# Benefits for My World

## A new world of benefits to explore

Every day, our team members help us change thousands of lives for the better. And we want to do the same for you. That's why we've created a benefits package to support what matters most to you in your world.



# Where do I go to enroll?

All you need to know about your benefits and a link to enroll can be found at **BenefitsForMyWorld.com.** 



# How do I log on?

Follow the link to enroll from the "New Team Member" page on **BenefitsForMyWorld.com**.



# When do I need to enroll?

You have 30 days from your hire date to enroll, with eligibility beginning on the second pay period from your date of hire.

Make your choices count **BenefitsForMyWorld.com** 



# 2024 Benefits

Prisma Health offers a variety of health and wellness benefits to cover all aspects of your life.



### Medical

Choose from two comprehensive, flexible medical plans. You can choose your provider, plan design and cost.



### Prescription Drug (Rx)

When you enroll in one of our medical plans, your prescription drug coverage is automatically linked to your medical plan choice at no additional cost. You can then obtain prescription drugs at Prisma Health Pharmacies, or through mail order with a copay.



Choose from two dental plans – High or Low. Both options cover preventive services at no cost to you. If you or a covered family member need orthodontia care, the High Plan will offer coverage.



### Vision

Pick between the Base or Premier vision plans. Both provide coverage for an in-network vision exam, lenses, frames and contact lenses purchased by a licensed provider of your choice.



### **Disability Coverage**

### **Core Short-term Disability**

Pays a percentage of your annual base pay for up to 26 weeks for your approved illness or injury after satisfying the plan's elimination period.

### Core Long-term Disability

Provides 50 percent of basic monthly income per month, subject to plan maximums, after a team member is out of work for more than six months, due to their own illness or injury.



### Disability buy-up

Team members can buy-up supplemental Short-term Disability and Long-term Disability coverage up to 67% of basic monthly income.



### Life and AD&D Insurance

Receive Basic Life and Accidental Death & Dismemberment insurance, equal to annual base pay, at no cost. You also may purchase supplemental coverage on yourself, spouse and children.



### Paid Time Off (PTO)

PTO is provided so you have personal time for vacation, holidays, short-term illness/injury, and other situations such as family illness, death, funerals, etc.



### **Prisma Health Perks**

Save money on everyday expenses like movie tickets, new automobiles, pet insurance and more. Visit

PrismaHealthPerks.com.



### **Retirement Savings Program**

Save some of what you earn today on a pre-tax or post-tax basis.



### **Spending and Savings Accounts**

### Flexible Spending Account (FSA)

Team members may enroll in the Healthcare Account and/or the Dependent Care Account. These flexible spending accounts allow members to use tax-free earnings from their paycheck to help pay for eligible health care and dependent care expenses.

### **Health Savings Account (HSA)**

For 2024, the IRS maximum contribution is \$4,150 for single coverage and \$8,300 for family coverage.

Also available are Wellness Programs, Legal Services, Identity Theft Protection and more. View what each plan costs and discover more at

### BenefitsForMyWorld.com

# **Useful contacts**

Below is a list of contacts that can support you with your Prisma Health benefits.

Carrier	Line of Coverage	Customer Service Number
Aetna	Medical	833-860-0395
Aetna, a CVS Health® company	Prescription Drug Coverage	833-860-0395
WEX Health	Flexible Spending Accounts	866-451-3399
	Health Savings Accounts	866-451-3399
	COBRA	866-451-3399
Delta Dental of South Carolina	Dental	800-335-8266
VSP	Vision	800-877-7195
The Guardian	Disability	704-552-8507
The Standard	Life and AD&D	Last name starting with A-K: 971-221-1589  Last name starting with L-Z: 864-992-3245
Unum	Accident, Critical Illness, Hospital Indemnity, Whole Life	800-635-5597
MetLife	Legal Services	800-821-6400
Allstate	Identity Theft Protection	800-789-2720
СНИВВ	Lifetime Benefit Term with Long-Term Care	877-618-9808
MASA	Emergency Transport	502-819-4177
Farmers GroupSelect	Auto & Home	855-208-6315
Empower	Retirement Savings Program – Prisma Health	833-961-5287

### **Questions?**

Access expert support on all things benefits. Email **AskHR@PrismaHealth.org** or call toll free on **833-775-7678**, Monday - Friday, 7 a.m. - 5 p.m.

# Make your choices count **BenefitsForMyWorld.com**

The 2024 Prisma Health benefits package is available to all benefits-eligible team members of Prisma Health.

Nothing in this form says or implies that participation in the benefit plans is a guarantee of continued employment with Prisma Health. Nor is it a guarantee that participation under the plans for active team members, totally and permanently disabled team members, retirees or other covered persons will exist or remain unchanged in future years. The listed summaries are only brief overviews of the benefits/products. The terms of the Summary Plan Description are controlling.

# Notes