You care for others, now TAKE CARE OF YOU

Choose benefits for the things that matter most

Tenet Health

Medical Benefits

All plans offer

- Exclusive discounts for care in the Tenet network
- Comprehensive coverage
- Free in-network preventive care
- Personalized support and resources for chronic and complex conditions

Medical Plans at a Glance

You have the power to choose one of the following options:

Gold Plan **EPO** (Exclusive Provider Organization)	**BASIC**	**HDHP** (High-Deductible Health Plan)	**Platinum Plan** **HRA** (Health Reimbursement Account)
• Get care from a local network of doctors and hospitals for you to choose from (in-network care only)	• Pay the least amount in premiums but more at time of service • Plan pays large percentage of costs once you reach your deductible	• Pay less in premiums but more at time of service • Plan pays large percentage of costs once you reach your deductible	• Pay for qualified healthcare expenses for you and your dependents through Employer Contributions to a Health Reimbursement Account

- ✓ Comprehensive coverage for diverse healthcare needs
- ✓ 100% free preventive care
- ✓ Top-tier provider networks
- ✓ Prescription drug coverage through Optum Rx

Plan Comparison

Locate the **Help Me Choose** and **Compare** Plans tools on the Medical election page to help you decide which plan is right for you.

	Gold Plan (EPO)	BASIC	HDHP	Platinum Plan (HRA)
How does the cost of coverage compare?	Premium: $$$ Time of Service: $$	Premium: $ Time of Service: $$$$	Premium: $$ Time of Service: $$$	Premium: $$$$ Time of Service: $$
Where can I get healthcare?	In-network providers only	In-network or out-of-network providers	In-network or out-of-network providers	In-network or out-of-network providers
What do I pay at the time of service?	Copay or coinsurance	Full cost of service up to the annual deductible, then coinsurance	Full cost of service up to the annual deductible, then coinsurance	Full cost of service up to the annual deductible, then coinsurance Fixed copay available for some services
Is prescription drug coverage included?	**Yes**	**Yes**	**Yes**	**Yes**
Can I contribute to a tax savings account?	• Healthcare Flexible Spending Account (FSA) • Dependent Care FSA	• Health Savings Account (HSA) • Dependent Care FSA	• Health Savings Account (HSA) • Dependent Care FSA	• Health Reimbursement Account (HRA) • Dependent Care FSA

Is the Basic Plan Right For You?

Consider the Basic Plan, an affordable plan that provides peace of mind for light healthcare users.

Most Affordable Option

Pay the least in rates
Avoid overpaying for coverage you don't use

Peace of Mind

Plan pays large percentage of costs once you reach your deductible
Out-of-pocket maximum protects you from catastrophic costs

Health Savings Account

Receive tax savings on eligible healthcare expenses

What to Consider When Assessing Medical Plan Options

Medical plans aren't one-size-fits all and every individual and family has varying healthcare needs year-to-year.

Do the Math:

Your Annual Cost Exposure	
Pay period premiums	+
Deductible	+
Out-of-pocket maximum	+
Additional costs for medications/copays	+
Pre-tax savings on eligible medical expenses from a spending account	–
= your total annual medical cost exposure	

This list will vary depending on which medical plan you are evaluating.

Questions to consider:

- Are you relatively healthy and seek mostly preventive services?
- Do you or a family member plan to have a surgery? Or a baby?
- Are you or a dependent on daily medications?
- Do you usually have multiple claims during the year? Month?
- Do you, your spouse or child meet the deductible every year?
- Are you prepared to support unexpected costs in the event of an emergency, such as a hospital stay?

Your Network Options for Care

Save Money and Support Tenet

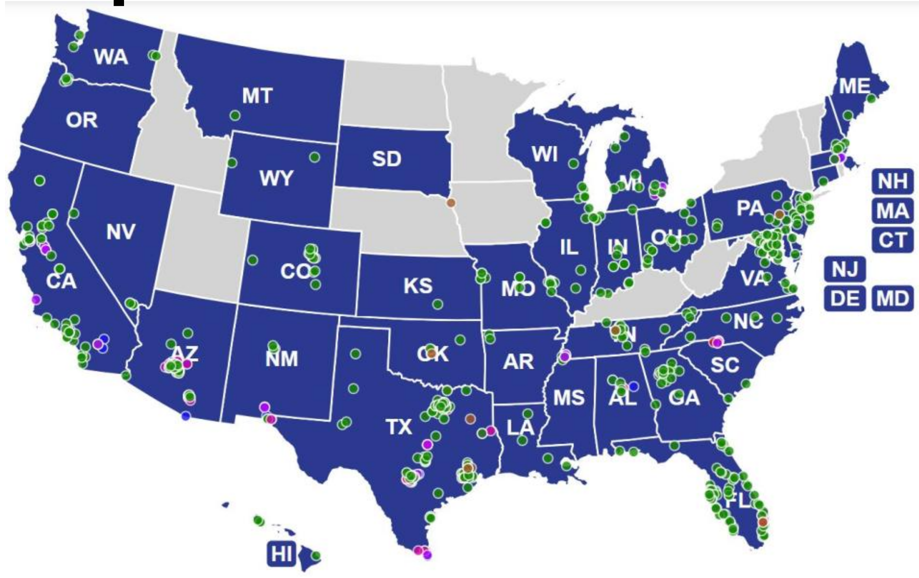
$ Tenet Network: Providers and facilities in our network offer the greatest benefit.

- Look for the Tenet Network indicator
- Copays/coinsurance for non-ER services at Tenet hospital facilities are waived*

$$ In-network: Providers and facilities in our insurance carrier's network. You'll pay less when you stay in-network

$$$ Out-of-network: Providers and facilities not in our insurance carrier's network. You'll pay the highest rate for these providers

Note: Tenet Network is available for those with a 3-tier plan



- Acute Care Hospitals
- Urgent Care Centers
- Ambulatory Surgery Centers
- Off Campus EDs and Micro-Hospitals
- Surgical Hospitals
- Imaging Centers

*If you are covered under the HDHP plan and have met your deductible.

Prescription Drugs

- You automatically get prescription drug coverage when you enroll in a medical plan.
- The amount you pay to fill prescriptions depends on:
  1. Your medical plan
  2. The drug category
  3. The quantity (30 days vs. 90 days)
- Prescriptions generally fall into one of four categories:

Generics	Preferred Brand Name	Non-preferred Brand Name	Specialty

Generics are almost always the lowest cost option.

If you take name brand drugs, check the OptumRx formulary on the **Benefit Solutions Center** to see if your prescription is included.

Try these tips to make your healthcare simpler and more affordable

1

Use in-network providers (especially Tenet Network). You save money when you use an in-network healthcare professional. Find a provider by visiting **Benefit Solutions Center > Get Medical Care.**

2

Choose the right medical plan for you. Use the **Help Me Choose tool** and **Compare Plans** tools on the **Benefit Solutions Center**.

3

Get preventive care. Eligible preventive care services are **covered at 100%** when you use an in-network provider.

4

Pay for healthcare expenses tax-free. Open a **tax-savings account** to save on eligible out-of-pocket healthcare expenses.

5

Check for generic prescriptions. Ask for generic equivalents to brand-name prescriptions to save money.

Eligibility- Dependents

Eligible dependents

Legal/common-law spouse

Same/opposite-sex domestic partner

Children up to 26th birthday

Child of any age who was disabled before age 26

DEPENDENT VERIFICATION

If you enroll a dependent in medical, dental or vision coverage for the first time, you must submit the required documentation.

If you don’t, they will lose coverage!

Tax Savings and Spending Accounts

Maximizing your savings

Compare Savings and Spending Accounts

Eligibility may vary based on the medical plan you elect during enrollment.

	HSA	HCFSA	DCFSA	HRA
Pays for…	Eligible medical, prescription, dental and vision expenses		Eligible expenses for childcare or caring for dependent elders	Eligible medical, prescription, dental and vision expenses
Your maximum contribution	Up to $4,400 for employee-only coverage Up to $8,750 if you have spouse/child/family coverage	Up to $3,400 for all coverage levels (subject to change)	$7,500 per household annually (or $3,750 if you are married and file separate tax returns)	n/a
Employer Contribution	Yes (for eligible participants) *Note: **First-time enrollees** in the HDHP receive an employer contribution of $250 for employee-only coverage / $500 for family coverage*	N/A		N/A
Rollovers	Yes	No – "use-it-or-lose-it" rule		Yes
Other considerations	• Funds are deposited per pay period • Account is portable • Accrues interest	The total amount is available at the beginning of the year.	Funds are deposited per pay period	Your account is created automatically

Dental and Vision

Your options

Dental and Vision

Dental

- Free preventive care with in-network providers.
- Pay coinsurance (your percentage of the cost of a covered service) for other services
- Coverage for basic and major services
- Orthodontia may be covered based plan elected

To find an in-network dentist, visit Delta Dental at www.deltadentalins.com.

Vision

- High-quality benefits to detect issues early
- Eye exams
- Lenses and frames
- Discounts on laser eye surgery
- In-network and out-of-network coverage

Find in-network VSP providers at www.vsp.com.

Additional Benefits

Access the 2026 Benefits Guide via the Benefit Solutions Center at benefitsolutions.hroffice.com to learn more about all the benefits available to you.

Annual Enrollment Benefits Elect once you're eligible, then make changes once a year during Annual Enrollment	Anytime Benefits Enroll or make changes any time during the year	Automatic Benefits No action needed and no cost to you. You're enrolled automatically when eligible.
✓ Medical	✓ 401(k) retirement savings plan	✓ Basic life insurance and AD&D
✓ Dental	✓ Auto and home insurance	✓ Employee Assistance Program (EAP)
✓ Vision	✓ Pet insurance	✓ Employee discount program
✓ Tax savings accounts		
✓ Supplemental life insurance and accidental death and dismemberment (AD&D)		
✓ Disability insurance		
✓ Accident, critical illness, and hospital indemnity insurance		
✓ Legal services		
✓ Child and elder care program		
✓ Identity protection		
✓ Long Term Care		

Options for CANADIAN Residents

Green Shield of Canada

(For use in Canada only)

Green Shield Medical

- No Cost to Employee
- Supplements OHIP
- Hospital room 100%
- Rx drugs 80%
- Professional services - up to $500

Green Shield Dental

- Employee Premium share
- Canadian Dentists
- Annual deductible $50/$150
- No office co-pay
- Preventive
- Basic and major services
- Ortho – child under 26

For more information-review the Green Shield Summary Plan Description booklet available on benefitsolutions.hroffice.com

401(k) Retirement Savings Account

- **Tax advantages.** Contribute Before-Tax dollars up to the annual IRS maximum, and if you're age 50 or older you may contribute an additional amount

  2026 Contribution Maximums: $24,500, or $32,500 if you're age 50 or older

- **You pick.** You get a mix of investment options to choose from to best fit your goals.

- **Employer match.** Before-Tax and/or Roth After-Tax contributions you make to the plan may be eligible for a discretionary employer match.

  NOTE: To receive the match, certain eligibility requirements must be met.

Automatic Benefits – Free to you!!

Visit the **Benefit Solutions Center** for more information.

Basic life insurance and AD&D

- Life insurance provides your beneficiaries with a payment if you die. Accidental death & dismemberment (AD&D) insurance pays a benefit if you have a covered loss or death caused by an accident.
- Both plans are administered through Unum.
- Automatically receive this coverage, paid for by the company

Employee Assistance Program (EAP)

- You and your family have free access, whether enrolled in a company-sponsored medical plan or not
- Receive mental health assistance and legal and financial help from professionals
- 24/7 access by phone, and includes five free phone or face-to-face visits per issue

Employee discount program

- BenefitHub offers rewards and discounts on commonly purchased things, such as health and wellness resources, food, pet supplies, cell phones and more!

How to Enroll

Don’t miss out on your preferred coverage

TAKE CARE OF YOU

Newly Benefits Eligible

You have 30 calendar days following the date you're hired or become eligible to enroll.

New Residents

- Deadline to enroll is 31 days from your hire date.
- After that, you can elect benefits during open enrollment or a qualified life event

Enrollment Checklist

Consider the year ahead.

- Visit benefitsolutions.hroffice.com
- Review the **2026 Benefits Guide** under the **My Benefits** tab
- Select **Enroll Now** to choose your benefits coverage for 2026.
- Locate the **Help Me Choose** and **Compare Plans** tools on the plan election page to help you decide which option is right for you

Sign up for text reminders. Select **My Benefits > Communications Settings** from the Benefit Solutions Center homepage

Enroll within 31 days of hire date through the Benefit Solutions Center

Don't Miss Out!

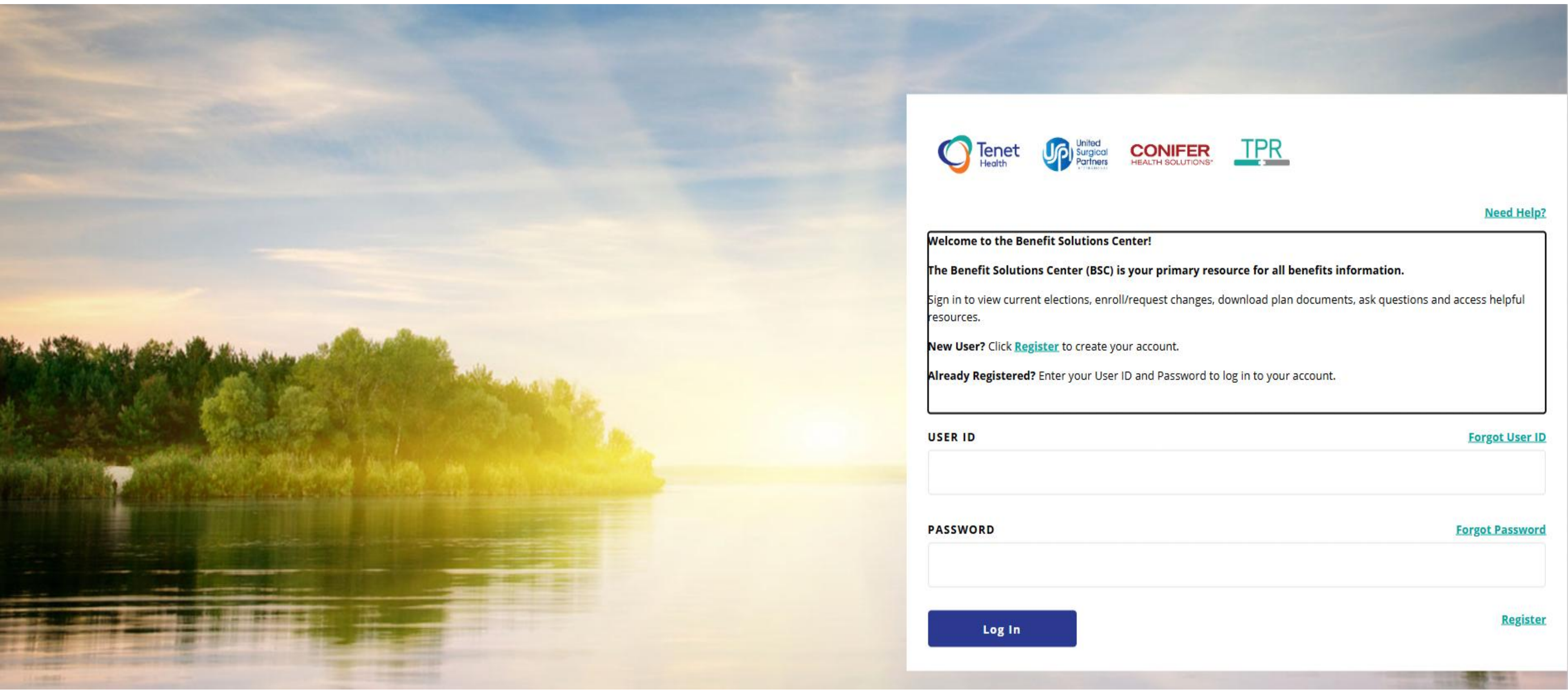
If you don't enroll now -

- You **will not** have coverage for 2026
- Your next enrollment opportunity is AE 2027 for coverage starting January 1, 2027.
- Mid-year enrollment is only available if you have a qualifying life event.

Scan to access the Benefit Solutions Center at benefitsolutions.hroffice.com to enroll and view important benefits information.

Enrollment Website

benefitsolutions.hroffice.com



Making Changes

- **Annual Enrollment**
- **Qualified Life Event**
  - Marriage/divorce/death
  - Birth/adoption/change in custody
  - Leave of absence
  - Gain/loss of other health coverage
  - Medicare eligibility

Request a change within 31 days of event:
Go to benefitsolutions.hroffice.com or call 833-303-6482

After You Have Enrolled

1 Save/Print	2 Update	3 Complete
Electronic confirmation statement of your 2026 benefits elections. Your confirmation statement is proof of enrollment and the dependents you've enrolled.	Designate current beneficiaries to receive your Life and AD&D benefits. Ensure you have beneficiaries for your 401k benefit. Update anytime at the **Benefit Solutions Center** website.	Complete Evidence of Insurability (EOI), if applicable for Life and AD&D insurance. Submit dependent verification documents for new dependents. You will receive alerts & deadline communication from the **Benefit Solutions Center.**

Tools and Resources

Benefit Solutions Center Online

Learn what's new and changing this year with your benefits, plan details, rates, and more. Visit benefitsolutions.hroffice.com

Benefit Solutions Center Team

Speak with a representative about the enrollment process or what's included in your Tenet Health benefits

Call **1-833-303-6482** or chat online via **Web Chat** at benefitsolutions.ehr.com

Annual Enrollment Text Messages

Get reminders about AE dates, presentations and resources

Select **My Benefits> Communications Settings** from the Benefit Solutions Center homepage

2026 Benefits Guide

View **a detailed overview of your benefits**, how to enroll, eligibility and more

Get Medical Care search feature

Find in-network providers to save on your out-of-pocket healthcare costs

Help Me Choose tool

Find this medical plan cost estimator tool on the Benefit Solutions Center to **get help choosing which medical plan is right for you**

Thank you

FOR EVERYTHING YOU DO