after deductible</td><td rowspan="8">50% after deductible</td></tr>
<tr><td>Urgent care</td></tr>
<tr><td>Ambulance</td></tr>
<tr><td>Hospital inpatient or outpatient facility</td></tr>
<tr><td>Surgical services</td></tr>
<tr><td>Diagnostic lab, X-ray</td></tr>
<tr><td>Home health care</td></tr>
<tr><td>Mental health, chemical dependency</td></tr>
<tr><td>Emergency room
Including related expenses (radiology, pathology, etc.)</td><td colspan="2">80% after deductible</td><td colspan="2">80% after deductible</td></tr>
<tr><td>Home host program inpatient services[6]
Inpatient stay at a Cook Children's facility</td><td>100% after deductible</td><td>N/A</td><td>100%</td><td>N/A</td></tr>
<tr><td rowspan="2">Speech, physical and occupational therapy</td><td colspan="2">60 total visits per plan year (includes all three therapies)</td><td colspan="2">60 total visits per plan year (includes all three therapies)</td></tr>
<tr><td>80% after deductible</td><td>50% after deductible</td><td>80% after deductible</td><td>50% after deductible</td></tr>
</table>

1. Annual amounts contributed to your HSA by Cook Children's. Funds are contributed biweekly.
2. Annual amounts contributed to your HRA by Cook Children's. The entire amount is contributed on Oct. 1, or, for midyear enrollments, the contributions are pro-rated, based on the date the coverage is effective.
3. With family coverage, the deductible is unembedded. This means the full family deductible must be met before any member transitions to coinsurance—there is no individual deductible. Medical expenses count toward the deductible for HSA and HRA. Pharmacy expenses count toward the deductible for HSA only.
4. HRA funds must be used first and are applied to the deductible.
5. The OOP maximum is embedded. This means no individual employee or family member will exceed the applicable maximum amount in a plan year.
6. If inpatient services could be provided at a Cook Children's facility but are performed elsewhere, a $3,000 surcharge applies. Learn more on page 16.

Medical plan costs

Biweekly paycheck costs

		Employee only		Employee + spouse		Employee + child(ren)		Employee + family	
	Annual salary	**HSA**	**HRA**	**HSA**	**HRA**	**HSA**	**HRA**	**HSA**	**HRA**
Full-time employees	Under $70K	$16	$33	$137	$174	$103	$147	$224	$287
	$70K - $130K	$34	$62	$198	$258	$156	$205	$320	$400
	Over $130K	$39	$70	$214	$280	$168	$222	$342	$432
Half-time employees*	Under $35K	$33	$66	$276	$347	$206	$293	$448	$574
	$35K - $65K	$69	$125	$397	$516	$310	$410	$638	$801
	Over $65K	$80	$141	$429	$560	$336	$445	$685	$863

* Half-time employees age 50 and over with at least two years of service will pay the full-time biweekly paycheck costs. Full-time premium tier will be based on your current half-time hourly rate multiplied by 2,080.

Pharmacy

Pharmacy benefits through Capital Rx are automatically included with your medical plan enrollment. You'll receive a separate ID card to use for prescriptions. Your out-of-pocket costs will depend on whether the medication is generic or brand-name, and if it's listed as preferred or non-preferred by Capital Rx.

- **Certain generic medications are free for asthma, heart conditions, diabetes, hypertension and cholesterol.** Check the Benefits page on **CookNet** for a complete list.
- **Step therapy is required for all prescriptions.** That means you must try a generic prescription before a brand name prescription, if a generic is available. If a generic drug is not proven to be effective, you may be approved for the brand name drug.

You can download the Capital Rx mobile app by searching Capital Rx in the app store.

To register, visit app.cap-rx.com/register or scan the QR code and follow the following steps:

1. Fill in your personal information and click *VALIDATE*.
2. Complete the credentials form and click *CREATE ACCOUNT*.
3. Check your email and locate the verification code sent from Capital Rx.
4. Enter the code provided to validate your email address.

Register for Capital Rx

Covered medications

To learn if your medication is covered, review our plan's formulary listing. The formulary will outline the coverage status of a medication and includes if a prior authorization, step therapy, or quantity limit applies. To view the formulary specific to your prescription benefit plan, log into the member portal app.cap-rx.com/login. Use the navigation menu and select "Lookup Formulary" to learn more about medications that are covered.

NEW! Employees can now fill their prescriptions, including maintenance medications and specialty medications, at our own Cook Children's pharmacies! You can come into any of our pharmacy locations to pick up your prescriptions during our operating hours. Signing up for a MyCookChildren's app makes requesting prescriptions and tracking your refills super easy.

In addition to the Cook Children's pharmacies, you can utilize any of the pharmacies in the Capital Rx network. Capital Rx maintains a national network of more than 60,000 pharmacies, including national chains and most independent pharmacies. To confirm if your pharmacy is in the network, log in to app.cap-rx.com/login and click on "Nearby Pharmacies" to find a pharmacy near you.

Medication costs

Visit the Capital Rx enrollment site enrollment.cap-rx.com/?client=cookchildrens to check the costs of your medications and for additional details on the plan.

Pharmacy plan coverage

		What you pay	
Drug type		**Retail** (30-day supply)	**Pharmacy** (90-day supply)
HSA[1]	Generic	$9 copay after deductible	$18 copay after deductible
	Preferred brand name	20% (max. $60) after deductible	20% (max. $150) after deductible
	Non-preferred brand name	50% (max. $125) after deductible	50% (max. $312.50) after deductible
	Specialty	20% (max. $250) after deductible	N/A
HRA[2]	Generic	$9 copay	$18 copay
	Preferred brand name	20% (max. $60)	20% (max. $150)
	Non-preferred brand name	50% (max. $125)	50% (max. $312.50)
	Specialty	20% (max. $250)	N/A

1. Pharmacy expenses count toward your medical plan deductible and maximum out-of-pocket.
2. Pharmacy expenses don't count toward your medical plan deductible but do count toward your medical plan maximum out-of-pocket.

Home host program (inpatient services)

If you're enrolled in a Cook Children's medical plan:

- Inpatient care for eligible dependents at a Cook Children's facility is covered at 100%.*
  - Outpatient observation services also may be covered in full under the home host benefit, if billed with an approved revenue code.**
  - Nonemergency transfers using Cook Children's Teddy Bear Transport also are covered as part of the home host program.
  - If a family member is admitted directly from a Cook Children's Emergency Department (ED) into inpatient care or approved outpatient observation, the ED visit is included as part of the home host program.
- If the care is available at a Cook Children's facility but received elsewhere, you may face a $3,000 penalty.***
  - If a covered family member is admitted to a different hospital and is stable, they must be transferred to a Cook Children's facility (if appropriate services are available) to avoid the penalty.

* HSA participants must meet their deductible before the 100% benefit starts.

** Whether or not the stay will be covered at 100% is based on the code that is submitted to insurance. If the claim is billed as inpatient, or as one of the approved outpatient observation codes, all services associated with that stay will be covered at 100%. If the visit is billed with codes other than these, normal benefits will apply (the 100% home host benefit will not apply).

*** Penalty only applies to age 14 and below and does not apply to mental health or normal birth and delivery.

MyQHealth

MyQHealth Care Coordinators

MyQHealth can assist you with all your health care-related issues and questions. MyQHealth Care Coordinators organize and simplify your medical and prescription benefits to provide you with a better experience when you need care. From medical claims to checkups and even pre-certifications, your Care Coordinators are with you every step of your health care journey.

Care Coordinators do things like:

- Verify coverage
- Provide health education resources
- Advocate for your care
- Help manage chronic conditions
- Find in-network providers
- Contact providers to discuss treatment
- Answer claims, billing and benefits questions
- Create health improvement plans
- Help reduce unnecessary out-of-pocket costs

Get started

To get started with a Care Coordinator, call 888-552-6455 (7:30 a.m.-9 p.m. CST, Mon-Fri), visit cookchildrensmyqhealth.com or scan the QR code to download the MyQHealth - Care Coordinators app.

Vālenz Bluebook

Make shopping for health care easy with Vālenz Bluebook (formerly known as Healthcare Bluebook). Save money by choosing high-quality, affordable health care providers. With Vālenz Bluebook, you can:

Search
See cost and quality information for facilities and doctors in your area.

Compare
Compare providers that offer great quality at a Fair Price™.

Save
Save money on out-of-pocket costs.

Get started

To get started with Vālenz Bluebook (provided by MyQHealth), call 888-552-6455 (7:30 a.m.-9 p.m. CST, Mon-Fri), visit cookchildrensmyqhealth.com or scan the QR code to download the MyQHealth - Care Coordinators app.

Flexible spending accounts (FSAs)

FSAs let you set aside money from your paycheck before taxes to pay for certain out-of-pocket expenses, like deductibles, copays and coinsurance, as well as dependent care (day care) expenses. At Cook Children's, our FSAs are administered by TaxSaver Plan (Navia).

Health care FSA (HCFSA)

The HCFSA can be used to pay for eligible expenses for you and your family.

- **Who can use it:** The HCFSA can be used by employees (and family members, if applicable) enrolled in the HRA medical plan or not enrolled in a Cook Children's medical plan.
- **What you can pay for with the HCFSA:** The HCFSA can be used to pay for medical, pharmacy, vision and dental expenses (deductibles, coinsurance, copays, etc.) and eligible over-the-counter items (bandages, diabetic supplies, etc.).
- **Roll over up to $660:** Up to $660 of unused funds can roll over to the next plan year, if you re-enroll for the following plan year. Any amount over $660 will be forfeited—so use it or lose it! (Rollover dollars are in addition to the new plan year HCFSA election and do not impact the FSA maximum pre-tax election.)

Limited purpose FSA (LPFSA)

If you're enrolled in the HSA medical plan, you're not eligible to use an HCFSA, but you can use an LPFSA. The LPFSA covers dental and vision expenses until the medical deductible is met.

- **Who can use it:** The LPFSA can be used by employees (and family members, if applicable) enrolled in the HSA medical plan.
- **What you can pay for with the LPFSA:** The LPFSA can be used to pay for vision and dental expenses until you meet your deductible. Once you meet your deductible, you can use the LPFSA to pay for medical and prescription expenses.
- **Use it or lose it:** Any unused funds in the LPFSA will be forfeited, so use it or lose it!

With the HCFSA and LPFSA:

- You can contribute up to $3,300 per plan year (Oct. 1, 2025-Sept. 30, 2026). The entire amount you elect to contribute for the year is available the date the plan becomes active, regardless of how little you have paid into the account so far.
- Claims must be incurred during the plan year (Oct. 1, 2025-Sept. 30, 2026) and submitted by Dec. 31, 2026, to be eligible for reimbursement.

Dependent care FSA (DCFSA)*

The DCFSA can help eligible employees pay for dependent day care expenses using pre-tax dollars.

- **Who can use it:**
  - Whether enrolled in any other Cook Children's benefits or not, eligible employees may opt to participate in the DCFSA.
  - The DCFSA can be used to pay for care for your child or elderly parent who lives with you and depends on you for financial support. They must also meet the IRS definition of an eligible dependent, like when you file your taxes.
- **What you can pay for with the DCFSA:**
  - Child care for dependents under age 13, including nursery school, day care centers, in-home day care providers, before- and after-school care (if not included in tuition), and day camps.
  - Adult day care and other elder care.

For a complete list of eligible expenses, review IRS Publication 503: irs.gov/pub503.

- **With the DCFSA:**
  - You can contribute up to $5,000 per plan year (Oct. 1, 2025-Sept. 30, 2026). You can only be reimbursed for the amount that has been deposited in your account at the time of your claim.
  - Claims must be incurred during the plan year (Oct. 1, 2025-Sept. 30, 2026) and submitted by Dec. 31, 2026, to be eligible for reimbursement.

** You are not eligible for the DCFSA if you make more than $62.50 per hour.*

FSA debit card

TaxSaver Plan (Navia)'s FSA debit card allows you to pay for eligible expenses at the point of sale when you pay for eligible expenses. **However, you must keep your receipts and Explanation of Benefits** in case you're asked to prove the expense was eligible. If you can't provide proof when requested, your card may be turned off, and the charge could become taxable.

FSA claims reconciliation process

To help keep your FSA debit card active and reduce the number of times you're asked for receipts, TaxSaver Plan (Navia) automatically checks your spending after the claims filing deadline (Dec. 31). This process applies if you're enrolled in Cook Children's medical, dental, pharmacy or vision plans.

TaxSaver Plan (Navia) will add all your electronic claims data received from the insurance carriers and compare it to any paid debit card and paper claims. Then...

- If the claims total meets or exceeds the total amount spent on the debit card, you won't be asked to submit any documents to verify your debit card expenses.
- If the claims total does NOT match or exceed the debit card transactions, TaxSaver Plan (Navia) will contact you to submit additional documentation verifying your transactions.
- If you typically use your FSA debit card to pay for eligible expenses for yourself or a dependent not covered under Cook Children's insurance plans, you may be asked to submit documents to verify your FSA debit card expenses (following each use of the card).

Keep all receipts for expenses paid with your FSA, as you may be required to submit them.

Employee health centers

Our CareATC primary health centers offer comprehensive medical care with little to no cost to the employee.

Services at CareATC*

- **Preventive care:** Annual physicals, gynecological exams, prostate exams and sports physicals
- **Chronic disease management:** Diabetes, hypertension, asthma, etc.
- **Diagnostic testing and screenings** including lab work
- **Personal health assessments**
- **Virtual visits** available for established patients
- **Minor illness and injury treatment** for ALL employees, even if you're not enrolled in a Cook Children's medical plan
  - Adult immunizations
  - Cold, flu, upper respiratory infections and sinus infections
  - Minor injuries, like sprains, strains or lacerations
  - Skin rashes
  - Gastrointestinal issues
- **Mental health counseling:** Confidential sessions with counselors onsite at CareATC on Henderson Street in Fort Worth for stress, anxiety, relationships, family concerns and more
- **Virtual visits** for established patients

* *Employees and dependents age 18 and over who are covered on a Cook Children's medical plan are eligible to use CareATC for medical services. Dependents age 13 and over are eligible to use CareATC for mental health services.*

Locations

- Several clinics are located in the DFW metroplex.
- The location closest to the Fort Worth medical center campus is at 500 Henderson St., Fort Worth, TX 76104.

Get started

To schedule an appointment or find additional CareATC locations and hours, call 713-769-9911, log in to careatc.com/patients or scan the QR code to download the CareATC app. To find locations outside of Texas, call 918-550-5596.

CareATC costs

- **HSA plan participants:** $10 fee
- **HRA plan participants:** Free
- **Employees not enrolled in a Cook Children's medical plan:** $10 per visit for minor illnesses and injuries.

Benefits of using CareATC

- More time with providers
- Same-day or next-day appointments
- Little to no wait times
- Low to no cost for you and your family, and no-cost lab work

Download the app

Conveniently make appointments 24/7, find locations close to you, access your medical records and view provider bios.

Telemedicine

Teladoc® is a convenient alternative to urgent or emergency care visits. U.S. board certified physicians are available anytime, anywhere and can resolve many nonemergency medical issues via phone or online video.

Download the app

Go one step further now, so when you need care, you're ready. Scan the QR code to download the Teladoc app.

Register now, before you need care!

Employees and dependents age 18 and older are encouraged to register for Teladoc now—so when you need care, you're ready to use it without delay.

1. Go to teladoc.com.
2. Click *Register Now* to set up an account.
3. Fill out the required fields—your member ID can be found on your medical insurance ID card.
4. Click *Next* and continue completing the required fields.
5. Finally, click *Create account*.

Once the employee's account is created, eligible dependents under 18 years of age can be added in your account settings under the primary member.

How to use Teladoc

1. Contact Teladoc 24/7/365 at teladoc.com or call 855-TELADOC (835-2362).
2. Talk to a physician within minutes.
3. Resolve the issue.

What can Teladoc help with?

Teladoc physicians can provide:

Care for physical conditions		
Acid reflux	Cold	Joint pain/swelling
Allergies	Constipation	Laryngitis
Animal/insect bites	Cough	Pink eye
Arthritis	Croup	Poison ivy/oak
Asthma	Dizziness	Rash
Backache	Eye infection/irritation	Respiratory infection
Blood pressure issues	Fever	Sinusitis
Bowel/digestive issues	Flu	
Bronchitis	Headache/migraine	

Support for behavioral health needs
Addiction
Anxiety
Depression
Family difficulties
Grief
Stress

What does Teladoc cost?

You will pay the full visit cost for care until you meet your deductible. Teladoc visits will be covered 100% after you meet your deductible.

Get started

After you register, log in to your account at teladoc.com or call 855-TELADOC (835-2362) to request a phone or online video consultation with a Teladoc doctor.

Virtual exercise therapy

Hinge Health is a virtual exercise therapy program designed to address chronic back, knee, hip, neck and shoulder pain without drugs or surgery. The program includes:

- **Personalized exercise therapy** to improve strength and mobility in short, 15-minute sessions
- **One-on-one health coaching** to provide motivation and support via text, email or call
- **Interactive education** to teach you how to manage your specific condition
- **Hinge Health kit** with a free tablet and wearable motion sensors that will give you live feedback during exercises

Hinge Health is available to all employees and their covered family members who are enrolled in a Cook Children's medical plan.

Get started

To learn more or apply, call 855-902-2777 or visit hingehealth.com/cook-oe.

Prediabetes, blood pressure and weight management

Transform is a 12-month digital health program that helps people improve their health and lower their risk of chronic conditions like prediabetes, high blood pressure and unhealthy weight. It combines smart tools—like a connected scale or blood pressure monitor—with personal coaching, simple lessons and progress tracking to support lasting lifestyle changes. Backed by research and trusted by the Centers for Disease Control and Prevention, Transform delivers better results than similar programs, helping members feel healthier, stay motivated and take control of their well-being.

Get started

Visit app.personifyhealth.com, go to *Benefits* and select *View All* to find *Transform*.

Fertility, maternity and parenting support

Maven offers personalized, virtual care for every stage of family planning, including fertility, pregnancy, postpartum and the transition back to work.

With Maven, you'll have access to:

- On-demand virtual visits with Maven OB-GYNs, lactation consultants, doulas, mental health professionals, nutritionists, career coaches and more
- A dedicated care advocate who can help you find care, navigate your health benefits, find the right in-network providers and more
- Expert resources like virtual classes, trusted articles and community forums

Maven is available at no cost to all employees and covered family members enrolled in a Cook Children's medical plan.

Get started

To activate your membership, download the Maven clinic app or visit mavenclinic.com/join/takecare.

Virtual digestive care

Oshi Health is a virtual digestive health clinic that helps you take control of gastroenterology (GI) issues such as Crohn's disease, ulcerative colitis, irritable bowel syndrome, bloating and nausea. Their team of specialists delivers ongoing, personalized care designed to get to the root of your symptoms.

With Oshi Health, you'll receive:

- Visits with GI providers
- Tailored dietary guidance
- Personalized care plans
- Gut-brain therapies

Already seeing a gastroenterologist? Oshi Health can complement your current care with a team-based approach focused on long-term results.

Oshi Health is offered at no cost to employees and covered family members enrolled in a Cook Children's medical plan.

Get started

Get started at oshihealth.com/cookchildrens or call 646-876-8455.

Dental

Dental coverage through MetLife provides flexible dental coverage, allowing you to visit any dentist, in or out of the network. Choosing dentists in the Preferred Dental Program (PDP) Plus Network helps you save money because MetLife has negotiated fees, reducing costs by up to 40% compared to average charges in the area.

Find an in-network dentist

- If you're already enrolled in the dental plan, log in to metlife.com/mybenefits to find a dentist in the MetLife network.
- If you're not enrolled in the dental plan, go to metlife.com to find a dentist in the MetLife network.

Looking for a dental ID card?
Go to metlife.com/mybenefits to download an ID card, or simply provide the customer number and group number to your provider.

Cook Children's MetLife dental

- **Customer number:** 227703
- **Group number:** 316690

Dental plan coverage

Preferred provider organization (PPO) plan	In-network* (PDP Plus Network)	Out-of-network**
Plan year deductible		
Per individual	$50	$50
Per family	$100	$100
Plan year maximum (excludes orthodontics, diagnostic and preventive services)		
Per individual	$2,000	$2,000
Benefits and covered services**		
Diagnostic and preventive services Exams, cleanings (four per plan year), bitewing X-rays and sealants	100%	100% no deductible – usual/customary rate
Basic services		
Fillings, endodontics (root canals), periodontics (gum treatments), oral surgery	80% after deductible	80% after deductible
Major procedures		
Crowns, inlays, onlays, cast restorations, prosthodontics (bridges, dentures and implants)	50% after deductible	50% after deductible – usual/customary rate
Orthodontics (children and adults)	50%; no deductible up to $2,000 lifetime max. (lifetime max. is not part of plan year max.)	50%; no deductible up to $2,000 lifetime max. (lifetime max. is not part of plan year max.)

* Reimbursement is based on negotiated fees for MetLife network providers.
** Limitations or waiting periods may apply for some benefits; some services may be excluded from the plan. Reimbursement is based on MetLife PPO maximum contract allowances and not necessarily each dentist's submitted fees.

Dental plan costs

Biweekly paycheck costs

	Employee only	Employee + spouse	Employee + child(ren)	Employee + family
Full-time employees	$5.28	$11.81	$12.59	$20.75
Half-time employees	$5.93	$13.26	$14.15	$23.35

Vision

Cook Children's vision plan, provided by Superior Vision, includes coverage for routine eye exams, prescription glasses and contact lenses.

Vision plan coverage

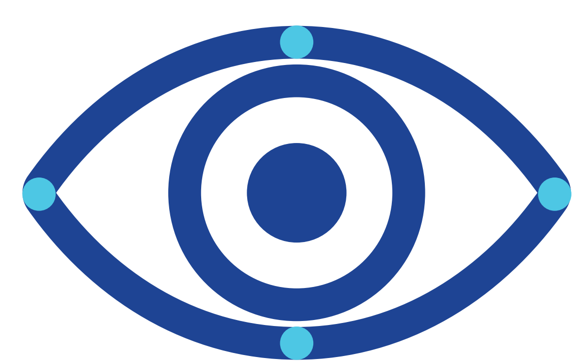
Superior Vision	In-network	Out-of-network
Eye exam *(once every plan year)*	$10 copay	Up to $42 allowance
Frames *(once every plan year)*	$150 allowance	Up to $60 allowance
Lenses *(once every plan year)* Standard scratch-resistant coating, progressive lenses (standard/premium/ultra/ ultimate) and polycarbonate lenses	One pair of standard single-vision or multifocal lenses is covered in full (after $25 copay).	Single vision – $26 allowance Bifocal – $34 allowance Trifocal – $50 allowance Progressives – $34 allowance Lenticular – $80 allowance Scratch-resistant coating – not covered Polycarbonate – not covered
Contact lenses *(once every plan year)*	$150 allowance	$100 allowance
Contact lens fitting[1]	Standard – $25 copay then covered in full Specialty – $50 retail allowance	Not covered
Medically necessary contacts[2]	100% covered	$210 allowance
Laser vision discount	20 to 50% discount for plan participants and eligible dependents. Contact QualSight LASIK at 877-201-3602 for more information.	

1. Standard contact lens fitting applies to a current contact lens user who wears disposable daily wear or extended wear lenses only. Specialty contact lens fitting applies to new contact wearers and/or a member who wears toric, gas-permeable or multifocal lenses.
2. Medically necessary contact lenses are determined at the provider's discretion for one or more of the following conditions: Following cataract surgery without intraocular lens implants; to correct extreme vision problems that cannot be corrected with eyeglass lenses and/or frames with certain conditions, such as anisometropia, keratoconus, irregular corneal/astigmatism, aphakia, facial deformity or corneal deformity. It's recommended that your provider contact Superior Vision before you purchase such contacts.

Vision plan costs

Biweekly paycheck costs

	Employee only	Employee + spouse	Employee + child(ren)	Employee + family
Full-time and half-time employees	$1.04	$2.01	$2.39	$3.52



Retirement

403(b) retirement plan*

All employees are eligible to participate in the 403(b) retirement plan, administered by Fidelity. You can choose to save money either before taxes (pre-tax**), after taxes (Roth***) or a mix of both.

- In 2025, you can contribute up to $23,500.
  - If you're age 50 to 59 or over 64, you are eligible to contribute an additional $7,500 in catch-up contributions.
  - If you're age 60 to 63, you are eligible to contribute an additional $11,250 in catch-up contributions.
- Contribution limits for 2026 can be found once available on irs.gov.
- **To enroll in the 403(b) or to adjust your contributions, including catch-up contributions, visit netbenefits.com or call Fidelity at 877-895-5986.**

Your contributions are always 100% yours—you're fully vested from day one.

New to Cook Children's?

You'll be automatically enrolled in the 403(b) at a 4% pre-tax contribution rate 30 to 45 days after your hire or rehire date unless you choose a different rate.

401(a) matching program

Cook Children's provides a 401(a) matching account to support employees who contribute to the 403(b) retirement plan. You become 100% vested in the employer-matching 401(a) account on your third anniversary with Cook Children's.

Full-time and half-time employees receive an employer-matching contribution, subject to IRS limits, to their 401(a) account each pay period when they contribute to the 403(b).

Part-time, PRN, pool and temp employees may qualify for an annual employer match, deposited in January for the prior calendar year, if they meet all the following criteria:

1. Contributed to the 403(b) in the prior calendar year.
2. Worked more than 1,000 hours during the prior calendar year.
3. Were employed on Dec. 31 of the prior year.

Years of service	If you contribute at least this %,	Cook Children's will match†
< 5 Years	4%	4%
5 – 6 Years	5%	5%
6 – 10 Years	5%	6.25%
11+ Years	5%	7.5%

† Subject to IRS limits

* A 401(k) is available for Cook Children's Health Services Inc. employees with the same plan design as the 403(b).

** Pre-tax contributions allow you to reduce your taxable income for the current calendar year. However, when you take the money out of your retirement plan, you will pay taxes at that time. The taxes will be due on the contributions and investment earnings at the time of withdrawal.

*** Roth contributions allow you to pay taxes on your contributions today. When you take the money out of your retirement plan, this will be tax-free if you meet two qualifications:

1. Your first Roth deferral was made more than five years prior to the withdrawal date, AND
2. You are over the age of 59½ at the time of the withdrawal.

If you don't meet both qualifications, you will only owe taxes on the investment earnings.

Free financial planning session

To schedule a free in-person 30-minute financial planning session with a Fidelity representative, visit fidelity.com/schedule or call 877-895-5986.

Name a beneficiary

A beneficiary is the person you choose to receive your 403(b) Plan benefit in the event of your death. Naming a beneficiary for your 403(b) is an important step in protecting your financial legacy. To designate a beneficiary, visit netbenefits.com or call Fidelity at 877-895-5986.

Manage your account

To view your account, change your contribution rates, update your beneficiary information and more, go to netbenefits.com, call Fidelity at 877-895-5986 or scan the QR code to download and access the NetBenefits app.

Time away from work

Paid time off (PTO)

Cook Children's will provide employees PTO based on length of service and employment status. It can be used for vacation, sick days and holidays.

How you earn PTO

Your PTO accrual depends on your status (full-time, half-time or part-time) and how long you've been with Cook Children's. PTO is accrued each pay period based on your hours worked and increases over time to reward your service.

PTO policy

Access the full PTO policy (HR 200) on **CookNet** for more information about PTO.

New hires

Years of service	Status	PTO accrual rate	Annual days accrued*
Less than 1 year	Full-time	.0654**	22
Less than 1 year	Half-time, Part-time	.0847	22

Existing employees

Years of service	Status	PTO accrual rate	Annual days accrued*	Maximum accrual limit***
Less than 1 year	Full-time Half-time Part-time	.0847	22	-
Beginning 2nd year		.0924	24	-
Beginning 3rd year		.1116	29	58 days (464 hours)
Beginning 10th year		.1308	34	68 days (544 hours)

* Based on a full-time employee working a 40-hour week (8 hours per day) or a half-time/part-time employee working a 20-hour week (4 hours per day).
** New full-time hires are front-loaded 40 hours.
*** The maximum accrual limit means once your PTO bank reaches that cap, you won't accrue more time until you use some of your PTO.

PTO sellback

If you don't plan to use all your PTO, you can choose to sell up to 80 hours back to Cook Children's.

- **Choose in advance:** You must decide how many hours you want to sell for 2026 during the enrollment period: Aug. 4-Nov. 30, 2025. Once submitted, you can't change your election.
- **Only 2026 hours count:** You can only sell back PTO you earn in 2026. Rollover PTO from past years doesn't qualify.
- **Request when ready:** After you've accrued the PTO in 2026, complete the PTO Sellback Form in Workday Payroll to receive payment.
- **Minimum blocks:** PTO must be sold in blocks of at least 8 hours.

Emergency PTO sellback

If you have an unexpected need, you can sell some of your PTO during the year—even if you didn't plan to earlier. Keep in mind:

- Emergency sellback pays 50% of your regular hourly rate, instead of 100%.
- The total amount of PTO you can sell back, including both emergency and regular sellback, is 80 hours maximum per year.

Leaves of absence

Family and Medical Leave Act (FMLA) and leaves of absence (LOA)

The Hartford administers our leave and disability programs, which includes all FMLA, LOA and disability requests.

- The Family Medical Leave Act (FMLA) provides eligible employees up to 12 workweeks of unpaid, job-protected leave in a 12-month period for specified family and medical reasons. Specified military-related reasons allow up to 26 workweeks of unpaid, job-protected leave in a 12-month period.
- Cook Children's LOA policy provides eligible employees unpaid time off from work in excess of three consecutive weeks for medical, personal and educational reasons. An approved LOA allows employees up to 45 days of job protection.

How employees are paid while on leave:

- Paid time off (PTO), if available, must be used for any FMLA/LOA time taken (if not approved to receive disability). If no PTO is available, the time off will be unpaid.
- Benefits-eligible employees may be paid short-term or long-term disability if the claim is submitted and approved by The Hartford. Payment will begin once The Hartford approves the claim. Please review the disability plan details.

Paid parental leave

Paid parental leave (PPL) is a company-paid benefit that will provide up to six continuous weeks of paid leave to eligible employees for bonding following the birth of an employee's child or adoption of a child by an employee. Eligible employees include those who are active and at least .50 FTE (20 hours/week) or benefits-eligible at the time the baby is born or child is adopted, and leave begins. Employees will request PPL through The Hartford, and they must provide proof of birth or adoption.

For birthing employees, PPL will apply after short-term disability ends. PPL will pay 100% of the employee's weekly base pay and FTE status (which you can find in Workday) as of the start of the leave, so if an employee's weekly FTE is 40 and they request six workweeks of PPL, they could expect to receive 240 hours total via Cook Children's Payroll just as they would if they worked those hours. Employees who do not take the full six weeks of PPL in one continuous block of time will forfeit any remaining leave unused. Also, PPL must be taken and conclude within 12 months after the birth or adoption of the child. PPL will run concurrently with FMLA; it does not extend FMLA.

File a claim

Call The Hartford at 877-936-5336 to initiate your leave request or if you have any additional questions about eligibility. You also can access The Hartford via abilityadvantage.thehartford.com.

Claims should be initiated at least 30 days in advance, when foreseeable. If the absence is not foreseeable, provide notice as soon as practicable, but no later than the same day in which the need for leave is known.

Disability

If you're unable to work due to an illness, injury or maternity leave, Cook Children's offers disability coverage through The Hartford to protect your income while you're away from work. Both plans are designed to help support you financially during medical leave and ensure a smoother recovery period.

A tax-advantaged model is used for company-paid short-term and long-term disability plans. That means Cook Children's pays the premiums for these plans, and you will pay a small tax on the premium amount we pay for your coverage each pay period; when/if you use the benefit(s), your disability payments will be tax-free.

There are two types of disability coverage:

Short-term disability (STD)

STD coverage is provided at no cost for all full-time and half-time employees. This benefit helps replace a portion of your income if you're unable to work due to an illness, injury or maternity leave.

How STD works

Following the waiting period (listed below), the plan will pay **70% of the employee's base pay**, up to **$2,500 per week**, for a maximum of **25 weeks**.

Waiting period*
PTO used if available

Benefits paid, if approved
70% of base pay up to $2,500/week, max. of 25 weeks

Week 1 (Day 1 to 7) | **Weeks 2-25 (Day 8 to week 25)**

*There is no waiting period for injuries or accidents.

If you have PTO available, it will be used to cover your scheduled hours during the waiting period. If not, the waiting period will be unpaid.

The standard approval of STD for maternity leave following delivery of a child is six weeks including the first week waiting period.

Once your claim is approved, The Hartford will pay your STD benefits directly.

Be sure your mailing address is up to date in Workday so you receive your payments without delay.

Base pay for STD and LTD is your hourly rate multiplied by your budgeted FTE (0.1 – 1.0), which you can find in Workday.

Long-term disability (LTD)

LTD helps protect your income if you're unable to work for an extended period due to a serious illness or injury.

- **For full-time employees**, Cook Children's provides 50% of a base pay plan at no cost. You can "buy up" to 60% of a base plan.
- **Half-time employees** can purchase 60% of a base pay plan.

How LTD works

- There is a **180-day elimination period**, which means you must be unable to work for 180 days before your benefits can begin.
- The maximum benefit you can receive is **$15,000 per month**.
- For the first 24 months, you will receive benefits if you are unable to perform the specific job you were hired to do—your "own occupation."
- After 24 months, you must be unable to perform "any occupation" (not just your own job) to continue receiving benefits.

Elimination period
No LTD benefits paid (You may use STD/PTO)

Benefits paid
FT: 50% or 60% of base pay, up to $15,000/month
HT: 60% of base pay, up to $15,000/month (if elected)

180 days | **Day 181**

How to estimate your biweekly premium for the 60% LTD coverage:

Full-time employees

(((Annual base pay ÷ 12) / 100) × 0.208) × 12/26

Half-time employees

(((Annual base pay ÷ 12) / 100) × 0.187) × 12/26

Life insurance and other coverage

Basic Life and AD&D

Through Securian Financial, Cook Children's provides basic life insurance and accidental death and dismemberment (AD&D) coverage at no cost for all full-time employees. This policy covers three times (3x) your annual salary, up to $1,000,000.

Supplemental life

Full-time and half-time employees can buy supplemental life insurance for themselves and their family from Securian. Half-time employees must purchase supplemental life in order to have spouse and/or child life insurance.

Employee

- Choose 1x to 8x your salary (up to $1,000,000)
- Guaranteed coverage up to the lesser of 3x salary or $500,000

Spouse

- Coverage available in $10,000 increments (up to $100,000)
- Can't exceed employee's total coverage amount
- Guaranteed coverage up to $50,000

Child

- Coverages of $2,000, $5,000 or $10,000
- Available for children up to age 26

To estimate the biweekly premium for supplemental life insurance:

- 1x pay coverage:

  ((Annual pay / 1,000) × Age rate) × 12/26

- For multiples 2x – 8x coverage, multiply the 1x rate by 2 – 8.
- Note: Employee rates automatically increase with age.

Age rate	
Under 25	0.038
25–29	0.045
30–34	0.06
35–39	0.068
40–44	0.079
45–49	0.124
50–54	0.203
55–59	0.323
60–64	0.495
65–69	0.953
70+	1.988

The biweekly premium for supplemental spouse life insurance is $0.26 per $1,000 of coverage.

Example: If $10,000 coverage is elected for the spouse, the biweekly premium will be $1.20

(10 × 0.26) × 12/26

The biweekly premium for supplemental child life insurance is listed in the table below. These are fixed rates regardless of the number of children insured.

Coverage levels		
$2,000	$5,000	$10,000
$0.22	$0.54	$1.08

For life insurance plans, base pay is your hourly rate multiplied by your budgeted Workday FTE (0.1 – 1.0).

Life insurance evidence of insurability (EOI) requirements

When EOI is required, that means you'll need to answer health questions and get approval before getting certain levels of life insurance coverage.

When you're a new hire or newly eligible

- **Employee:** If you enroll during your initial enrollment period, you will be automatically approved for coverage up to 3x your salary or $500,000 (whichever is less). Coverage over 3x your salary or $500,000 will require EOI.
- **Spouse:** Choose coverage in $10,000 increments, up to $100,000 total (but coverage may not exceed the total amount of employee coverage). You can elect up to $50,000 without EOI. Amounts over $50,000 will require EOI.

Making changes after initial enrollment

- **Employee:** After the initial enrollment period, you'll be able to increase your coverage one level at a time (for example: from no coverage to 1x salary, or from 1x salary to 2x salary, etc.), up to 3x your salary or $500,000, without EOI. Any increase over 3x salary or $500,000 will require carrier approval.
- **Spouse:** After the initial enrollment period, coverage can increase one level at a time (for example: from no coverage to $10,000, or from $10,000 to $20,000, etc.), up to $50,000 without EOI. Any amount above $50,000 needs EOI.
- **Child life insurance:** Elections for child coverage are always guaranteed and never require EOI.

Benefit Scout by Securian Financial

Benefit Scout is a personalized decision-making tool that helps you understand your life insurance options, evaluate how much coverage you may need and get answers to common questions. Take a few minutes to explore your options and make more confident benefit decisions:

- Full-time employees: lifebenefits.com/ccft
- Half-time employees: lifebenefits.com/ccht

Health, wellness and mental health resources

Employee assistance program (EAP)

Life presents us with challenges at work and at home on a daily basis, but you don't need to face these challenges alone. EAP benefits are available to all employees and their families at no cost. The EAP, through Uprise Health, offers confidential advice, support and practical solutions to real-life issues.

- **Confidential counseling:** Up to 10 face-to-face, video or phone counseling sessions per issue (for relationship and family issues, stress, anxiety and other common challenges).
- **24-hour crisis help:** Toll-free access for you or a family member experiencing a crisis.
- **Tess, a well-being chatbot:** 24/7 chatbot for emotional support and check-ins to boost wellness. Text "Hi" to 650-825-9634 to get started.
- **Peer support groups:** Online support groups for addiction, depression, bipolar, anxiety, parenting, LGBTQ+, front-line workers and grief.

Our EAP also provides a wide range of work-life balance services to help you achieve a better balance between work, life and family:

- **Child care services:** Information and support on parenting, school issues, adoption, college planning, teenager challenges, summer camps, day care and other important issues.
- **Adult and elder care services:** Information and services including transportation, meals, activities, prescription drug information, in-home care, daytime care and housing.
- **Legal services:** Access a free 30-minute consultation, by phone or in person, for any non-work-related issue, followed by a 25% discount on legal fees. Create online legal forms, including wills, contracts and leases.
- **Financial help:** Thirty consecutive days of free phone consultations for debt counseling, budgeting, college/retirement planning and taxes, including 25% off certified public accountant services for tax preparation.
- **Mediation services:** Free consultations for personal, family and non-work-related issues.

Coaching through Uprise Health

Get training to develop your resilience, stress management and mental fitness via desktop or mobile app. Access is confidential. Go to uprisehealth.com/members and enter the access code: **cook**.

Additional legal, financial and grief resources

Learn about LifeWorks services on page 35.

Free, confidential help 24/7

800-395-1616
uprisehealth.com/members

Access code: **cook**

Occupational Health

Cook Children's Occupational Health team at the Fort Worth medical center campus is here to help keep you safe, healthy and able to do your job with confidence. It provides services that support your well-being at work, including: new hire processing, annual flu vaccine and immunization programs, tuberculosis testing program, respiratory protection program, treatment of workplace injuries, work accommodation assessments, LOA and FMLA return-to-work processing, workers' compensation management, medications for business travel, loss control activities and medical surveillance and mask-fitting.

Our team can also treat work-related injuries without an appointment: minor sprains/strains, respiratory illnesses, chemical/hazardous materials exposure, minor lacerations and wounds, eye injuries and skin conditions.

Get started

Visit the team at the main medical center campus: 901 7th Ave., Fort Worth, TX 76104 or call 682-885-3837. The team is available from 7 a.m. to 11:45 a.m. and 12:30 p.m. to 5 p.m. CST, Mon-Fri.

Beneficiary support

Cook Children's offers Empathy, a free service for beneficiaries that provides compassionate, all-around support to help them navigate life after the loss of a loved one. Empathy offers:

- **A dedicated care manager:** Live support available for expert guidance on all aspects of loss
- **A personalized care plan:** Step-by-step guidance tailored to the family's needs, helping them understand what to do next
- **Probate and estate settlement guidance:** Assistance navigating the legal process of probate and settling their loved one's estate
- **Time-saving tools:** Help with tasks like closing accounts, funeral planning and more
- **Emotional and grief resources:** A wide collection of meditations, tools and resources around grief and healing

Get started

Register at join.empathy.com/cookchildrens or call 720-821-5772 to speak with the Care Team.

Need help?

Connect with a care manager by:

- Calling 720-821-5772 (8 a.m.-7 p.m. CST, Mon-Sat)
- Using the chat feature 24/7 at join.empathy.com/cookchildrens
- Emailing cookchildrens@empathy.com

First responder support

Available to all Cook Children's employees, Responder Health offers confidential, full-service support tailored to the unique stress and trauma experienced by front-line workers. Their expertise is focused on the specific challenges these employees face and complements our EAP (page 31), which provides support for a wide range of everyday personal and professional issues. Responder Health provides:

- **Confidential crisis hotline:** The crisis hotline, made for front-line workers and answered by front-line workers, is available 24/7. Hotline representatives will connect you with additional resources or individuals equipped to handle your specific situation.
- **Responder Health app:** Front-line workers and their families have access to the Responder Health app that teaches skills and habits for dealing with life's daily stressors. Scan the QR code to download the app and use the unlock code: **Cook21**.
- **Outpatient counseling and inpatient treatment**: Responder Health can help you find a vetted, in-network counselor and/or facility.
- **Peer support:** Cook Children's peer support program can help you overcome the challenges of being a front-line worker through confidential, face-to-face conversations with a certified peer advocate. Reach out if you need help or support dealing with a variety of situations, including:
  - Trauma
  - Relationships
  - Finances
  - PTSD
  - Substance abuse

When you need to talk, call Safe Call Now at 206-459-3020, 24 hours a day, 7 days a week.

Download the app

Use code: **Cook 21**

Apple App Store

Google Play Store

Wellness program: *Healthy Me*

Healthy Me is Cook Children's voluntary employee wellness program, through Personify Health, that's designed to create a culture of health and well-being for all employees. The program includes a yearlong incentive program and a variety of wellness services. All employees are welcome to participate, and spouses enrolled in a Cook Children's medical plan are able to participate in certain programs.

Through Healthy Me and Personify Health, you have access to a wide range of wellness services, educational opportunities and fun, interactive challenges focused on physical, emotional and financial well-being. Plus, **earn up to $235 per year in rewards cash**—redeemable for gift cards, fitness gear and more—just by participating in wellness activities.

Programs and resources include:

- Outdoor walking paths
- Monthly lunch and learns
- Maternity program
- Fitness studio discounted memberships
- Free and confidential disease management programs
- Monthly wellness challenges
- Free and confidential tobacco cessation programs
- Free yoga, Zumba® and other classes at the Fort Worth medical center campus
- Free wellness consultations
- Free 30-minute one-on-one financial consultations

Get started

To access the Personify Health platform, scan the QR code. To receive monthly updates on programs, challenges and incentives, or if you have questions, email wellness@cookchildrens.org.

Noom

Noom is a psychology-based weight loss app designed to help you build healthier habits and make lasting lifestyle changes. It's available to all Cook Children's employees at no cost. To sign up, visit the Healthy Me SharePoint page on **CookNet** and click *Weight Management*.

Onsite fitness center

The Wellness Zone, our fitness center, is located on the second floor of the 901 7th Avenue building on the main medical center campus in Fort Worth. Open 24/7 and free to all employees, the facility features a wide range of cardio and weight equipment, Peloton® bikes, group fitness classes, virtual on-demand workouts, locker area, changing rooms/showers and more.

Fitness professionals are available 5:30 a.m.-8 p.m., Mon–Thurs and 5:30 a.m.-6:30 p.m. CST, Fri.

For more information, contact us at wellnesszone@cookchildrens.org or call 682-303-5064.

Mental health apps

- **Headspace** is your go-to resource for mental health and well-being. It offers guided meditations, sleep support, mental health coaching and access to licensed therapists—all in one easy-to-use app. Whether you're feeling stressed, need help sleeping, or just want to feel more balanced, Headspace is here to support you managing everyday challenges and improving mental clarity for you and your family. Programming is for ages 2-99.
- **Sleepfit** helps you sleep better so you can feel your best every day. It offers digital tools and expert guidance to improve sleep quality, identify sleep issues and support mental health, whether you're a shift worker, a parent or just struggling with rest. Better sleep means better health, safety and performance.
- **Aaptiv** is a fitness and wellness app that makes it easy to stay active anytime, anywhere. Access thousands of on-demand workouts, personalized fitness plans and even a nationwide gym network. It also includes wellness challenges to help keep you motivated and engaged.

Get started

Part 1: Personify Health

1. Log in to app.personifyhealth.com or create an account. To create an account:
   a. Click *Create Account*.
   b. Type in *Cook Children's* in the search bar and click the search result.
   c. Enter the required information and follow the prompts to create your account.
2. Under *Benefits*, choose *Headspace*, *Sleepfit* or *Aaptiv*.
   a. For Aaptiv, click *Log in with your employer/benefits provider* and enter *Personify Health*.
3. Click *Start Now* and then *Confirm and Continue*.
4. Accept the program's Terms and Conditions, if prompted.
5. Move to *Part 2*.

Part 2: Log in to the app

Download the applicable mobile app for iOS or Android and create an account.

Lifestyle benefits and financial wellness

Adoption assistance

Cook Children's offers financial help if you adopt a child. Full- and half-time employees are eligible after one year of service. The benefit reimburses eligible employees for many adoption-related costs, like agency and legal fees, up to the IRS limit, which is $17,280 for 2025.

The policy and additional details can be found on the *Benefits* page on **CookNet**.

Backup care

Need help when regular care plans fall through? Cook Children's partners with Bright Horizons to provide reliable backup care through their Care Advantage Program, so you don't have to miss work. Care services are also available for nannies, senior care, tutoring, pet care and more.

Cook Children's subsidizes up to 10 uses or visits per year. When you need to use backup care:

- Take your loved one to a Bright Horizons center for **$15 per child** or **$25 per family** per day.
- Caregivers can come to your home to care for healthy or mildly ill children for **$6 per hour for up to three children** (minimum of four hours). Bright Horizons handles all the arrangements with trusted caregivers, so you can focus on work.

Once you've used all 10 of your subsidized uses/visits, you can continue to use Bright Horizons to find care providers. However, you're responsible for the full cost of care.

How to create an account

To arrange care, you must have a Bright Horizons account. To create an account:

1. Go to backup.brighthorizons.com.
2. Click *Sign Up* to get started.
3. In the *Employer* field, search for Cook Children's and click *Continue*.
4. Complete the additional required fields.

How to arrange care

You can book backup care up to 30 days in advance. When you need to arrange care, you can:

- **Call 877-242-2737.** Representatives are available 24/7, 365 days a year.
- **Visit clients.brighthorizons.com/cook.** After creating an account (instructions above), log in and click *Find a Center*. Enter your location details to search for a center. In the results, click *Request Details* on the center of your choice.

Kids' Place

Cook Children's supports quality child care and early education for employees and their families. That's why we partner with Kids' Place, a Bright Horizons-managed child development center, located close to Cook Children's Medical Center in Fort Worth. To learn more about tuition and programs, call 817-335-2755.

Pet insurance

With pet health insurance through ASPCA, you can choose a plan that fits your budget, with varying deductibles, maximums and reimbursement percentages, and you can use any vet, including specialists and emergency clinics. It's easy to use—simply pay for your services, then submit a simple claim form with your receipt.

Get started

Visit aspcapetinsurance.com/cookchildrens or call 866-861-9092. Use priority code "**EB11CC**" for your discount.

Legal services

Life brings both expected and unexpected legal challenges. With a legal services plan through LegalShield™, you get access to experienced attorneys for unlimited advice and support on personal legal matters. Services covered include advice, consultation and representation, document preparation, auto assistance and family matters. Plus, you'll get a 25% discount on services that extend beyond plan coverage. Identity theft benefits also are available for purchase.

Get started

Call 817-269-2653 or visit legalshield.com/info/cookchildrens.

LifeWorks: Legal, financial and grief support

If you're enrolled in a life insurance plan with Securian, you have access to LifeWorks—a support service offering help with legal, financial and emotional challenges. LifeWorks offers:

- **Legal support:** Resources such as will preparation templates and a free 30-minute consultation per issue, by phone or in an attorney's office. Additional services are available at a 25% discount.
- **Financial guidance:** Telephone consults or 45-minute counseling session per issue on many topics, ranging from budget analysis to tax planning. Plus, access an online financial fitness assessment.
- **Grief support:** Speak with master's-level consultants by phone at any stage of grief, plus get referrals for loss support.

Get started

Call 877-849-6034 or go to lifebenefits.com/lfg and enter username "**lfg**"and password "**resources**."

Medicare guidance

Navigating Medicare can be confusing, but Medicare Choice Group is here to help through every step of the decision-making and enrollment process. Cook Children's employees, as well as their spouses, parents and loved ones who are eligible for Medicare, are eligible to use this benefit.

Get started

Go to visit.medicarechoicegroup.com/cookchildrens to schedule a one-on-one Medicare consultation or call 855-704-1695 to speak with a Medicare advisor.

Tuition assistance program

Cook Children's supports your educational goals! After six months of employment, full- and half-time employees are eligible for tuition reimbursement for courses taken toward a degree. We partner with EdAssist to administer the Cook Children's Health Care System Workforce Education Program.

The following are included in the tuition assistance program with EdAssist:

- Financial assistance toward the cost of your education – up to $5,250 per year for full-time employees or $2,625 for half-time employees
- A simple web-based approach to applying for and receiving tuition assistance, as well as submitting program and course requests, grades and receipts
- Free, one-on-one coaching sessions with college and university admissions experts to map out your education path, find cost-savings and learn about what your tuition benefit covers
- Access to exclusive discounts on tuition and other fees at 230+ accredited schools in EdAssist's network
- Programs and courses tailored to working adults
- Various professional development resources, tools and helpful webinars

You can log into EdAssist cookchildrens.edassist.com to submit an application, view resources regarding your tuition benefit, access the live chat, schedule a coaching session or submit a support ticket.

Additional information is included in the policy on **CookNet**.

Student loan refinancing

Refinance and combine student loans (federal, private or Parent PLUS) for yourself or your child with SoFi. Variable interest rates start at 2.815%, fixed rates start at 3.35% APR, and you can get a 0.125% rate discount.

Get started

Additional details can be found on the *Benefits* page on **CookNet** or by going to sofi.com/cookchildrens.

Educational Employees Credit Union (EECU)

EECU is a not-for-profit credit union that offers banking services like checking and savings accounts, auto loans and more. It focuses on helping members save money and reach their financial goals. As a Cook Children's employee, you're eligible for these exclusive EECU rewards:

- Get $150 when you open a new Preferred Partners Checking account
- Earn $100 when you take out your next auto loan (you must have a Preferred Partners Checking account)

Get started

Call 817-882-0800, visit eecu.org or visit a local EECU branch (eecu.org/locations).

Discounts

As a Cook Children's employee, you get access to special deals on everything from pizza and movie tickets to zoo visits, hotels and car rentals. With thousands of local and national offers across 10,000+ cities and easy access right from your phone, saving money has never been easier.

Get started

Go to cookchildrens.abenity.com.

Concierge and Travel Services

Cook Children's Concierge and Travel Services team can make your life easier by helping you manage both work and personal tasks. Whether you need help with work travel, planning a vacation, booking a chair massage or getting tickets to movies and theme parks, they've got you covered.

Get started

Learn more about Concierge and Travel Services under the *Departments* tab on **CookNet**.

Emergency travel assistance

If you're enrolled in a life insurance plan with Securian, you have access to emergency travel assistance through Redpoint. When you're traveling more than 50 miles from home, Redpoint provides 24/7 travel support and emergency services to help you stay safe and prepared. Services include:

- **Trip planning help:** Info on passports, visas, vaccinations and currency exchange
- **Medical evacuation services:** Pre-hospital/rental vehicle assistance, transport to nearest appropriate medical facility once hospitalized, mortal remains repatriation, return of dependent children/pets, family member visitation and travel companion transport
- **Security evacuation services:** Transfer to nearest safe area, ID theft support and assistance replacing lost/stolen luggage

Get started

Before you travel, save Redpoint's contact information:

- In the U.S./Canada: 855-516-5433
- Outside the U.S./Canada: 415-484-4677

To learn more, visit lifebenefits.com/travel.

Badge swipe program

As a Cook Children's employee, you can use your employee badge to make cashless purchases at retail locations at our medical centers. Charges are deducted from your paycheck.

- For security and confidentiality, you must be present when using your badge to make a purchase.
- Once you sign up, you're responsible for all charges, even if your badge is lost or stolen.
- Biweekly-paid employees are limited to $200 per pay period.

Get started

To sign up, go to Workday Payroll to complete the authorization to participate in the badge swipe program.

Contacts

Benefit	Provider	Contact Information
Medical	Aetna through MyQHealth Care Coordinators	cookchildrensmyqhealth.com 888-552-6455 7:30 a.m. to 9 p.m. CST, Mon-Fri
Health savings account	HealthEquity	healthequity.com 866-346-5800 24/7/365
Pharmacy	Capital Rx	app.cap-rx.com/login 888-552-6455 7:30 a.m. to 9 p.m. CST, Mon-Fri
Health care coordination	MyQHealth Care Coordinators	cookchildrensmyqhealth.com 888-552-6455 7:30 a.m. to 9 p.m. CST, Mon-Fri
Home host benefit (inpatient services)	Cook Children's	
Provider search	Vālenz Bluebook	
Dental	MetLife Customer number: 227703 Group number: 316690	metlife.com/mybenefits 800-942-0854 7 a.m. to 10 p.m. CST, Mon-Fri
Vision	Superior Vision Group number: 039342	superiorvision.com 844-549-2603 7 a.m. to 8 p.m. CST, Mon-Fri
Flexible spending accounts	TaxSaver Plan (Navia)	naviabenefits.com claim.support@naviabenefits.com 800-328-4337 8:30 a.m. to 5:45 p.m. CST, Mon-Fri
Employee health centers	CareATC	careatc.com/patients 713-769-9911
Telemedicine	Teladoc	teladoc.com 855-TELADOC (835-2362) 24/7/365
Virtual exercise therapy	Hinge Health	hingehealth.com/cook-oe 855-902-2777 8 a.m. to 8 p.m. CST, Mon-Fri
Prediabetes, blood pressure and weight management	Transform	transform.personifyhealth.com (Refer to page 21 for more information)
Fertility, maternity and parenting support	Maven	mavenclinic.com/join/takecare
Virtual digestive care	Oshi Health	oshihealth.com/cookchildrens 646-876-8455 (call or text) 8 a.m. to 6 p.m. CST, daily
Retirement plan	Fidelity	fidelity.com/atwork 877-895-5986 7 a.m. to 9 p.m. CST, Mon-Fri 8 a.m. to 3 p.m. CST, Sat-Sun
Time away from work	Cook Children's	Access the full PTO policy (HR 200) on **CookNet**

Benefit	Provider	Contact Information
FMLA, leaves of absence, disability	The Hartford	abilityadvantage.thehartford.com 877-936-5336 7 a.m. to 7 p.m. CST, Mon-Fri
Life and AD&D	Securian	**Full-time employees:** lifebenefits.com/ccft **Half-time employees:** lifebenefits.com/ccht 800-872-2214 7 a.m. to 7 p.m. CST, Mon-Fri
Employee assistance program	Uprise Health	uprisehealth.com/members Access code: cook 800-395-1616 24/7/365
Occupational Health	Cook Children's	682-885-3837 7 a.m. to 11:45 a.m., 12:30 p.m. to 5 p.m. CST, Mon-Fri
Beneficiary support	Empathy	join.empathy.com/cookchildrens 720-821-5772 8 a.m. to 7 p.m. CST, Mon-Sat
Responder Health	Responder Health	206-459-3020 24/7/365
Wellness program: Healthy Me	Personify Health	To access the Personify Health platform go to enroll.personifyhealth.com. Refer to page 33 for more information. To receive monthly updates on programs, challenges and incentives, or if you have questions, email wellness@cookchildrens.org
Headspace	Headspace	
Sleepfit	Sleepfit	
Aaptiv	Aaptiv	
Weight management	Noom	Find information on **CookNet** > *Weight Management*
Onsite fitness center	Wellness Zone	wellnesszone@cookchildrens.org 682-303-5064 5:30 a.m. to 8 p.m. CST, Mon-Thur 5:30 a.m. to 6:30 p.m. CST, Fri
Adoption assistance	Cook Children's	Find information on **CookNet** > *Benefits*
Backup care	Bright Horizons	backup.brighthorizons.com • **username:** cookcares • **password:** care4you 877-242-2737 24/7/365
Child care	Kids' Place	817-335-2755 6 a.m. to 7:30 p.m. CST, Mon-Fri
Pet insurance	ASPCA	aspcapetinsurance.com/cookchildrens Priority code: EB11CC 866-861-9092 7 a.m. to 7 p.m. CST, Mon-Fri
Legal services	LegalShield	legalshield.com/info/cookchildrens 817-269-2653 7 a.m. to 7 p.m. CST, Mon-Fri
Legal, financial and grief support	LifeWorks	lifebenefits.com/lfg • **Username:** lfg • **Password:** resources 877-849-6034 24/7/365
Medicare guidance	Medicare Choice Group	visit.medicarechoicegroup.com/cookchildrens 855-704-1695 7 a.m. to 5 p.m. CST, Mon-Fri

Benefit	Provider	Contact Information
Tuition assistance	Cook Children's EdAssist	cookchildrens.edassist.com
Student loan refinancing	SoFi	sofi.com/cookchildrens
Credit union	Educational Employees Credit Union	eecu.org 817-882-0800 8 a.m. to 7 p.m. CST, Mon-Fri 9 a.m. to 1 p.m. CST, Sat
Discounts	Abenity	cookchildrens.abenity.com
Concierge and Travel Services	Cook Children's	Find information on **CookNet** > *Departments*
Emergency travel assistance	Redpoint Travel Protection	lifebenefits.com/travel • In the U.S./Canada: 855-516-5433 • Outside the U.S./Canada: 1-415-484-4677 24/7/365
Cook Children's Benefits Department	Cook Children's	For general benefit questions contact askbenefits@cookchildrens.org For general leave questions contact askleave@cookchildrens.org

Cook Children's Benefits Center

For benefits enrollment and assistance, call the Cook Children's Benefits Center at 833-938-4154, 7 a.m.-7 p.m. CST, Mon-Fri.

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