

20 25



New Hire Benefits Guide

Boone Health

 BooneHealth



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Boone Health appreciates your commitment to our success. We're equally committed to providing you with competitive, affordable health and wellness benefits to help you take care of yourself and your family.

Please read this guide carefully. It has a summary of your plan options and helpful tips for getting the most value from your benefit plans. We understand that you may have questions about open enrollment, and we'll do our best to help you understand your options and guide you through the process.

This guide is not your only resource, of course. Anytime you have questions about benefits or the enrollment process, you can contact Boone Health Benefits via email at boonebenefits@boone.health or call 573.815.3500. Although this guide contains an overview of benefits, for complete information about the plans available to you, please visit the benefits page on the [Boone Health Intranet](#).

Eligibility

Eligible employees

You may enroll in the benefits program if you are a regular full-time employee who is actively working a minimum of 35 hours per week (70 hours per pay period), or a part-time employee working 24 hours per week (48 hours per pay period). As a benefits-eligible employee, you have the opportunity to enroll in benefit plans as a new hire or during the annual open enrollment period.

If you're enrolling as a new employee, you are eligible for benefits on the first day of employment. You must complete your online enrollment within 31 days of your hire date. Short-term and long-term disability coverage will be effective after six months of employment.

A few notes about enrolling in benefits

Making changes during the year

Once enrolled, you can only make mid-year changes to your benefits during the plan year within 30 days of a change in life status (qualified life event). The changes you are eligible to make mid-year depend on the type of life event you have experienced. If you don't enroll within 30 days of your life event, you will not be able to make changes to benefits coverage until the November annual enrollment period.

For newborn/newly adopted children, you are allowed to make changes to your plan within 60 days of birth/adoption.

Here are some examples of qualifying life events:

- Birth, legal adoption or placement for adoption.
- Marriage, divorce or legal separation.
- Dependent child reaches age 26.
- Spouse or dependent loses or gains coverage elsewhere.
- Death of your spouse or dependent child.
- Spouse or dependent becomes eligible or ineligible for Medicare/Medicaid or the state children's health insurance program.
- Change in residence that changes coverage eligibility.
- Court-ordered change.
- Spouse's open enrollment that occurs at a different time than yours.

You must make changes to your coverage within 30 days of your qualifying life event. You'll need to provide proof of the event, such as a marriage certificate, divorce decree, birth certificate or loss-of-coverage letter.

REMEMBER: When enrolling a new dependent or a dependent not previously verified as eligible, you will need to provide documentation verifying their eligibility for coverage.

Medical

AmeriBen | engage.ameriben.com | 833.216.4468

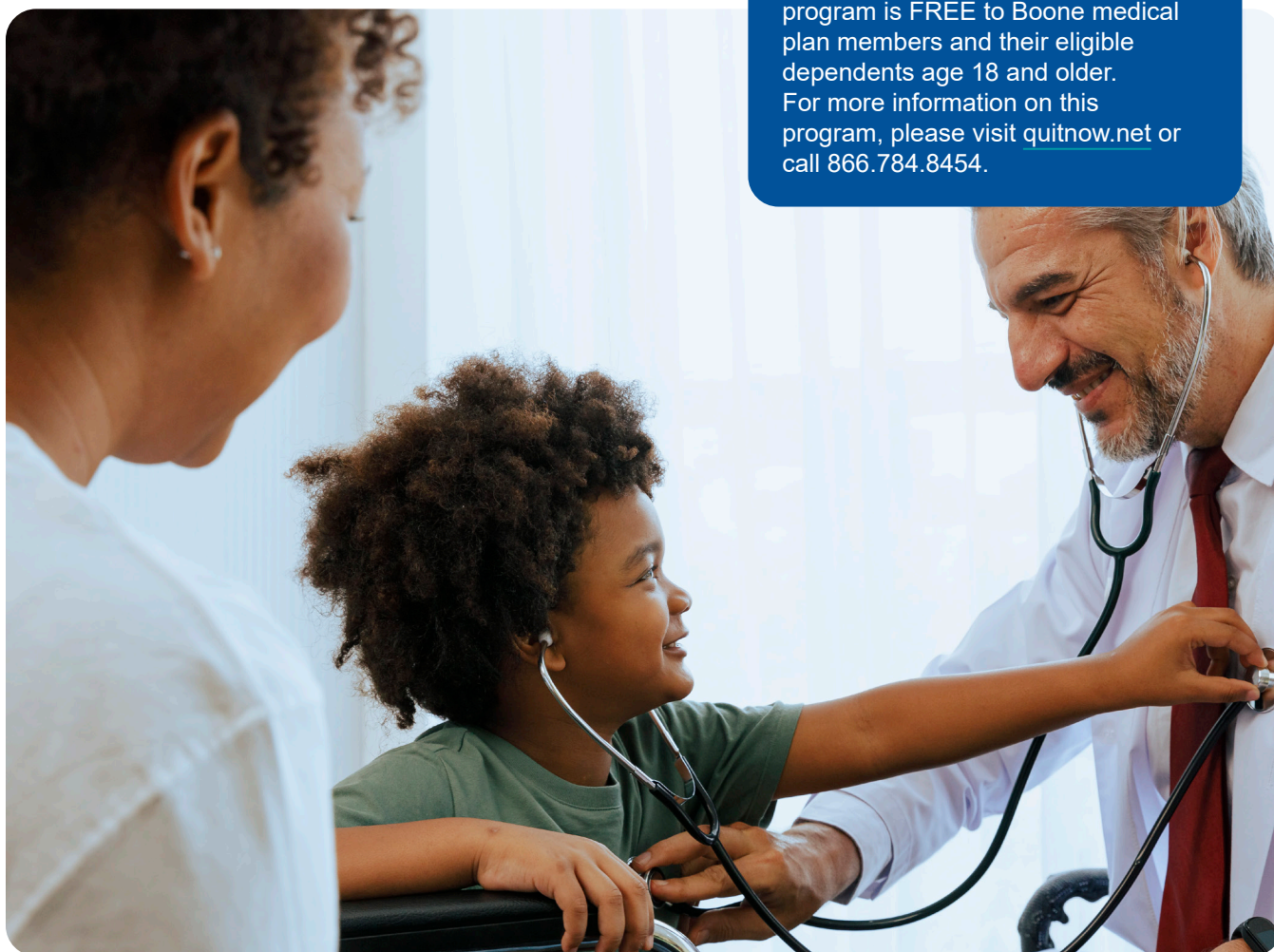
Boone Health is committed to helping you and your family maintain health and wellness by providing you with access to the highest levels of care. We offer you a choice of two medical benefit options for 2025:

- Choice Plus PPO
- Choice PPO

Both options include access to preferred providers, cover the same medical services and offer the same prescription drug coverage.

If you choose to enroll in the Choice plan, you will pay less per pay period but more in out-of-pocket costs for medical services. If you choose to enroll in the Choice Plus plan, you will pay more per pay period but less in out-of-pocket costs for medical services.

The Quit for Life tobacco cessation program is FREE to Boone medical plan members and their eligible dependents age 18 and older. For more information on this program, please visit quitnow.net or call 866.784.8454.



Please register at engage.ameriben.com to gain access to provider and facility listings.

Both Choice and Choice Plus offer four network coverage levels

- **BOONE HEALTH NETWORK:** You will save the most when you receive services from Boone Health facilities. Deductibles, coinsurance and copayments are the lowest when you use the Boone Health Network.
- **HEALTH COOPERATIVE OF MO NETWORK:** Members of Boone's medical plan may now receive services from specific providers and facilities at a reduced out-of-pocket cost from Anthem in-network providers.
- **ANTHEM MO BLUE ACCESS CHOICE NETWORK:** The Anthem MO Blue Access Choice Network features health care facilities and physicians who have agreed to provide services at a reduced cost.
- **OUT-OF-NETWORK:** Services from health care providers not within the Boone Health Network or Anthem MO Blue Access Choice Network may not be discounted.

Please see anthem.com/find-care for a listing of providers. Select Blue Access Choice network.

CARE RECEIVED FROM A UNIVERSITY OF MISSOURI PROVIDER OR FACILITY WILL NOT BE COVERED UNDER THE MEDICAL PLAN. EXCEPTIONS WILL BE MADE FOR SERVICES THAT CANNOT BE PROVIDED BY BOONE HEALTH. CONTACT BOONEBENEFITS@BOONE.HEALTH OR CALL 573.815.3500 WITH ANY QUESTIONS.

Preventive care

Many preventive services are covered at no cost to you if received from a Boone Health Network, Health Cooperative of MO Network or Anthem MO Blue Access Choice provider. For more information, visit the benefits page on the [Boone Health Intranet](#).

ID cards

AmeriBen will mail you two ID cards for plan year 2025. Members can access their digital ID card through engage.ameriben.com or the MyAmeriBen mobile app. If you do not have your ID card, your service provider or pharmacy can call AmeriBen to verify your eligibility based on your group number and your Social Security number.

For more information, go to engage.ameriben.com.

Live Health

AmeriBen offers virtual care services through the Live Health program. You can connect to the care you need by logging in to engage.ameriben.com. You can have a video visit with a doctor 24/7 for common health issues and annual wellness visits. Care for mental and emotional health is available by appointment.

Medical and prescription drug plan summary — Choice Plus

| | CHOICE PLUS | | | |
|--|----------------------|--------------------------|----------------------|-------------------------------------|
| | Domestic | Health Cooperative of MO | In-network | Out-of-network |
| Annual deductible | | | | |
| Per individual | \$600 | \$900 | \$2,000 | \$4,000 |
| Per family | \$2,000 | \$2,700 | \$4,000 | \$12,000 |
| Annual out-of-pocket maximum | | | | |
| Per individual | \$3,000 | \$5,000 | \$6,000 | Unlimited |
| Per family | \$6,000 | \$10,000 | \$12,000 | |
| Urgent care | | | \$50 | |
| Emergency room | | | \$250 | |
| Wellness and preventive care | \$0 | \$0 | \$0 | Deductible, then 50% |
| Diagnostic/non-preventive office visit | | | | |
| Primary care physician (PCP) | \$20 | \$20 | \$30 | Deductible, then 50% |
| Behavioral health | \$20 | \$20 | \$20 | Deductible, then 50% |
| Specialists | \$50 | \$50 | \$60 | Deductible, then 60% |
| Live Health | N/A | N/A | \$0 | N/A |
| Outpatient short-term therapy (PT, OT, ST) | \$0 | \$50 | \$50 | Deductible, then 60% |
| Chiropractic care | \$25 | \$25 | \$25 | Not covered |
| Outpatient lab and radiology (diagnostic) | \$0 | Deductible, then 20% | Deductible, then 50% | Deductible, then 50% |
| Outpatient surgery | Deductible, then 0% | Deductible, then 20% | Deductible, then 45% | \$1,750 copay + deductible then 50% |
| Hospital services | | | | |
| Inpatient facility | Deductible, then 0% | Deductible, then 20% | Deductible, then 50% | \$2,750 copay + deductible then 60% |
| Outpatient facility | Deductible, then 0% | Deductible, then 20% | Deductible, then 50% | Deductible, then 50% |
| Inpatient professional (Surgeon, Anesthesiologist, Pathologist, Radiologist) | Deductible, then 20% | Deductible, then 20% | Deductible, then 25% | Deductible, then 50% |
| Outpatient professional (Surgeon and Anesthesiologist) | Deductible, then 0% | Deductible, then 20% | Deductible, then 25% | Deductible, then 50% |

Copayments and percentages indicated above (coinsurance) reflect member responsibility.

Contributions

The costs listed below are pre-tax, per-pay-period deductions, based on 26 pay periods a year.

| | CHOICE PLUS | |
|-----------------------|-------------|-----------|
| | Full-time | Part-time |
| Employee only | \$92.02 | \$138.02 |
| Employee + spouse | \$220.88 | \$331.31 |
| Employee + child(ren) | \$154.75 | \$232.13 |
| Employee + family | \$283.41 | \$425.12 |

Medical and prescription drug plan summary — Choice

| | CHOICE | | | |
|--|----------------------|--------------------------|----------------------|-------------------------------------|
| | Domestic | Health Cooperative of MO | In-network | Out-of-network |
| Annual deductible | | | | |
| Per individual | \$1,000 | \$2,000 | \$3,000 | \$6,000 |
| Per family | \$3,000 | \$4,500 | \$9,000 | \$18,000 |
| Annual out-of-pocket maximum | | | | |
| Per individual | \$4,000 | \$5,000 | \$6,000 | Unlimited |
| Per family | \$9,200 | \$10,000 | \$12,000 | |
| Urgent care | | | \$60 | |
| Emergency room | | | \$300 | |
| Wellness and preventive care | \$0 | \$0 | \$0 | Deductible, then 75% |
| Diagnostic/non-preventive office visit | | | | |
| Primary care physician (PCP) | \$25 | \$25 | \$40 | Deductible, then 75% |
| Behavioral health | \$25 | \$25 | \$25 | Deductible, then 75% |
| Specialists | \$60 | \$60 | \$70 | Deductible, then 75% |
| Live Health | N/A | N/A | \$0 | N/A |
| Outpatient short-term therapy (PT, OT, ST) | \$0 | \$50 | \$50 | Deductible, then 80% |
| Chiropractic care | \$25 | \$25 | \$25 | Not covered |
| Outpatient lab and radiology (diagnostic) | \$0 | Deductible, then 35% | Deductible, then 70% | Deductible, then 75% |
| Outpatient surgery | Deductible, then 15% | Deductible, then 35% | Deductible, then 70% | \$3,500 copay + deductible then 75% |
| Hospital services | | | | |
| Inpatient facility | Deductible, then 15% | Deductible, then 35% | Deductible, then 70% | \$5,500 copay + deductible then 75% |
| Outpatient facility | Deductible, then 15% | Deductible, then 35% | Deductible, then 70% | Deductible, then 75% |
| Inpatient professional (Surgeon, Anesthesiologist, Pathologist, Radiologist) | Deductible, then 35% | Deductible, then 35% | Deductible, then 50% | Deductible, then 75% |
| Outpatient professional (Surgeon and Anesthesiologist) | Deductible, then 15% | Deductible, then 35% | Deductible, then 50% | Deductible, then 75% |

Copayments and percentages indicated above (coinsurance) reflect member responsibility.

Contributions

The costs listed below are pre-tax, per-pay-period deductions, based on 26 pay periods a year.

| | CHOICE | |
|-----------------------|-----------|-----------|
| | Full-time | Part-time |
| Employee only | \$46.04 | \$69.06 |
| Employee + spouse | \$122.73 | \$184.09 |
| Employee + child(ren) | \$84.03 | \$126.05 |
| Employee + family | \$161.44 | \$242.16 |

Prescription drugs

Capital Rx | cap-rx.com | 833.502.2909

Prescription drug benefits are included in the Boone medical plan option that you elect.

Key features

- Capital Rx administers your prescription drug claims.
- You will pay the lowest copayment when filling new prescriptions and refills at Boone Plaza Pharmacy or mail-order pharmacy.
 - To fill prescriptions at Boone Plaza Pharmacy please call 573.815.6255.
- **ALL REFILLS** need to be filled through Boone Plaza Pharmacy or Optum Home Delivery Pharmacy to obtain the lowest copayment. Refills not processed through these pharmacies will result in significantly higher costs to you.
- **ALL SPECIALTY DRUGS** (first fills and refills) must be directed to Boone Plaza Pharmacy or Costco Specialty Pharmacy. Copayment is \$50 if filled through Boone Plaza Pharmacy or Costco Specialty Pharmacy.
 - To fill specialty prescriptions at Boone Plaza, please call 573.815.6255
 - To fill prescriptions at Costco Specialty Pharmacy, visit lumicera.com/costco-specialty-pharmacy/

Eligible pharmacies

- Prescriptions will need to be filled at Boone Plaza Pharmacy or Costco Mail Order Pharmacy in order to obtain the lowest, Tier 1, copayment. Members can fill prescriptions at Walmart and Walgreens retail locations for two emergency fills per year at the lowest copayment. After two emergency fills, prescriptions filled at Walmart and Walgreens will have a higher, Tier 2, copayment.
 - To fill prescriptions at Boone Plaza Pharmacy, please call 573.815.6255.
- Costco Mail Order Pharmacy can deliver 30-day first fills (new prescriptions), refills, 90-day supplies of maintenance medications, and 30-day specialty drug prescriptions with no mailing fees. Employees should order 14 business days in advance.
 - To fill prescriptions at Costco Mail Order Pharmacy, visit costco.com/pharmacy/home-delivery
- Walgreens operates 9,277 drugstores with a presence in all 50 states. Walmart operates 4,600 pharmacies with a presence in all 50 states.

Please note:

Costco Membership is not required to use Pharmacy services.

You will pay the lowest copayment when filling new and ongoing prescriptions at Boone Plaza Pharmacy or Costco Mail Order Pharmacy.



Prescription drug coverage

| | Boone Plaza Pharmacy | Walgreens and Walmart Pharmacy | Optum Home Delivery Pharmacy |
|--------------------------------|---|--------------------------------|------------------------------|
| | 30-day/90-day supply | 30-day supply | 30-day/90-day supply |
| Generic drugs | \$15/\$35 | \$35 | \$15/\$35 |
| Preferred brand-name drugs | \$45/\$110 | \$110 | \$45/\$110 |
| Non-preferred brand-name drugs | \$75/\$150 | \$150 | \$75/\$150 |
| Specialty drugs | \$50 at Boone Plaza Pharmacy and Optum Specialty Pharmacy | | |

Copayments

Prescription drug copayments depend on the type of pharmacy you choose, the type of drug you purchase and the supply amount. Copayments for above listed 90-day supplies apply only to maintenance medications.

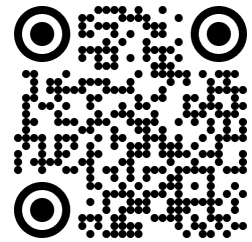
Each Boone medical plan member is allowed two emergency fills per calendar year (from a list of eligible drugs available at cap-rx.com) at Walgreens or Walmart pharmacies and at the same copayment as Boone Plaza Pharmacy.

Capital Rx member portal

How to register

1. Visit app.cap-rx.com/register
2. Fill in your personal information and click **VALIDATE**
3. Complete credentials and click **CREATE ACCOUNT**

Search “Capital Rx” to download the mobile app or use the QR code.



Dental

Delta Dental | deltadentalmo.com | 800.335.8266

You have two dental options, High and Low, both administered by Delta Dental of Missouri. Both options provide access to the Delta Dental Premier Network, which features more than 80 percent of dental care providers nationwide. They also provide access to the Delta Dental PPO Network (preferred provider organization), which covers in-network preventive services with no deductible and covers services for basic care and major care. You will receive the lowest cost by visiting a Delta Dental PPO provider.

Dental exams can tell your doctor a lot about your overall health. It's important to schedule regular exams to help detect significant medical conditions before they become serious.

To see a current provider directory, please visit Delta Dental at deltadental.com or 800.335.8266.

| | High | | | Low | | |
|--|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|
| | PPO network | Premier network | Non-network | PPO network | Premier network | Non-network |
| Annual deductible | | | | | | |
| Per individual | \$50 | \$50 | \$50 | \$75 | \$75 | \$75 |
| Per family | \$100 | No limit | No limit | \$150 | No limit | No limit |
| Preventive care | 0%; no deductible | 0%; no deductible | 20%; no deductible | 0%; no deductible | 0%; no deductible | 40%; no deductible |
| Basic care | 20% after deductible | 40% after deductible | 40% after deductible | 30% after deductible | 40% after deductible | 40% after deductible |
| Major care | 40% after deductible | 60% after deductible | 60% after deductible | 50% after deductible | 60% after deductible | 60% after deductible |
| Annual max. per covered member benefit | \$2,000 | \$1,500 | \$1,500 | \$1,000 | \$750 | \$750 |
| Orthodontia benefit | | | | | | |
| Services | 40% after deductible | 60% after deductible | 60% after deductible | No coverage | No coverage | No coverage |
| Lifetime max. | \$2,000 | \$1,500 | \$1,500 | | | |

Employee costs for dental coverage

The costs listed below are pre-tax, per-pay-period deductions (full- and part-time), based on 26 pay periods a year.

| | High | Low |
|-----------------------|---------|---------|
| Employee | \$4.80 | \$3.06 |
| Employee + spouse | \$17.79 | \$11.14 |
| Employee + child(ren) | \$19.18 | \$11.05 |
| Employee + family | \$23.10 | \$13.04 |

- You can elect the Delta Dental plan regardless of whether you are enrolled in the medical or vision plan.
- You will receive a dental ID card from Delta Dental. Please present your ID card to your provider in order to verify your eligibility for 12 covered services.

Vision

VSP | vsp.com | 800.877.7195

VSP's vision care benefits include coverage for eye exams, standard lenses, frames, contact lenses and discounts for laser surgery. The vision plan is built around a network of eye care providers, which offers a lower cost to you when you use providers who belong to the VSP network. When you use a non-network provider, you will pay more for vision services.

Eye exams can tell your doctor a lot about your overall health. It's important to schedule regular exams to help detect significant medical conditions before they become serious. For a list of providers please visit vsp.com.

| | VSP network | Non-network |
|--|-------------------------------------|------------------------------------|
| VSP WellVision Exam® (Twice every calendar year for children up to age 18; once every calendar year for adults) | \$15 copayment | Up to \$45 after \$15 copayment |
| Contacts (Once every calendar year instead of lenses and frames) | Up to \$200 | Up to \$105 |
| Contact lens exam, fitting and evaluation | \$60 copayment | N/A |
| Lenses (once every calendar year) Single vision | \$15 copayment | Up to \$30 after \$15 copayment |
| Lined bifocal | \$15 copayment | Up to \$50 after \$15 copayment |
| Lined trifocal | \$15 copayment | Up to \$65 after \$15 copayment |
| Frames (once every calendar year for children up to age 18; once every other calendar year for adults) | Up to \$200 after \$15 copayment | Up to \$70 after \$15 copayment |
| Laser vision correction | Average 15% discount | N/A |

Employee vision biweekly payroll contributions

The costs listed below are pre-tax, per-pay-period deductions (full-time and part-time), based on 26 pay periods a year.

| | |
|-----------------------|---------|
| Employee | \$3.58 |
| Employee + spouse | \$7.17 |
| Employee + child(ren) | \$8.13 |
| Employee + family | \$13.00 |

- You can elect the VSP vision plan regardless of whether you are enrolled in the medical or dental plan.
- You will not receive a vision ID card. The VSP network provider needs only your Social Security number to verify your benefits and submit claims.



Life and accidental death and dismemberment (AD&D) insurance

Voya | voya.com | 800.955.7736

Boone Health's comprehensive benefits package includes financial protection for you and your family in the event of an accident or death. Basic life and AD&D coverage are provided automatically at no cost to you upon employment. You have the option to buy supplemental life and AD&D insurance for yourself, additional AD&D insurance for yourself and your family, and dependent life insurance for your spouse and children.

In the event of your death, the life insurance policy provides a benefit to the beneficiary you designate. If your death is the result of an accident, or if an accident leaves you with a covered debilitating injury, you are covered under the AD&D insurance for the same amount.

For more information, please visit the benefits page on the [Boone Health Intranet](#).

Key features

- Full-time employees are covered at one times their annual base salary.
- Part-time employees are covered at \$15,000.

Age reduction schedule

- Ages 70 to 75: Benefit decrease to 55% of original benefit.
- Ages 75+: Benefit decrease to 35%.

Here are some helpful insurance terms

Imputed income: Federal regulations require payment of income and Social Security taxes on the value of the life insurance premiums in excess of \$50,000 when paid for by your employer. The value of dependent life coverage paid for by your employer is also taxable. These values are known as imputed income. Contact your tax professional for information regarding these tax consequences if you have questions or concerns.

Age reduction: The group term basic life and AD&D insurance coverage are subject to a reduction in benefit amount as you age.

Portability and conversion: Portability and conversion are available if your employment with Boone Health ends. Portability allows you to continue your term life coverage, while the conversion option allows you to convert your term life policy into an individual whole life policy.

Supplemental life and (AD&D) insurance

Voya | voya.com | 800.955.7736

Full-time employees may purchase supplemental life and AD&D coverage up to five times their annual base salary. Part-time employees may purchase supplemental life and AD&D coverage in the amount of \$15,000 or \$30,000.

Key features

- Your combined basic and supplemental life coverage cannot exceed \$1.5 million; same for combined basic and supplemental AD&D.
- Following benefits enrollment, evidence of insurability (EOI) is required if you waive coverage when you are first eligible or if you experience a qualifying status change.
- EOI is required if you elect any amount of supplemental life coverage greater than \$500,000.
- Coverage will be effective on the first day of the month following EOI approval.

Important: Employees covered under an employee plan cannot also be covered under a spouse or child supplemental plan.



Employee costs for supplemental life and AD&D insurance

The cost of this coverage is an after-tax, per-pay-period deduction, based on 26 pay periods a year. Your coverage options and costs will be provided during your benefits enrollment.

| Employee age | Rate per \$1,000 of coverage |
|--------------|------------------------------|
| Under 25 | \$0.0231 |
| 25-29 | \$0.0277 |
| 30-34 | \$0.0369 |
| 35-39 | \$0.0415 |
| 40-44 | \$0.0462 |
| 45-49 | \$0.0692 |
| 50-54 | \$0.1062 |
| 55-59 | \$0.1985 |
| 60-64 | \$0.3046 |
| 65-69 | \$0.4846 |
| 70+ | \$0.6923 |

Additional AD&D insurance

You can purchase additional AD&D protection for yourself and your family. Maximum coverage amounts include \$500,000 for employees, \$200,000 for spouses and \$50,000 for children.

Employee costs for additional AD&D insurance

The costs listed below are after-tax, per-pay-period deductions, based on 26 pay periods a year.

| Employee only | | Employee and family | | | |
|---------------|-------------------|---------------------|-----------|-----------|-------------------|
| Employee | Rate per paycheck | Employee | Spouse | Per child | Rate per paycheck |
| \$50,000 | \$0.37 | \$50,000 | \$20,000 | \$5,000 | \$0.64 |
| \$100,000 | \$0.74 | \$100,000 | \$40,000 | \$10,000 | \$1.28 |
| \$200,000 | \$1.48 | \$200,000 | \$80,000 | \$20,000 | \$2.56 |
| \$300,000 | \$2.22 | \$300,000 | \$120,000 | \$30,000 | \$3.84 |
| \$400,000 | \$2.95 | \$400,000 | \$160,000 | \$40,000 | \$5.12 |
| \$500,000 | \$3.70 | \$500,000 | \$200,000 | \$50,000 | \$6.40 |

Dependent life insurance

You can purchase life insurance for your spouse and eligible children. You can elect \$20,000 or \$50,000 in coverage for your spouse. The cost of coverage is based on your (the employee's) age. You can choose \$5,000 or \$10,000 in coverage for your children.

- Evidence of insurability (EOI) is required for coverage for your spouse if you do not enroll when first eligible or have a qualifying status change.

Employee costs for dependent life insurance

The costs listed below are after-tax, per-pay-period deductions, based on 26 pay periods a year.

| Employee's age | Spouse \$20,000 | Spouse \$50,000 |
|----------------|-------------------|-------------------|
| | Rate per paycheck | Rate per paycheck |
| Under 25 | \$0.92 | \$2.31 |
| 25-29 | \$1.11 | \$2.77 |
| 30-34 | \$1.57 | \$3.92 |
| 35-39 | \$1.66 | \$4.15 |
| 40-44 | \$1.94 | \$4.85 |
| 45-49 | \$2.95 | \$7.38 |
| 50-54 | \$4.80 | \$12.00 |
| 55-59 | \$7.94 | \$19.85 |
| 60-64 | \$12.55 | \$31.38 |
| 65-69 | \$22.15 | \$55.38 |
| 70+ | \$38.03 | \$95.08 |

| Child's age | Children \$5,000 | Children \$10,000 |
|-------------|-------------------|-------------------|
| | Rate per paycheck | Rate per paycheck |
| 0-26 | \$0.46 | \$0.92 |

Short- and long-term disability

Lincoln Financial | mylincolnportal.com | 800.238.0823

Boone Health offers two employer-paid disability plans by Lincoln Financial Group to provide financial assistance in case you become disabled or unable to work due to a non-work-related accident or illness.

Short-term disability (STD)

Boone Health provides full-time and part-time employees with short-term disability (STD) benefits at no cost after they have completed six months of employment with Boone. Employees may file a claim for STD benefits if they foresee a need to be out of work for a health care need, such as a surgery or childbirth.

If the employee's claim is approved, Boone's STD benefit will pay 60 percent of an employee's weekly earnings up to \$2,500 per week for 25 weeks (or 180 days). While disabled, employees are required to use PTO at 100 percent for the first five days, followed by 40 percent each day until their PTO is exhausted or they return to work.

Long-term disability (LTD)

Full-time employees who have been with Boone Health for six months are eligible for a long-term disability (LTD) benefit equal to 50 percent of their base pay, up to \$8,000 per month at no cost.

For more information, please visit the benefits page on the [Boone Health Intranet](#).

Long-term disability insurance option

The LTD benefit is paid for by Boone Health; there is no cost to you.

- Full-time employees have the option to purchase an additional 10 percent in coverage to a maximum of \$10,000 per month.
- Part-time employees have an option of purchasing 60 percent in coverage to a maximum of \$10,000 per month, after completing six months of employment with Boone Health.

Employee costs for long-term disability insurance

The cost of LTD insurance is a pre-tax, per-pay-period deduction for full-time employees, and after-tax, per-pay-period deduction for part-time employees, based on 26 pay periods a year.

| Employee's age | Full-time > 6 months of service 10% coverage rate per \$100 | Part-time > 6 months of service 60% coverage rate per \$100 |
|----------------|---|---|
| <35 | \$0.192 | \$0.314 |
| 35-39 | \$0.314 | \$0.567 |
| 40-44 | \$0.447 | \$0.587 |
| 45-49 | \$0.634 | \$1.166 |
| 50+ | \$0.794 | \$1.442 |

Flexible spending account (FSA)

WEX | wexinc.com | 866.451.3399

Flexible spending accounts (FSAs) reduce your taxable income by allowing you to set aside pre-tax dollars to use toward eligible health care and dependent day care expenses throughout the year. This pre-tax deduction lowers your taxable income, reducing the amount of tax you owe on your biweekly paycheck. You do not have to be a member of the Boone medical, dental or vision plan to enroll in an FSA.

Boone offers you two types of FSAs, both administered by WEX.

TAX-
FAVORED
ACCOUNT

Health care flexible spending account

The health care FSA can be used to pay for eligible out-of-pocket **medical, dental, vision and prescription drug expenses**.

- Reimbursement of eligible health care expenses for you and your dependents.
- Elect up to \$3,300 for 2025.
- Qualified expenses include medical, dental, vision, hearing, and other health-related costs such as copayments and deductibles. Some over-the-counter medications and supplies are eligible.
- Deadline to submit claims is March 31 of the following year.
- Carry over \$25 to \$660 of unused funds to 2026 (funds available mid-April).

Manage your FSA

Manage your FSA at wexinc.com, and view a complete list of eligible expenses, check your balance, file claims, request direct deposit and more.

WEX FSA card

The WEX FSA card is similar to a debit card since it electronically accesses your health care and dependent care FSA account when used to pay for eligible expenses. It's a convenient way to pay for health care and dependent day care purchases.

Have questions about FSAs or the WEX FSA card? Speak to or live chat with a WEX representative at 866.451.3399, 6 a.m.-9 p.m. (CST) Monday-Friday.

Dependent care flexible spending account (day care)

- Reimbursement of eligible day care expenses for children under 13.
- Reimbursement for eligible day care expenses for your disabled spouse or disabled dependent of any age.
- To be eligible for this account, you must be working. If you are married, your spouse must be working, looking for work, be a full-time student or be incapable of self-care.
- Elect up to \$5,000 each year (combined household limit).
- Deadline to submit claims is March 31 of the following year.
- No carry over; “use it or lose it” rule applies.
- Grace period to incur services is 2 1/2 months following the end of the plan year.

Eligible expenses

- Adult day care
- Child day care
- After-school care
- Babysitting (work-related, in your home or someone else’s home)
- Babysitting by your relative who is not a tax dependent (work-related)

WEX FSA card

The WEX FSA card is similar to a debit card since it electronically accesses your health care and dependent care FSA account when used to pay for eligible expenses. It’s a convenient way to pay for health care and dependent day care purchases.

Have questions about FSAs or the WEX FSA card? Speak to or live chat with a WEX representative at [wexinc.com](https://www.wexinc.com) or 866.451.3399, 6 a.m.-9 p.m. (CST) Monday-Friday.

Both health care and dependent care FSA

- Use the WEX FSA debit card to pay for eligible health care and dependent day care expenses.
- In addition to your FSA debit card, you have the option to pay with personal funds and request reimbursement.
- The deadline to submit claims is March 31 of the following year.
- Submit claims online or via mobile app, fax or U.S. mail.

Health payment account (HPA)

Paytient | paytient.com/boone-health | 866.345.9591

What is Paytient?

Paytient is an interest-free line of credit that helps you and your family better access and afford care. You can use it to pay approved out-of-pocket costs up front and repay over time with no interest or fees.

How does it work?

Paytient is available to you at no cost by Boone Health. When you sign up and are approved, a \$1,000 interest-free line of credit is available to you for approved expenses. When you use your Paytient card to pay for care, you'll be prompted to set up a repayment plan that works for your budget.

For example, if you put \$100 on the card, you can choose to repay with 10 monthly payments of \$10 via a linked bank account. There are no fees, no interest, and no credit check to use Paytient.

Set up your Paytient account

1. Create your account

Scan the QR code below or visit my.paytient.com/signup to get started.

2. Swipe

Swipe, tap, or insert your Paytient card to pay for an out-of-pocket health expense.

3. Click

Click the notification that appears on your smartphone.

4. Split

Choose the interest-free payment plan that fits your family's budget.



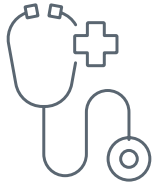
Questions?

hello@paytient.com | 866.345.9591 | paytient.com/boone-health





Where can you use Paytient?



At the doctor

Whether you're seeing a family doctor, a specialist, a therapist, an internist or a surgeon, you can use your Paytient card to pay your copay or coinsurance at the time of treatment. Your Paytient card can also cover any bills that you receive after your visit!



At the pharmacy

There are many medical costs that don't occur at the doctor's office, such as prescriptions and drugstore essentials like ibuprofen and bandages. You can also use your Paytient card to purchase these!



At the dentist

Whether it's an unexpected root canal or a routine filling, insurance rarely covers the entirety of dental care. Instead of delaying treatment or struggling through discomfort, you can use your Paytient card to split your care costs into an affordable payment plan.



At the eye doctor

Need new glasses or contacts? Ready to get LASIK? Just setting up your annual eye exam? Paytient can help. Preventive vision care supports your whole-body health. Let Paytient connect you with the care you and your eyes need.



At the vet

Your Paytient card can be used to cover care for yourself or any of your dependents — including your furry friends! Use your card for everything from flea and tick medications to nail trims to routine wellness exams.

Please note, access to Paytient is subject to approval but there is no credit check. The Paytient card works with providers in certain approved merchant categories. The provider self-selects their merchant category, and in some cases, a provider might not be categorized as expected.

Paytient is, however, required by federal regulations to confirm that you are able to afford your monthly minimum payments. They do this by comparing your income to expenses through a financial wellness check during the signup process.

Questions?

hello@paytient.com | 866.345.9591 | paytient.com/boone-health



Additional voluntary benefits

Hospital indemnity insurance

Voya | voya.com | 800.955.7736



Scan the QR code or visit presents.voya.com/ebrc/boonehealthinc for more information about the voluntary benefits through Voya.

Out-of-pocket costs from a stay in a hospital or other medical facility can be overwhelming. As expenses add up, hospital indemnity insurance can help. This benefit doesn't replace your medical coverage; instead, the benefit complements it. The benefit payments don't go out to pay for medical bills or treatments you may need; instead, they come in — directly to you — to be used however you'd like. While to your discretion, it can be used to help offset copays, coinsurance or deductibles that may be tied to a hospitalization or lost time from work.

When your stay begins

When you are admitted to a covered medical facility, you become eligible for an admission benefit for the first day. This benefit is payable once per confinement, up to a maximum of eight total admissions per calendar year.

| Type of admission | Benefit amount |
|-----------------------------------|---|
| Hospital admission | \$500 |
| Intensive care unit* admission | \$500 |
| Boone Health facility** admission | An additional \$125 is payable for confinements in an eligible Boone Health facility. |

As your stay continues

For each additional day that you stay in the facility, you'll be eligible for a fixed daily benefit payment. The benefit amount and maximum number of days per confinement vary by facility.

| Type of facility | Benefit amount |
|--|---|
| Hospital (30-day maximum per confinement) | \$100 |
| Intensive care unit* (15-day maximum per confinement) | \$200 |
| Rehabilitation facility (30-day maximum per confinement) | \$50 |
| Boone Health facility** | An additional 25% of the facility confinement benefit is payable for confinements in an eligible Boone Health facility. |

*An Intensive Care Unit may be referred to as a "Critical Care Unit" in your certificate of coverage. An ICU Transitional Care Unit may be referred to as a "CCU Step-Down Unit" in your policy documentation. Refer to your policy documentation for complete definitions and descriptions of each facility type.

** Contact boonebenefits@boone.health or call 573.815.3500 with any questions.

For more information, please visit the benefits page on the [Boone Health Intranet](#).

Employee costs for hospital indemnity insurance

The costs listed below are after-tax, per-pay-period deductions, based on 26 pay periods a year.

| Employee only | Employee + spouse | Employee + children | Employee + family |
|---------------|-------------------|---------------------|-------------------|
| \$6.25 | \$13.75 | \$12.50 | \$20.00 |

Critical illness insurance

Voya | voya.com | 800.955.7736

Critical illness insurance provides a benefit payment that can help with medical bills after a heart attack, stroke or other unexpected covered medical condition. Like hospital indemnity insurance, this benefit doesn't replace medical coverage — it complements it. Choose this supplemental health insurance product for added protection. Common conditions covered by critical illness insurance include heart attacks, cancer, strokes, coronary artery bypass and kidney failure. Benefit payments go directly to you, and you can use them however you'd like. The cost of coverage is based on your (the employee's) age. Cost reflected below automatically includes coverage for your child(ren) from birth to age 26. The coverage amount for your child(ren) equals 50% of the employee's benefit.

For more information, please visit the benefits page on the [Boone Health Intranet](#).

Employee costs for critical illness insurance

The costs listed below are after-tax, per-pay-period deductions, based on 26 pay periods a year.

Employee coverage

| Attained age | \$10,000 | \$20,000 | \$30,000 |
|--------------|----------|----------|----------|
| 0-24 | \$2.54 | \$5.08 | \$7.62 |
| 25-29 | \$2.91 | \$5.82 | \$8.72 |
| 30-34 | \$3.28 | \$6.55 | \$9.83 |
| 35-39 | \$4.02 | \$8.03 | \$12.05 |
| 40-44 | \$5.35 | \$10.71 | \$16.06 |
| 45-49 | \$6.37 | \$12.74 | \$19.11 |
| 50-54 | \$7.66 | \$15.32 | \$22.98 |
| 55-59 | \$8.95 | \$17.91 | \$26.86 |
| 60-64 | \$10.94 | \$21.88 | \$32.82 |
| 65-69 | \$13.48 | \$26.95 | \$40.43 |
| 70+ | \$19.89 | \$39.78 | \$59.68 |

Spouse coverage

| Attained age | \$10,000 | \$20,000 | \$30,000 |
|--------------|----------|----------|----------|
| 0-24 | \$2.54 | \$5.08 | \$7.62 |
| 25-29 | \$2.91 | \$5.82 | \$8.72 |
| 30-34 | \$3.28 | \$6.55 | \$9.83 |
| 35-39 | \$4.02 | \$8.03 | \$12.05 |
| 40-44 | \$5.35 | \$10.71 | \$16.06 |
| 45-49 | \$6.37 | \$12.74 | \$19.11 |
| 50-54 | \$7.66 | \$15.32 | \$22.98 |
| 55-59 | \$8.95 | \$17.91 | \$26.86 |
| 60-64 | \$10.94 | \$21.88 | \$32.82 |
| 65-69 | \$13.48 | \$26.95 | \$40.43 |
| 70+ | \$19.89 | \$39.78 | \$59.68 |

Accident insurance

Voya | voya.com | 800.955.7736

When an injury happens, accident insurance can help. This voluntary coverage provides a benefit payment after a covered accident that results in certain injuries and treatments listed in the benefit summary. To be eligible, the accident must happen outside of work. Some of the most common treatments and conditions covered by accident insurance include ER treatment, X-rays, physical therapy, stitches and follow-up doctor treatment(s). For a full list of benefits and for more information, please see the benefit summary.

For more information, please visit the benefits page on the [Boone Health Intranet](#).

Employee costs for accident insurance

The costs listed below are after-tax, per-pay-period deductions, based on 26 pay periods a year.

| Employee only | Employee + spouse | Employee + children | Employee + family |
|---------------|-------------------|---------------------|-------------------|
| \$5.02 | \$10.03 | \$10.79 | \$15.80 |



Wellness benefit

If you enroll in the Voya accident, critical illness, and/or hospital indemnity plans, your coverage includes a wellness benefit. The wellness benefit will pay you and covered family members an annual benefit upon completion of an eligible health screening test. Eligible health screenings include a mental health screening, flu immunization, a mammogram, and a routine eye or dental exam. The wellness benefit pays \$75 for employees, \$75 for spouse, and \$75 per child.

Please note, you (and your family) may only receive one benefit payment annually per coverage, even if multiple screenings are completed. If you have multiple Supplemental Health coverages (accident, critical illness, and/or hospital indemnity), the same health screening can be used to qualify for benefit payments under all applicable coverages. Please refer to your benefit summaries or visit presents.voya.com/ebrc/boonehealthinc for more information.

Employee assistance program (EAP)

Alliance Work Partners | awpnow.com | 800.343.3822

All Boone Health employees are eligible for the employee assistance program (EAP) at no cost. The EAP is a confidential counseling and referral service that can help you and your dependents deal with life's challenges.

The EAP provides:

- Five face-to-face sessions per issue at an office convenient to your home or work; there is no limit to the number of issues. All calls and counseling sessions are confidential, except as specified by law (such as when a person's emotional condition is a threat to him- or herself or others, or if there is child or elder abuse).
- Easy access to services and crisis counseling 24 hours a day, 7 days a week, via a toll-free telephone number and website.
- Services to employees and anyone in the household.

Other services offered:

- **LawAccess:** Legal and financial services provided by a lawyer or financial professional specializing in your area of concern.
- **HealthCode:** Monthly virtual activity events to support employees and families.
- **HelpNet:** Customized EAP website featuring resources, skill-building tools, online assessments, and referrals.
- **WorkLife:** Resources and referrals for everyday needs. Available by telephone.
- **SafeRide:** Reimbursement for emergency cab fare for eligible employees and dependents that opt to use a cab service or Ride Share services (Uber or Lyft) instead of driving while impaired.

What types of problems can the EAP help with?

- Work-related issues
- Family problems
- Marital and relationship issues
- Alcohol and drug abuse, and co-dependency issues
- Emotional problems
- Physical concerns
- Financial and legal issues

EAP login

Go to awpnow.com and select
"Access Your Benefits."

Registration code: AWP-
Boone-6128
Phone: 800.343.3822

Legal services

MetLife Legal | members.legalplans.com | 800.821.6400

MetLife Legal offers members access to a national network of experienced attorneys, which provides coverage on a wide range of legal matters. Employees have a choice of two legal service options: a Base Plan or the Base Plan with Plus Parents.

A sampling of MetLife Legal plan services is listed below. A detailed list of services can be found at legalplans.com. All services are included in the **Base plan** (employee only or employee and family). Services highlighted in **blue** are available to the employee's parents, stepparents and parents-in-law, with the election of the **Plus Parents Plan**.

- **Civil lawsuits:** Administrative hearings, civil litigation defense, incompetency defense, pet liabilities, small claims assistance
- **Elder-care issues:** Consultation and document review for issues related to your parents: deeds, leases, Medicaid, Medicare, nursing home agreements, powers of attorney, prescription plans, wills.
- **Estate planning:** Codicils, health care proxies, living wills, powers of attorney, revocable and irrevocable trust
- **Family and personal:** Adoption, affidavits, demand letters, divorce, garnishment defense, guardianship, immigration assistance, prenuptial agreement
- **Home and real estate:** Deeds, eviction defense, foreclosure, mortgages, property tax assessments, sale or purchase of home
- **Money matters:** Debt collection defense, identity management services, identity theft defense, negotiations with creditors, personal bankruptcy, promissory notes, tax collection defense
- **Vehicle and driving:** Defense of traffic tickets, driving privileges restoration, repossession

Employee costs for legal services coverage

The costs listed below are after-tax, per-pay-period deductions based on 26 pay periods a year.

| Employee | \$5.92 |
|---------------------------|---------|
| Employee + parents | \$8.69 |
| Employee + family | \$8.10 |
| Employee + family/parents | \$10.87 |

MetLife legal offers coverage on a wide range of legal matters:

- Civil lawsuits
- Elder-care issues
- Estate planning
- Family and personal
- Home and real estate
- Money matters
- Vehicle and driving

Retirement benefits

Empower | empowermyretirement.com | 866.467.7756

The Boone retirement plan offers tax advantages as well as generous company-matching contributions (subject to IRS limitations).

Boone Health 401(k)

- The contributions you select are automatically deducted from your paycheck on a pre-tax basis.
- Roth option: Contribute to your retirement account on an after-tax basis.
- Employees hired or rehired will be automatically enrolled at a deferral rate of 4 percent.
- Boone Health will match 100% of the first 6% you contribute to the Boone Health 401(k) Plan.

To explain employer matching:

- If an employee contributes 4%, Boone will match this at 4%.
- If an employee contributes 6%, Boone will match this at 6% (the maximum employer match).
- If an employee contributes 10%, Boone will match only up to 6%.

If you have any questions about your account, contact Empower at 866.467.7756 or empowermyretirement.com. The plan number is 140085-01.



Paid time off & personal sick time (PST)

Boone Health's paid time off (PTO) benefit combines vacation, holidays, and sick days to provide flexibility in managing your time away from work.

All regular full- and part-time benefits eligible employees accrue PTO unless they accrue allowed time off (ATO). Employees may accrue a maximum of 400 hours.

PTO accrual rates

Based on an 8-hour workday and 2,080 hours per benefit year.

| Years of service/position | PTO accrual rate | |
|---|------------------|--------|
| Staff with 4 years or less | Per hour | 0.0705 |
| | Hours per year | 146.64 |
| | Days per year | 18 |
| Staff with > 4 years up to 9 years Managers/Supervisors with 9 years or less | Per hour | 0.0897 |
| | Hours per year | 186.58 |
| | Days per year | 23 |
| Staff with > 9 years through 14 years | Per hour | 0.1052 |
| | Hours per year | 218.82 |
| | Days per year | 27 |
| Staff with > 14 years Managers/Supervisors with > 9 years | Per hour | 0.1205 |
| | Hours per year | 250.64 |
| | Days per year | 31 |
| Directors and above with 4 years or less | Per hour | 0.0897 |
| | Hours per year | 186.58 |
| | Days per year | 23 |
| Directors and above with more than 4 years | Per hour | 0.1205 |
| | Hours per year | 250.6 |
| | Days per year | 31 |

PST accrual rates

PST is a form of protected paid leave covered by Missouri Proposition A Law. All employees, regardless of FTE, accrue 1 hour of PST for every 30 hours worked. There is no maximum accrual amount. Employees may carry over a maximum of 80 hours to the next year.

| Example of 1.0 FTE position | PST accrual rate | |
|---|------------------|--------|
| Accrual rates based on an 8-hour workday and 2,080 hours per year. All employees, regardless of FTE, accrue PST at .0333 per hour paid. | Per hour | 0.0333 |
| | Hours per year | 69.333 |
| | Days per year | 9 |

Educational assistance

Boone Health offers financial assistance for approved educational courses or professional certification exams that will enhance job-related knowledge and skills.

Eligibility

Educational assistance benefits are offered to employees regularly scheduled to work at least 16 hours per week. Tuition assistance will be provided for coursework or degrees that relate to:

1. The employee's present position or for a position the employee may reasonably expect to attain at Boone Health, as determined by the employee's department management and Human Resources. However, approval for use of this benefit does not guarantee placement into a new job at completion of course.
2. Post-high school adult basic education courses necessary to prepare an employee for entry into a college or university program.

Benefit amount

Educational assistance is limited to \$4,500 per calendar year for full-time employees and is pro-rated for part-time benefits eligible employees according to their FTE.

Adoption assistance

Boone Health offers Adoption Assistance for qualified adoption expenses to eligible employees. The program provides reimbursement of adoption related expenses that are paid or incurred in connection with the adoption of an eligible child while you are an eligible employee of Boone Health.

Eligibility

Adoption assistance benefits are offered to employees regularly scheduled to work at least 16 hours per week and has been employed for one year. An eligible child is a child under the age of 18 or a child who is 18 or older who is physically or mentally incapable of self-care. Qualified adoption expenses include:

- Agency and placement fees (Including home study fees)
- Legal fees and court costs
- Medical expenses for the adoptive child prior to placement for adoption
- Temporary foster care costs
- Immigration, immunization, and translation fees
- Travel and Transportation costs (Including amounts spent for meals and lodging)
- Counseling fees associated with placement and initial adjustment (beyond coverage under the medical plan)
- Expenses incurred as part of an unsuccessful attempt to adopt a different child, if considered qualified expenses in successful adoption.

Benefit amount

Adoption assistance is limited to \$5,000 per eligible child for full-time employees and \$2,500 per eligible child for part-time employees. Assistance is limited to two adoptions per eligible employee, with a maximum of \$10,000 for full-time employees and \$5,000 for part-time employees. You must submit expenses prior to 90 days following the date the adoption becomes final to receive reimbursement.

YouDecide – Boone Perks



Boone Perks, the Boone Health Employee Discount Program through YouDecide, provides you with access to a one-stop, single-destination portal featuring hundreds of discounted consumer products and services, exclusively for you and your family.

In addition, full-time employees or part-time employees working 24 or more hours per week will be able to purchase (through payroll deductions) special group discount offers, such as auto and homeowners insurance, identity theft and pet insurance. If you are part-time and work less than 24 hours per week, you will have the opportunity to make the same purchases through direct billing.

To take advantage of this enhanced reward, go to youdecide.com/boonehealth and register.

What's more, you can select the "Nominate a Provider" link and recommend products and services that you would like to see YouDecide negotiate a discount.

To contact a YouDecide representative please call **800.214.6184** or email advisor@youdecide.com.

Contacts

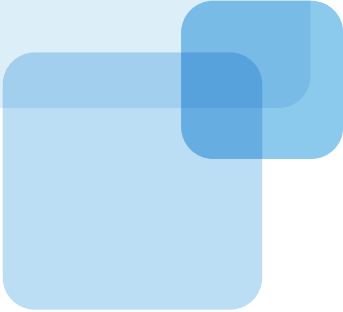

| Boone resources | | |
|--|---|-------------------------|
| Boone Health Benefits | boonebenefits@boone.health | 573.815.3500 |
| Provider resources | Online or email | Customer service number |
| Medical (AmeriBen) | engage.ameriben.com | 833.216.4468 |
| MO Blue Access Choice Network | | |
| Capital Rx Member Services | cap-rx.com/members | 833.502.2909 |
| Dental (Delta Dental) | deltadentalmo.com | 800.335.8266 |
| Vision (VSP vision care) | vsp.com | 800.877.7195 |
| Life and AD&D, accident, critical illness, and hospital indemnity (Voya) | voya.com | 800.955.7736 |
| Disability: Short-term, long-term and leaves (Lincoln Financial) | mylincolnportal.com | 800.431.2958 |
| Flexible spending accounts (WEX) | wexinc.com | 866.451.3399 |
| Health payment account (Paytient) | hello@paytient.com | 866.345.9591 |
| Employee assistance program (Alliance Work Partners) | awpnow.com | 800.343.3822 |
| Legal services (MetLife Legal) | info.legalplans.com | 800.821.6400 |
| Retirement plan (Empower) | empowermyretirement.com | 866.467.7756 |
| Tobacco-cessation program (Quit For Life) | quitnow.net | 866.784.8454 |
| YouDecide | youdecide.com/boonehealth advisor@youdecide.com | 800.214.6184 |

Final notes

This summary of benefits is not intended to be a complete description of Boone Health's insurance benefit plans. Please refer to the plan document(s) for a complete description. Each plan is governed in all respects by the terms of its legal plan document rather than by this or any other summary of the insurance benefits provided by the plan.

In the event of any conflict between a summary of the plan and the official document, the official document will prevail. Although Boone Health maintains its benefit plans on an ongoing basis, Boone Health reserves the right to terminate or amend each plan in its entirety or in any part at any time.

Please contact your Boone Health benefits team at boonebenefits@boone.health or 573.815.3500 with questions regarding the information provided in this overview.



The descriptions of the benefits are not guarantees of current or future employment or benefits. If there is any conflict between this guide and the official plan documents, the official documents will govern.