Thrive

Benefits, resources and support for a well-balanced life.

CookChildren's

Employee benefits guide 2026-2027

Helping you thrive: 2026 benefits updates

At Cook Children's, we want every team member to thrive at work, at home, and in every stage of life. That's why we continue to invest in high-quality, affordable benefits that support your physical, emotional and financial well-being.

To simplify your experience and better support you and your family, we're making a few important updates effective Oct. 1, 2026:

- New Medical Carrier: You'll have access to a broader network of providers and improved pricing through our new medical carrier, Blue Cross and Blue Shield of Texas (BCBSTX). In addition, BCBSTX's Health Advocacy Solutions (HAS) program will become your single point of contact for medical plan questions, replacing Quantum Health and making it easier to navigate your benefits.
- Streamlined Spending Accounts: HealthEquity will begin managing Flexible Spending Accounts (FSAs) and COBRA administration, in addition to the Health Savings Accounts (HSAs) they already administer. This change brings your healthcare spending accounts together in one convenient place.
- Your medical coverage and plan designs are not changing—only the carrier and account administrators are changing.

Maintaining the strength and affordability of our benefits program is a shared commitment. By making informed healthcare choices—such as using in-network providers, choosing generic medications when appropriate, and prioritizing preventive care—we can help preserve the high-quality coverage we all value.

Thank you for everything you do to live out our Promise each day. We're honored to support you and your family with benefits designed to help you thrive.

Merridth Simpson
SVP, Chief Human Resources Officer

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CookChildren's®

What's new and changing

Medical plan administration will move to Blue Cross and Blue Shield of Texas (BCBSTX)

Starting Oct. 1, 2026, Blue Cross and Blue Shield of Texas (BCBSTX) will become Cook Children's new medical insurance carrier. This change was made with team members and their families in mind—helping provide access to quality care while managing what you pay.

The BCBSTX network offers a broader range of in-network providers, along with improved negotiated rates that can help lower out-of-pocket costs.

Coverage also includes programs and resources to support your health and well-being, such as Blue365 for discounts on everyday wellness expenses and the 24/7 Nurseline for around-the-clock support.

What to do:
Take a few minutes to check that your doctors are in-network using the provider finder tool on the BCBSTX / Cook Children's transition support website (bcbstx.com/cookchildrens). Everything you need is in one place, including answers to common questions and helpful resources.

Your medical plan designs remain the same this year. The changes you'll see are focused on new partners and improved support, not how your plans work.

BCBSTX Health Advocacy Solutions (HAS) is your new support team

With medical plan administration moving to a new insurance carrier, BCBSTX's Health Advocacy Solutions (HAS) will become your new support team and replace Quantum Health. HAS can help you:

- Find in-network providers.
- Understand your coverage.
- Navigate care and next steps.

They're here to make your experience simpler and more supported from start to finish.

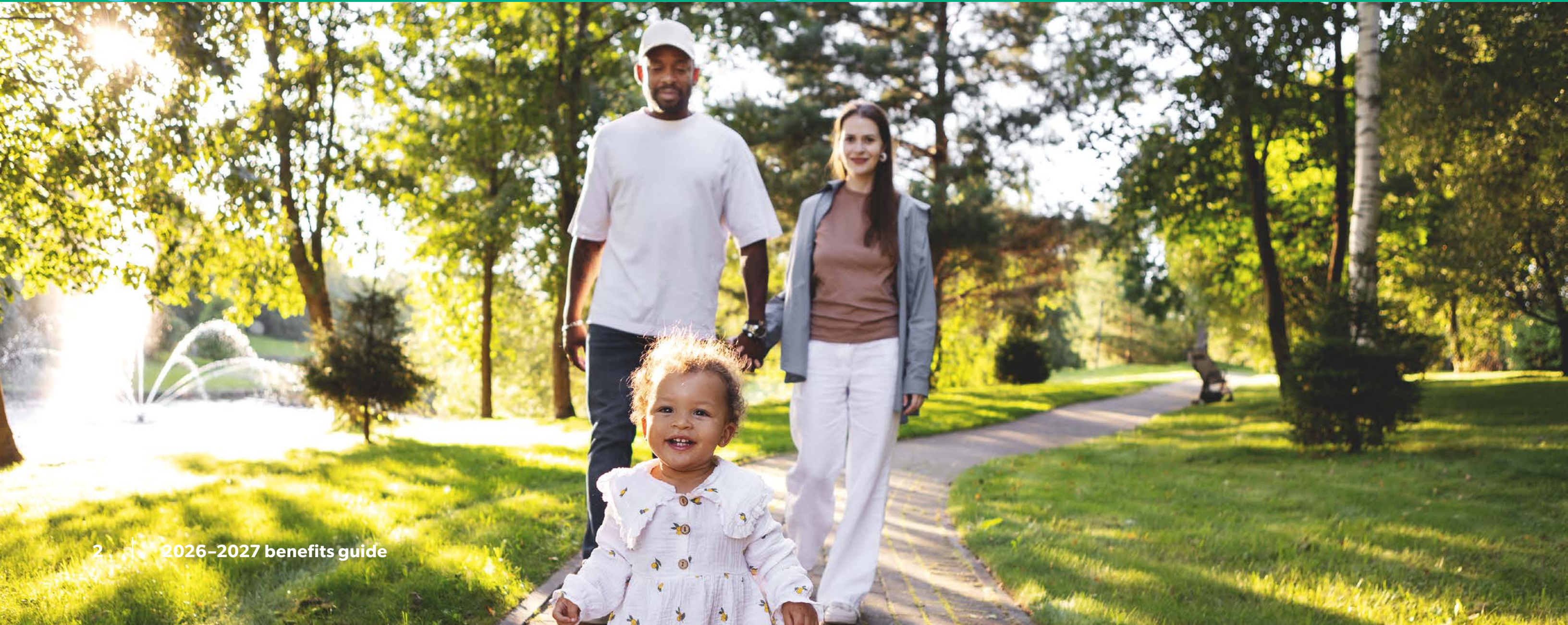
Expanded dependent eligibility

Disabled dependents over age 26 may now remain covered, as long as the disability occurred before age 26 and eligibility requirements are met.

We understand how important it is to have the right coverage in place for your family. A verification process will be required, and we'll provide additional guidance to help you through it.

Removal of home host penalty

The home host penalty has been removed. In the past, additional costs applied if certain care for children under 14 was received outside Cook Children's facilities. This penalty has been removed, giving your family greater flexibility in where care is received.



Flexible Spending Account and COBRA coverage will move to HealthEquity

We're moving Flexible Spending Account (FSA) and COBRA administration to HealthEquity, which already manages our Health Savings Account (HSA) program.

You may notice a change in how you access these accounts. We'll share more details within the guide to help you get started, but your benefits and how you use them will remain the same.

Health Savings Account and Flexible Spending Account contributions

Every year, you must make an active election to contribute to the Health Savings Account (HSA), Health Care Flexible Spending Account (HCFSA), Limited Purpose Flexible Spending Account (LPFSA) and/or the Dependent Care Flexible Spending Account (DCFSA). If you don't make an election during open enrollment, your contributions will default to $0 for the 2026-2027 plan year.

IRS contribution limits for HSA and FSA accounts are updated each year. Be sure to review the latest limits as you plan your contributions for the upcoming year.

Transform Weight Management

Transform Weight Management will no longer be offered after Sept. 30, 2026. If you are currently enrolled, you may continue using the program through that date. Transform Prediabetes will continue to be available.

We're committed to supporting your health goals, and Noom is available at no cost. Noom uses a personalized, psychology-based approach to help you build sustainable habits and achieve long-term results, with tools like guided lessons, one-on-one coaching, support groups and progress tracking.

Support for your well-being: New digital tools

We care about your total well-being – your body, mind and feelings. Through Personify Health, you'll now have access to two new resources, FitOn and Enrich to support your overall well-being. These are digital tools you can use anytime, day or night.

- **FitOn:** Flexible, on-demand workouts and wellness programs you can access anytime, with options that fit your schedule and experience level.
- **Enrich:** Financial wellness resources to help you manage day-to-day finances, plan ahead and build long-term confidence.
- **Headspace:** Continues to offer meditation, sleep support and mental wellness tools.

These updates replace Aaptiv and Sleepfit, expanding your resources to support your physical, mental and financial well-being in one place.

Responder Health

Responder Health will no longer be offered after Sept. 30, 2026. We understand that frontline workers face many stressors and we want to make sure you continue to have the support you need.

Support will continue to be available through the Uprise Health Employee Assistance Program (EAP). This program provides confidential counseling, 24/7 crisis support, self-guided resources, peer support groups, including groups for frontline workers, and referrals to additional services.

Eligibility

Benefits include medical, prescription drug, dental, vision, Health Savings Account (HSA), Flexible Spending Account (FSA), life insurance and disability benefits.

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	Eligible
Half-time (HT)	0.5–0.74 FTE	Eligible	Eligible
Part-time (PT)	0.1–0.49 FTE	Not eligible at hire	Eligible if 20+ hours/week*
PRN/pool/temp	Varies	Not eligible at hire	Eligible if 20+ hours/week*

* Based on annual testing.

Eligible dependent verification

Dependent verification is required for ALL dependents. If documentation isn't 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.

<table>
<tr><th>Dependent category</th><th>Documentation required</th></tr>
<tr><td>• Legal spouse
• Common law spouse</td><td>• 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</td></tr>
<tr><td rowspan="5">• Children up to age 26 (regardless of student status or marital status):
o Natural children
o Stepchildren
o Foster children
o Adopted children
o Children for whom you have legal documentation requiring insurance coverage who also qualify as your dependent or tax dependent
• Disabled dependents over age 26</td><td>Natural-born child
• Birth certificate, or
• Hospital certificate (verification of birth facts), or
• Court order establishing a parent-child relationship</td></tr>
<tr><td>Stepchild
• One of the documents in the Natural-born child section above,
AND
• Documentation showing that the team member is married to the parent</td></tr>
<tr><td>Adopted child, finalized adoption
• Final adoption papers, or
• Amended birth certificate naming the team member as the parent</td></tr>
<tr><td>Adopted child, pending adoption: Proof of placement papers (like a statement from the adoption agency or court order placing the child in the team member's home that includes the child's name and birth date)</td></tr>
<tr><td>Provide proof of disability: Disabled dependent must be declared disabled prior to their 26th birthday</td></tr>
<tr><td>• Court order or special case</td><td>• Court order signed by a judge, which requires the team member to provide insurance coverage for the dependent(s), or
• Tax documents showing that the dependent is a covered tax dependent</td></tr>
</table>

Have questions about dependent verification or documentation?

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

Enrollment

Before you enroll

- **Explore your options:** From health care plans to future tax-free savings with a Health Savings Account (HSA), explore the benefits you can enroll in.
- **Review the details:** Use this guide to reference what's changing in 2026-2027. Still need help? Talk to ALEX® to help you understand and make decisions about your benefits.
- **Make your selections by the deadline:**

2026-2027 open enrollment

Open enrollment is **Aug. 3-21, 2026**. Submit your benefit elections by **Aug. 21, 2026, at 11:59 p.m.** The benefits you choose will be effective from Oct. 1, 2026-Sept. 30, 2027.

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. to 7 p.m., Mon-Fri.

When do benefits begin?

Open enrollment

Elections made during 2026-2027 open enrollment are effective Oct. 1, 2026-Sept. 30, 2027.

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.

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

Making benefit changes

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

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.

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.

Full-time equivalent (FTE) status change

If you experience an FTE status change, you may be eligible to make changes to your current benefits.

- **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 unpaid leave of absence		✓		✓		✓
Return from unpaid 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					

Have questions?

Contact the Benefits Center at 833-938-4154,
7 a.m.-7 p.m. CST, Mon-Fri. or askBenefits@cookchildrens.org.

Medical

Cook Children's offers two medical plans administered by Blue Cross and Blue Shield of Texas (BCBSTX): 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 BCBSTX's network of providers.

- Preventive care is always 100% covered. No matter which medical plan you choose, in-network preventive care visits are always no-cost for you and each covered member of your family. There's no better time to schedule routine exams and cancer screenings — like mammograms, colon and cervical cancer screenings and more — and encourage your loved ones to do the same. They're a great way to identify health issues before they become more serious — and expensive.
- You'll pay less for care when you use providers in the ***Blue Choice PPO network***. Visit bcbstx.com/cookchildrens 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.**

Health Reimbursement Account (HRA)

The HRA medical plan provides comprehensive medical coverage and access to in-network and out-of-network providers nationwide, and you don't need a referral to visit a specialist.

The HRA medical plan is a high-deductible plan, which means you're responsible for the cost of your medical care until you reach your deductible. After that, you pay a percentage of the cost of care (called coinsurance) until you reach your out-of-pocket maximum. When you enroll in the HRA medical plan, you'll have access to an HRA that is 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 team member-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:

2026-2027	
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.

Health Savings Account (HSA)

The HSA medical plan provides comprehensive medical coverage and access to in-network and out-of-network providers nationwide. You also don't need a referral when you visit a specialist.

The HSA medical plan is a high-deductible plan, which means you're responsible for the cost of your medical care and pharmacy expenses until you reach your deductible. After that, you pay a percentage of the cost of care (called coinsurance) until you reach your out-of-pocket maximum. See the medical plan coverage comparison on page 10 for more details.

To help you set aside money for out-of-pocket medical expenses now or in the future, this medical plan option includes access to a Health Savings Account (HSA), which is administered by HealthEquity. Cook Children's makes pay period contributions to your HSA, and you can also contribute pre-tax dollars from your paycheck up to IRS limits. You can even transfer funds from another HSA into your Cook Children's HSA, which won't count toward your annual contribution limit.

Contribution limits

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

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

	2026 IRS limit	2027 IRS limit	Cook Children's contribution
Employee only	$4,400	$4,500	$250*
Family	$8,750	$9,000	$750*
Aged 55+	If you are 55 or older, you can contribute an additional $1,000 annually		

*Annual amount, funded as biweekly pay period contributions

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

Am I eligible for an HSA?

The IRS has rules for HSA participation. Visit irs.gov for a full list of eligibility requirements.

Benefits of having an HSA

- **You own the account:** The funds in the account are always yours to keep—even if you later change medical plans or leave the company. Unlike a Flexible Spending Account (FSA), there is no "use it or lose it" rule with an HSA.
- **Control your spending and saving:** When you receive care, you decide if you want to pay with your HSA dollars or out-of-pocket.
- **Watch your money grow:** If you decide not to use your HSA dollars to pay for care, you can save them for eligible medical expenses in the future, even into retirement. Once your account reaches $1,000, you'll earn interest and have the option to invest some or all of your money in a variety of funds through HealthEquity. It's like a 401(k) for your health care.
- **Triple your tax savings:** With an HSA, you save even more in taxes. Your individual contributions, Cook Children's contributions, withdrawals for eligible medical expenses and income you earn from interest and investments are all tax-free federally. The HSA is also tax-advantaged in most states; consult your tax advisor to determine which tax savings apply.

If you're opening an HSA for the first time

Before your HSA is opened, HealthEquity must verify your identity using federal databases. This is required by law to prevent fraud and confirm you're eligible. HealthEquity will check your:

- Name.
- Residential address.
- Date of birth.
- Social Security number.

If the databases can't verify you, you may be asked to upload additional documents, like a driver's license or Social Security card.

Note
If you're enrolled in the HSA plan, you can't participate in a Health Care Flexible Spending Account (HCFSA) due to IRS restrictions prohibiting participation in multiple tax-advantaged accounts at the same time. You may contribute to a Limited Purpose Flexible Spending Account and/or a Dependent Care Flexible Spending Account if you choose. See page 16 for additional information.

Compare the plans

	HSA plan		HRA plan	
	In-network	Out-of-network	In-network	Out-of-network
Cook Children's contributions				
Team member only	$250[1]		$750[2]	
Family	$750[1]		$1,500[2]	
Annual deductible:[3, 4] You pay up to this amount before coinsurance.				
Team member 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%.				
Telemedicine: *MDLive*	Copay (varies by service)	N/A	Copay (varies by service)	N/A
Office visit: *Primary care or specialist*	80% after deductible	50% after deductible	80% after deductible	50% after deductible
Urgent care				
Ambulance				
Hospital inpatient or outpatient				
Surgical services				
Diagnostic lab, X-ray				
Home health care				
Mental health, chemical dependency				
Emergency room: *Including related expenses (radiology, pathology, etc.)*	80% after deductible		80% after deductible	
Home host program inpatient services: *Inpatient stay at a Cook Children's facility*	100% after deductible	N/A	100%	N/A
Speech, physical and occupational therapy	60 total visits per plan year (includes all three therapies)		60 total visits per plan year (includes all three therapies)	
	80% after deductible	50% after deductible	80% after deductible	50% after deductible

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's 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 team member or family member will exceed the applicable maximum amount in a plan year.

Terms to know

Benefits can be confusing! Here's a quick reference to help you navigate commonly used terms:

- **Copay:** A flat dollar amount you pay the provider when you receive a service.
- **Deductible:** The amount you pay for services before the plan begins paying some of the cost. The deductible may not apply to all services, including preventive care.
- **Coinsurance:** The portion of covered expenses you and the plan share after you meet the deductible (listed as a percentage).
- **Out-of-Pocket Maximum (OOP Max):** The maximum amount you pay out of your pocket for covered expenses in a year. Once you reach the out-of-pocket maximum, the medical plan pays for all covered services for the rest of the year.

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	$34	$141	$179	$106	$151	$231	$295
	$70K - $130K	$35	$64	$204	$266	$160	$211	$329	$412
	Over $130K	$40	$72	$221	$289	$173	$228	$352	$445
Half-time employees*	Under $35K	$34	$68	$284	$357	$212	$302	$462	$592
	$35K - $65K	$71	$129	$409	$531	$319	$423	$657	$825
	Over $65K	$82	$145	$442	$576	$346	$458	$705	$889

* 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.

Health Advocacy Solutions (HAS)

BCBSTX's Health Advocacy Solutions (HAS) can assist you with all your health care-related issues and questions.

Health Advocates serve as personal assistants for your health care needs. You can contact a Health Advocate to address your medical benefits questions. From medical claims to checkups and even pre-certifications, your Health Advocates are with you every step of your health care journey.

Health Advocates can help you and your covered family members:

- Get personal assistance with your health care matters.
- Understand your health benefits.
- Talk to a BCBSTX clinician about health questions.
- Sort out a new diagnosis and what to do next.
- Shop for quality, lower-cost health care.

Get started

To get started with a Health Advocate, call 1-877-208-5306 (7 a.m. to 7 p.m., Mon-Fri), visit bcbstx.com/cookchildrens or scan the QR code.

"The addition of hearing aid coverage through Cook Children's benefits has been life changing. After living with severe hearing loss for years without being able to afford hearing aids, I can finally hear what I was missing and enjoy a better quality of life every day."

Barry Boardman
Senior Desktop Engineer

Home host program (inpatient services)

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

- Inpatient care for eligible covered 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 dependent 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.

* 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).

Telemedicine (MDLive)

Get care anytime by phone or video from board-certified doctors, pediatricians and therapists.

Use virtual care for:

- Common conditions like cold and flu, allergies, sinus issues and more.
- Mental health support, including stress and anxiety.

Cost varies by plan and visit type:

- Primary care: $48.
- Mental health: $45–$250.

Get started

Create an account at mdlive.com/bcbstx. After registering, log in or call 888-680-8646 to request a phone or video visit. You can also download the app using the QR code.

Pharmacy

Pharmacy benefits are administered by Judi Rx, formerly known as Capital Rx, and are automatically included with your medical plan enrollment. 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 Judi Rx.

- **A list of preventive medications is available for asthma, heart conditions, diabetes, hypertension and cholesterol.** Generic medications on this list are available at no cost. Brand name medications bypass the deductible and are available at the standard copay for HSA plan participants. **This list is subject to change—check the benefits page on CookNet for a complete updated list.**
- **Step therapy is required for all brand name prescriptions.** That means you must try a generic prescription before a brand name prescription, if a generic is available. If a generic drug isn't proven to be effective, you may be approved for the brand name drug.

You can download the Judi Rx mobile app by searching Judi 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 Judi Rx.
4. Enter the code provided to validate your email address.

Register for Judi 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 under the "Care Search" tab and select "Lookup Formulary" to learn more about medications that are covered. If this search does not provide clear information about your medication, please call Judi Rx at 866-957-7862.

We encourage team members to fill their prescriptions at our own Cook Children's Pharmacies! You can come into any one of our four locations to pick up your prescriptions during operating hours. Shipping is available for specialty scripts at no charge from our Prosper and Home Health locations. Just call to fill and schedule your delivery. Signing up for a MyCookChildren's app makes requesting prescriptions and tracking refills easy.

In addition to the Cook Children's pharmacies, you can utilize any of the pharmacies in the Judi Rx network. Judi 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" under the "Care Search" tab to find a pharmacy near you.

Medication costs

Visit the Judi 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. Most pharmacy expenses count toward your medical plan deductible and all count toward your maximum out-of-pocket. Preventive medications that bypass the deductible only count toward your 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.

Texas Health Physicians Group (THPG) health centers

Visiting the doctor just got a little easier.

All Cook Children's team members and adult covered dependents have a new source for primary care services at five Texas Health Physicians Group (THPG) locations. This new health benefit is designed to expand your access to even more providers.

Services at THPG*

- **Preventive care** including annual physicals.
- **Chronic disease management:** Diabetes, hypertension, asthma, etc.
- **Diagnostic testing and screenings** including on-site lab work.
- **Virtual visits** available for established patients.
- **Minor illness and injury treatment** for ALL team members, even if you're not enrolled in a Cook Children's medical plan.
    - Cold, flu, upper respiratory infections and sinus infections.
    - Minor injuries, like sprains, strains or lacerations.
    - Skin rashes.
    - Gastrointestinal issues.
- **Mental health counseling:** Licensed therapy professionals are here to offer guidance and support on topics like stress management, coping skills, grief and loss, and more. These benefits provide short-term, confidential counseling to help employees and their families manage everyday challenges and stress. If longer-term or more specialized care is needed, they will also help connect you with the right resources.

** Team members and dependents age 18 and over who are covered on a Cook Children's medical plan are eligible to use THPG for medical services.*

Eligibility and costs

Team members and dependents age 18+ who are covered on a Cook Children's medical plan: Eligible to use these five designated THPG locations for comprehensive medical services.

- **HSA plan participants:** $10 copay for non-preventive visits. Free for preventive visits.
- **HRA plan participants:** Free.

Team members not enrolled in a Cook Children's medical plan: $10 per visit for non-preventive minor illnesses and injuries.

Dependents of team members not on the medical plan: Not eligible for this benefit but may visit THPG providers using their private insurance.

Get started

- To schedule an appointment, start by calling one of the locations listed below.
- To schedule a counseling appointment, call the main Cook Children's Employee Health Center at 817-250-7441.

Five member-centric locations

1. Cook Children's Employee Health Center

500 South Henderson Street, Suite 460 | Fort Worth, TX 76104

817-250-7441

7 a.m. to 6 p.m., Mon–Fri

2. Texas Health Family Care - Southwest Fort Worth

5801 Oakbend Trail, Suite 200 | Fort Worth, TX 76132

817-529-9100

8 a.m. to 5 p.m., Mon–Fri

3. Texas Health Family Care - Northwest Fort Worth (walk-in clinic)

4701 Boat Club Road, Suite 125 | Fort Worth, TX 76135

817-250-7446

8 a.m. to 4:30 p.m., Mon–Sat, noon to 4:30 p.m., Sun

4. Texas Health Family Care - Prosper

1970 West University Drive, Suite 100 | Prosper, TX 75078

469-329-7878

7 a.m. to 5 p.m., Mon–Fri

5. Texas Health Family Care - Willow Park

101 Crown Pointe Boulevard, Suite 200 | Willow Park, TX 76087

817-250-7445

8 a.m. to 5 p.m., Mon–Thur, 8 a.m. to noon, Fri

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 (daycare) expenses. At Cook Children's, our FSAs are administered by HealthEquity.

	Health Care FSA (HCFSA)	Limited Purpose FSA (LPFSA)	Dependent Care FSA (DCFSA)
How much can I set aside?	Up to $3,400 per teammate. Your funds are available at the start of the year. However, your contributions will be spread out across the entire year.	Up to $3,400 per teammate. Your funds are available at the start of the year. However, your contributions will be spread out across the entire year.	Up to $7,500 household, or $3,750 for each teammate and spouse/ partner filing separately. You can only be reimbursed for the amount that has been deposited in your account at the time of your claim.
Who can use it?	The HCFSA can be used by team members (and family members, if applicable) enrolled in the HRA medical plan or not enrolled in a Cook Children's medical plan.	The LPFSA can be used by team members (and family members, if applicable) enrolled in the HSA medical plan.	Whether enrolled in any other Cook Children's benefits or not, eligible team members may opt to participate in the DCFSA. You're not eligible for the DCFSA if you make more than $62.50 per hour.
What expenses are eligible?	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.).	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.	• Child care for dependents under age 13, including nursery school, daycare centers, in-home day care providers, before- and after-school care (if not included in tuition) and day camps • Adult daycare and other elder care for an eligible dependent For a complete list of eligible expenses, review IRS Publication 503: irs.gov/pub503
Can I carry over funds to future years?	Up to $680 of unused funds can roll over to the next plan year, if you re-enroll for the following plan year. Any amount over $680 will be forfeited—so use it or lose it! (Rollover dollars are in addition to the new plan year HCFSA election and don't impact the FSA maximum pre-tax election.)	Up to $680 of unused funds can roll over to the next plan year, if you re-enroll for the following plan year. Any amount over $680 will be forfeited—so use it or lose it! (Rollover dollars are in addition to the new plan year LPFSA election and do not impact the FSA maximum pre-tax election.)	Any unused funds in the DCFSA will be forfeited, so use it or lose it!
How much time do I have to submit claims?	Claims must be incurred during the plan year (Oct. 1, 2026-Sept. 30, 2027) and submitted by Dec. 31, 2027, to be eligible for reimbursement.		

FSA debit card

HealthEquity'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 the expense could become taxable.

FSA claims reconciliation process

HealthEquity automatically checks claims after each transaction occurs.

HealthEquity will add all of 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 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 the debit card transactions, HealthEquity will contact you to submit additional documentation verifying your transactions, after 30 days. The transaction will have a "Documentation Required" status added to the transaction. Employees with an email address on file will receive notification when substantiation is required. If they do not have an email address on file, a mailed request will be sent. If documentation is not received after 90 days a second notification will be sent and the transaction status will be updated to reflect Transactions needing attention.
- 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).
- After the filing deadline (Dec. 31) a Year-end Claims Pooling will occur. It leverages unused Carrier claims to "clear out" unsubstantiated debit card transactions. This process applies if you're enrolled in Cook Children's medical, dental, pharmacy or vision plans.

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

Virtual physical therapy

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

- Personalized physical 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 at no cost to all team members enrolled in a Cook Children's medical plan and their covered family members that are 18-years-old and above.

Get started

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

"Hinge Health has been incredibly helpful in managing my plantar fasciitis and balance issues. After just a few weeks, my foot pain improved by nearly 80%, and the flexibility to complete physical therapy whenever and wherever it works for me has made all the difference."

Sheryl Van Dyk
Front Office Lead

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 team members enrolled in a Cook Children's medical plan and their covered family members that are 18-years-old and above.

Get started

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

Virtual digestive care

Oshi Health is a virtual digestive health program 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 available at no cost to all team members enrolled in a Cook Children's medical plan and their covered family members that are 18-years-old and above.

Get started

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

"As someone living with Crohn's disease, Oshi Health has been life changing. Access to specialized care, nutrition support and treatment coordination has helped me better manage my condition and improve my quality of life. The benefits available through Cook Children's have supported both my physical and mental health during some of life's most challenging seasons. These resources have helped me improve my overall well-being and quality of life."

Teresa Ervin
Medical Receptionist

Prediabetes and blood pressure management

Transform is a 12-month digital health program that helps participants manage prediabetes and high blood pressure through personalized coaching, educational lessons and progress tracking. The program focuses on healthy eating, physical activity, stress management and other lifestyle changes that support long-term health.

With Transform, you'll receive:

- A dedicated health coach for personalized support and goal setting.
- Interactive lessons focused on healthy habits and heart health.
- Digital tools to track progress, activity and meals.
- A connected blood pressure monitor to help track readings and share progress with a health coach.

Get started

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

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	$5.44	$12.16	$12.96	$21.37
Half-time employees	$6.11	$13.66	$14.57	$24.05

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 team members 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 2026, you can contribute up to $24,500.
  - If you're age 50 to 59 or over 64, you are eligible to contribute an additional $8,000 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 2027 can be found once available on irs.gov.
- **To adjust your contributions, including catch-up contributions, visit netbenefits.com or call Fidelity at 877-895-5986.**

Your contributions are always 100% yours because 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 team members 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 team members 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 team members 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 benefits in the event of your death. Naming a beneficiary 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 team members 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.

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 team member working a 40-hour week (8 hours per day) or a half-time/part-time team member working a 20-hour week (4 hours per day).
** New employees will be allowed to have a negative PTO balance up to 40 hours in the first 12 months following their hire date (total hours including negative hours not to exceed total annual accrual).
*** 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 2027 during the enrollment period: Aug. 3-Nov. 30, 2026. Once submitted, you can't change your election.
- **Only 2027 hours count:** You can only sell back PTO you earn in 2027. Rollover PTO from past years doesn't qualify.
- **Request when ready:** After you've accrued the PTO in 2027, 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.

Leave programs

Family and Medical Leave Act (FMLA) and leave 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 team members up to 12 workweeks of unpaid, job-protected leave in a rolling 12-month period measured backward. 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 team members unpaid time off from work in excess of three consecutive weeks for medical, personal and educational reasons. An approved LOA allows team members up to 45 calendar days of job protection in a 12-month rolling period measured backward.

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.

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 team members for bonding following the birth of an team member's child or adoption of a child by an team member. Eligible team members 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. Team members will request PPL through The Hartford, and they must provide proof of birth or adoption.

For birthing team members, PPL will apply after short-term disability ends. PPL will pay 100% of the team member's weekly base pay and FTE status (which you can find in Workday) as of the start of the leave, so if an team member'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. Team members who don't 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.

"Having six weeks of paid maternity leave allowed me to spend valuable time with my newborn and adjust to life as a first-time mom. It also reinforced how much Cook Children's invests in its employees and families."

Lauren Ray
CRNA

Disability

If you're unable to work due to an illness, injury or pregnancy/childbirth, 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'll 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:

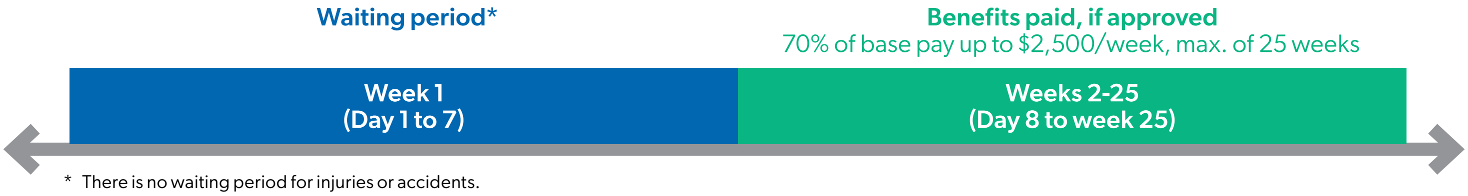
Base pay for STD and LTD is calculated using your hourly rate and budgeted FTE (0.1 – 1.0), which you can find in Workday.

Short-term disability (STD)

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

How STD works

- Following the waiting period (listed below), the plan will pay **70% of the team member's base pay**, up to **$2,500 per week**, for a maximum of **25 weeks.**
- The standard approval of STD for pregnancy/childbirth 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.**



* There is no waiting period for injuries or accidents.

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

How LTD works

- The maximum benefit you can receive is $15,000 per month.
- There is a 180-day elimination period, which means you must be unable to work for 180 days before your benefits can begin.
- 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.

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

- **Full-time team members:** (((Annual base pay ÷ 12) / 100) × 0.185) × 12/26
- **Half-time team members:** (((Annual base pay ÷ 12) / 100) × 0.167) × 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 team members. This policy covers three times (3x) your annual salary, up to $1,000,000.

Supplemental life

Full-time and half-time team members can buy supplemental life insurance for themselves and their family from Securian. Half-time team members 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 team member'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.

Supplemental life insurance biweekly cost

Employee

- Based on your salary, age and coverage amount.
- Calculated per $1,000 of coverage using your age-based rate.

Example:
If your annual salary is $50,000, you're age 40–44 (rate = 0.079) and you elect 2x coverage:

1x coverage:

(($50,000 ÷ 1,000) × 0.079) × 12 ÷ 26

= $1.82 biweekly

2x coverage:

$1.82 × 2

= $3.65 biweekly

Spouse

- $0.26 per $1,000 of coverage.

Example:

$10,000 coverage:

(10x0.26) x 12/26

=$1.20 biweekly

Child

- Fixed biweekly rates based on coverage level. See table below for costs.

Child coverage levels		
$2,000	$5,000	$10,000
$0.22	$0.54	$1.08

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

For life insurance plans, annual salary is your hourly rate multiplied by 2080 and 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

- **Team member:** If you enroll during your initial enrollment period, you'll 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 team member coverage). You can elect up to $50,000 without EOI. Amounts over $50,000 will require EOI.

Making changes after initial enrollment

- **Team member:** 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 team members: [lifebenefits.com/ccft.](lifebenefits.com/ccft)
- Half-time team members: [lifebenefits.com/ccht.](lifebenefits.com/ccht)

Health, wellness and mental health resources

Employee assistance program (EAP)

Free, confidential support for you and your family—available 24/7 through Uprise Health.

Get support when you need it

- **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.

Support for every day life

- **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.

Build your well-being

- **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 members.uprisehealth.com 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

members.uprisehealth.com

Access code: **cook**

Download the Uprise Health app using the QR code.

Team Health (Occupational Health Services)

Cook Children's Team Health (Occupational Health Services) at the Fort Worth medical center campus is here to help keep you safe, healthy and able to do your job with confidence. They provide 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.

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

Beneficiary support

When someone experiences a loss, the emotional and practical challenges can feel overwhelming. Empathy provides support for beneficiaries during some of life's most difficult moments. Included with your life insurance coverage, Empathy offers:

- A dedicated care manager for guidance and support.
- Help navigating estate and legal processes.
- Tools to manage tasks like closing accounts and planning arrangements.
- Resources to support grief and emotional well-being.

Get started

Register at join.empathy.com/securian or call 720-903-4944 to speak with the care team.

Weight management program

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 team members at no cost.

With Noom, you'll have access to:

- Daily lessons that build sustainable habits over time.
- Personalized plans tailored to your goals and lifestyle.
- Food and activity monitoring tools to help you stay on track.
- Coaching and support to keep you motivated.

Get started

To sign up, visit the Healthy Me SharePoint page on **CookNet** and click *Weight Management*.

Wellness resources

- **Headspace** is your go-to digital 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.
- **Enrich** is a financial wellness platform that helps you take control of your finances and plan for the future. Access personalized tools, education and resources to manage everyday expenses, pay down debt, build savings and work toward long-term financial goals.
- **FitOn** is a digital wellness platform that helps you stay active and healthy anytime, anywhere. Enjoy unlimited access to on-demand workouts, personalized fitness programs and guided wellness courses—all with no equipment needed. You can also participate in challenges and explore content focused on fitness, nutrition, mindfulness and overall well-being.

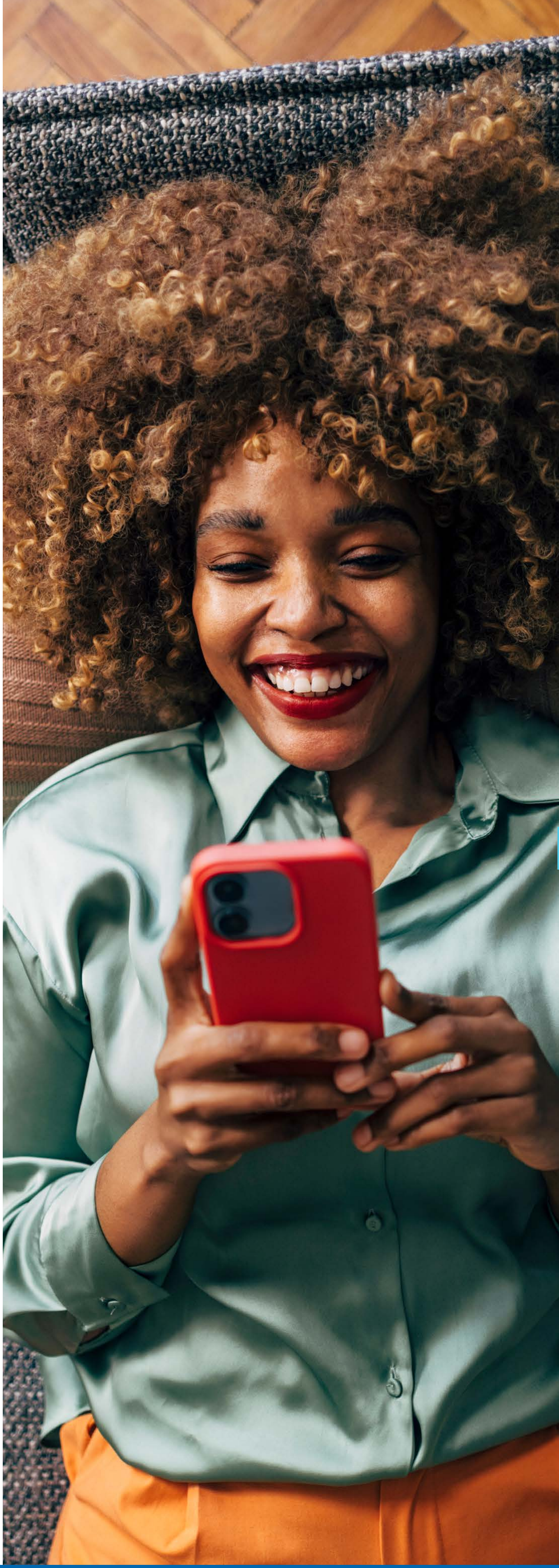
Get started

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*, *Enrich* or *FitOn.*
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.



Wellness program

Healthy Me is Cook Children's voluntary team member wellness program, through Personify Health, that's designed to create a culture of health and well-being for all team members. The program includes a yearlong incentive program and a variety of wellness services. All team members 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—just by participating in wellness activities.

Programs and resources include:

- Indoor and 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.

Fitness center

The Wellness Zone, our fitness center, is located on the second floor of the 901 7th Avenue building on the medical center campus in Fort Worth. Open 24/7 and free to all team members, 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 to 8 p.m., Mon–Thurs and 5:30 a.m to 6:30 p.m., Fri.

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

In addition to our onsite fitness center in Fort Worth, employees have access to 8 Texas Health Fitness Centers, including Prosper. The discounted member rate is $29.99 a month, no contract. For more information visit the HealthyMe SharePoint - Wellness Discounts page.

"The on-site fitness center is one of the most valuable employee benefits I've experienced. Having convenient access to fitness resources supports a healthy lifestyle and overall well-being."

Natalie McAfee
Executive Assistant I

Lifestyle benefits and financial wellness

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.

Early education

Cook Children's supports quality child care and early education for team members and their families. That's why we partner with Kids' Place, a Bright Horizons-managed child development center, located at 750 9th Avenue Fort Worth, TX, 76104. To learn more about tuition and programs, call 817-335-2755.

Adoption assistance

Cook Children's offers financial help if you adopt a child. Full- and half-time team members are eligible after one year of service. The benefit reimburses eligible team members for many adoption-related costs, like agency and legal fees, up to the IRS limit, which is $17,670 for 2026.

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

"Cook Children's adoption assistance helped ease the financial burden of our adoption journey. The family bonding leave also gave us valuable time together as our daughter adjusted to her new home."

Emily Killough
RN, Urgent Care Centers

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.

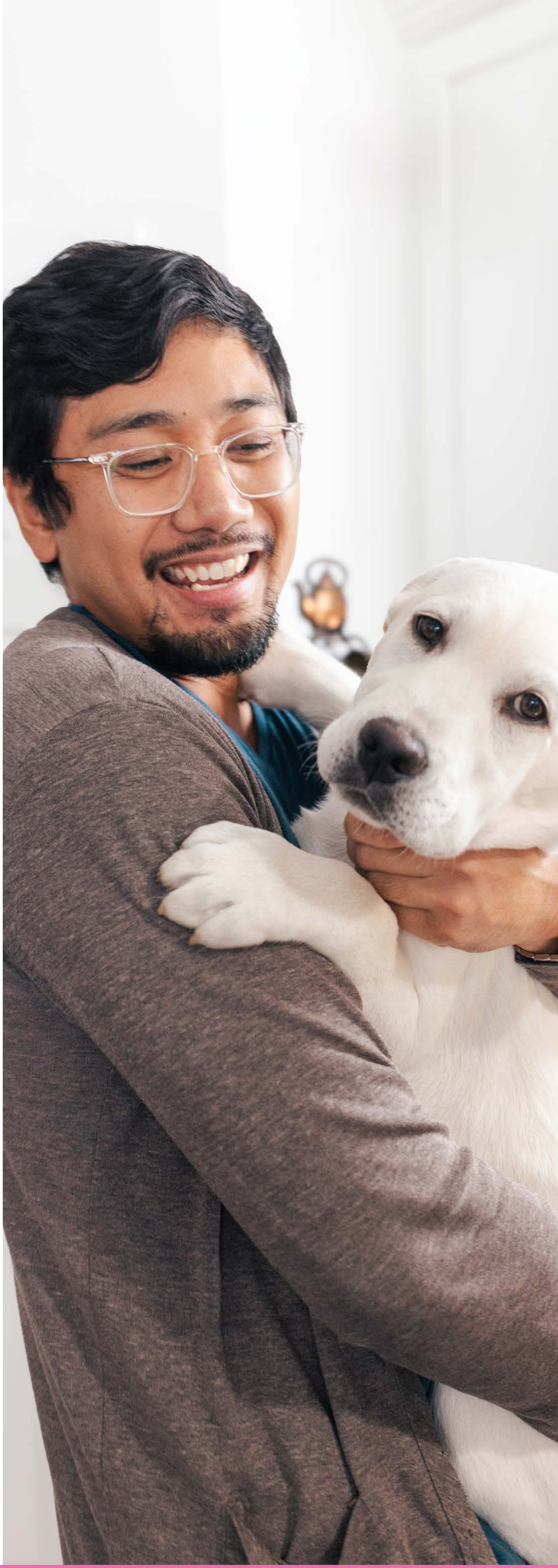
Legal, financial and grief support

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 team members and their families 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 team members 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 based on annual IRS limits – up to $5,250 per year for full-time team members or $2,625 for half-time team members in 2026. Options are available for **direct bill** - Cook Children's pays your school directly up front (participation may vary by school) - or **reimbursement** - you pay up front and Cook Children's reimburses you at the end of your course.
- A simple web-based approach to applying for and receiving tuition assistance, as well as submitting program and course requests, grades and receipts.
- Programs and courses tailored to working adults.
- 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.
- 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 on the **Tuition page on CookNet**.

Student loan refinancing

Refinance and combine student loans (federal, private or Parent PLUS) for yourself or your child with SoFi. Social Finance, Inc. or "SoFi" offers products and services to help you get your money right, such as checking and savings accounts, investing, loans and insurance.

Get started

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

Banking services

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 team member, 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).

You have special access to rewards and benefits from Bank Of America. Enroll to enjoy a wide range of financial benefits that reward how you save, spend and borrow.

Get started

Visit go.bofa.com/cookchildrens for more details.

Discounts

As a Cook Children's team member, you have access to exclusive savings on shopping, dining, travel and entertainment through Tickets at Work and BenefitHub. With these platforms, you can find discounts on:

- Restaurants and food delivery.
- Shopping and everyday essentials.
- Theme parks, movies and events.
- Hotels, car rentals and vacation packages.

Both programs offer thousands of local and national deals, making it easy to save on the things you enjoy most.

Get started

Tickets at Work: Visit ticketsatwork.com and use company code COOKCH to sign up and explore available offers.
BenefitHub: Visit benefithub.com to browse additional discounts and perks.

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 team member, you can use your team member 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 team members 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.

Benefits overview and contacts

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	Contact information
Medical	**Medical**	Blue Cross and Blue Shield of Texas (BCBSTX)	Two plan options with 100% preventive care and in-network savings.	1-877-208-5306 bcbstx.com/cookchildrens
	Provider search		Find high-quality, affordable providers.	
	Health care coordination	Health Advocacy Solutions (HAS) via BCBSTX	Personal support for navigating care, costs and coverage.	
	Health Savings Account	HealthEquity	Tax-free account for medical expenses that rolls over and is yours to keep.	healthequity.com 866-346-5800 24/7/365
	Health Care Flexible Spending Account		Pre-tax savings account for health and dependent care expenses (limits apply).	
	Limited Purpose Flexible Spending Account			
	Dependent Care Flexible Spending Account			
	Pharmacy	JudiRx (CapitalRx)	Tiered prescription coverage included with medical plans.	app.cap-rx.com/login 866-957-7862 7:30 a.m. to 9 p.m., Mon-Fri
	Texas Health Physicians Group health centers	Texas Health Physicians Group	Low- or no-cost medical care for enrolled team members and dependents (18+).	See page 15 for more information
	Telemedicine	MDLive	24/7 access to doctors by phone or video for minor issues.	mdlive.com/bcbstx 888-680-8646 24/7/365
	Virtual physical therapy	Hinge Health	Virtual program for joint and muscle pain with guided exercises, coaching and tools.	hingehealth.com/cook-oe 855-902-2777 8 a.m. to 8 p.m., Mon-Fri
	Prediabetes and blood pressure management	Transform	Personalized coaching and tools to manage prediabetes and high blood pressure.	transform.personifyhealth.com
	Fertility, maternity and parenting support	Maven	Virtual support from fertility through postpartum with access to specialists, benefit guidance and resources.	mavenclinic.com/join/healthplan
	Virtual digestive care	Oshi Health	Virtual care for digestive conditions with expert support and personalized plans.	oshihealth.com/cookchildrens 646-876-8455 (call or text) 8 a.m. to 6 p.m., daily

	Benefit	Carrier	Overview	Contact information
Dental and vision	**Dental**	MetLife	Preventive, basic, major and orthodontic services with 100% coverage for cleanings and exams.	metlife.com/mybenefits 800-942-0854 7 a.m. to 10 p.m., Mon-Fri
	Vision	Superior Vision	Coverage for exams, lenses, frames, contacts and medically necessary vision correction procedures.	superiorvision.com 844-549-2603 7 a.m. to 8 p.m., Mon-Fri
Retirement	**403(b) and 401(a)**	Fidelity	403(b) retirement savings with pre-tax/Roth options and 401(a) employer match.	netbenefits.com 877-895-5986 7 a.m. to 9 p.m., Mon-Fri 8 a.m. to 3 p.m., Sat-Sun
Time off, leave programs and disability	**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 needs.	abilityadvantage.thehartford.com 877-936-5336 7 a.m. to 7 p.m., Mon-Fri
	Paid parental leave		Six continuous weeks of company-paid leave for bonding after birth or adoption.	
	Short-term disability		Pays 70% of the team member'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	**Team member life and accidental death and dismemberment (AD&D)**	Securian	Financial protection for your loved ones with coverage at 3x salary (up to $1 million).	**Full-time team members**: lifebenefits.com/ccft **Half-time team members:** lifebenefits.com/ccht 800-872-2214 7 a.m. to 7 p.m., Mon-Fri
	Supplemental life		Supplemental life insurance for team members, spouses and children.	
Health, wellness and mental health resources	**Employee assistance program (EAP)**	Uprise Health	Free, confidential support for all team members and their families, including up to 10 face-to-face, video or phone counseling sessions.	members.uprisehealth.com Access code: cook 800-395-1616
	Team Health (Occupational Health Services)	Cook Children's	Onsite services for injury care, screenings and immunizations.	682-885-3837 7 to 11:45 a.m., 12:30 to 5 p.m., Mon-Fri
	Wellness program: Healthy Me	Personify Health	Wellness programs, classes, challenges and rewards to support healthy habits—earn up to $235 per year.	To access the Personify Health platform go to enroll.personifyhealth.com. To receive monthly updates on programs, challenges and incentives, or if you have questions, email wellness@cookchildrens.org.
	Wellness resources	Headspace	Meditation and mindfulness app with support for stress, sleep and mental well-being.	
		FitOn	On-demand workouts, guided courses and access to a wellness coach.	
		Enrich	Financial wellness resources to manage money and plan ahead.	
		Noom	Weight management app to build healthy habits using a psychology-based approach.	Find information on **CookNet** > *Weight Management*
		Wellness Zone Fitness Center (Fort Worth)	Free, 24/7 fitness center with equipment, classes, Peloton® bikes and staff support on the Fort Worth medical center campus.	wellnesszone@cookchildrens.org 682-303-5064 5:30 a.m. to 8 p.m., Mon-Thur 5:30 a.m. to 6:30 p.m., Fri

Lifestyle benefits and financial wellness

Benefit	Carrier	Overview	
Adoption assistance	Cook Children's	Reimbursement for adoption-related expenses.	Find information on CookNet > Benefits
Backup care	Bright Horizons	Backup care for children or adult loved ones with up to 10 subsidized uses per year.	backup.brighthorizons.com • Username: cookcares • Password: care4you 877-242-2737 24/7/365
Childcare	Kids' Place	Childcare center near the Fort Worth medical center campus offering high-quality early education.	817-335-2755 6 a.m. to 7:30 p.m., Mon-Fri
Pet insurance	ASPCA	Flexible pet insurance plans to fit your budget.	aspcapetinsurance.com/cookchildrens Priority code: EB11CC 866-861-9092 7 a.m. to 7 p.m., Mon-Fri
Legal services	Legal Shield	Legal services for everyday needs with optional identity theft protection.	legalshield.com/info/cookchildrens 817-269-2653 7 a.m. to 7 p.m., Mon-Fri
Legal, financial and grief support	LifeWorks	Legal, financial and grief support with expert guidance, tools and consultations.	lifebenefits.com/lfg • Username: lfg • Password: resources 877-849-6034 24/7/365
Medicare guidance	Medicare Choice Group	Free, personalized support for Medicare decisions and enrollment.	visit.medicarechoicegroup.com/cookchildrens 855-704-1695 7 am to 5 pm, Mon-Fri
Tuition assistance	EdAssist	Tuition reimbursement for degree-related courses.	cookchildrens.edassist.com 833-616-3515 7 am to 7 pm, Mon-Fri
Student loan refinancing	SoFi	Refinance your student or Parent PLUS loans (federal or private) with low rates and a 0.125% discount.	sofi.com/cookchildrens
Bank services	Educational Employee Credit Union (EECU)	Offers bonuses and discounts to all team members.	eecu.org 817-882-0800 8 a.m. to 7 p.m., Mon-Fri 9 a.m. to 1 p.m., Sat
	Bank of America	Financial benefits that reward how you save, spend and borrow.	go.bofa.com/cookchildrens
Discounts	Tickets at Work	Team member discounts on food, entertainment, travel and more.	ticketsatwork.com Company code: COOKCH
	BenefitHub	Discounts and perks.	benefithub.com
Concierge and Travel Services	Cook Children's	Help with travel planning, event tickets and more.	Find information on CookNet > Departments
Emergency travel benefits	Redpoint	24/7 emergency travel support when traveling 50+ miles from home.	lifebenefits.com/travel In the U.S./Canada: 855-516-5433 Outside the U.S./Canada: 1-415-484-4677

Cook Children’s benefit support quick reference

- For enrollment assistance, call the Cook Children’s Benefits Center 833-938-4154, 7 a.m. to 7 p.m., Mon–Fri.
- For personal support navigating care, costs and coverage, call the Health Advocacy Solutions (HAS) via BCBSTX at 1-877-208-5306.
- For general benefits and leave questions, contact askbenefits@cookchildrens.org or askleave@cookchildrens.org.

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