



2026 Benefits Summary



Benefits Package



4 medical plans through Meritain Health



3 dental plans through Delta Dental



2 vision plans through VSP



Access to multiple benefits for health and well-being



Voluntary options through Lincoln Financial



Health & Wellness

Medical Plans

High PPO, EPO, Mid PPO, and Low PPO with HSA

Plan Features

- \$0 for in-network preventive care; includes ultrasounds and MRIs for breast cancer screenings.
- \$0 for urgent care telemedicine and urgent pediatric care through Nemours Children's MyChart app.
- \$0 for Nemours Children's provider visits for PCPs, specialists, and mental health on the High, EPO, & Mid PPO plans.
- Deductibles ranging from \$500-\$2,500 (individual) and \$1,000-\$5,000 (family).
- Nemours HSA contributions of up to \$250 (individual) and \$500 (family) annually (prorated twice monthly) for those enrolled in the Low PPO with HSA plan.
- Nemours contributes \$1,000 (individual) or \$2,000 (family) to a Health Reimbursement Arrangement (HRA) for associates who meet eligibility requirements & are enrolled in the High PPO, EPO, or Mid PPO plans. HRA funds help offset out-of-pocket medical and pharmacy costs, coinsurance and co-pays.
- Medical spousal surcharge (\$150 twice-monthly) applies when your spouse is eligible for health insurance through his/her own employer, but you choose to cover him/her under the Nemours medical plan.

You & your eligible family members have access to specialized health & wellness benefits including:

- Benefits support
- Diabetes reversal*
- Exercise therapy*
- Expert 2nd opinions*
- Surgical Centers of Excellence*
- Telemedicine*
- Weight management*
- Wellness program

SAVI Plan

If you have eligible alternative coverage and enroll in SAVI, your eligible out-of-pocket expenses are paid by SAVI, up to the ACA maximums of \$10,600 (individual) and \$21,200 (family).

Associates also have access and/or the opportunity to enroll in:

Childcare



- Back-up child care
- Caregiving resources
- Childcare discounts
- Tutoring

Convenience & Lifestyle



- PTO and holiday time
- Volunteer time off
- Dining discounts
- Travel services
- Travel savings

Family & Life Transitions



- Adoption assistance
- Breastfeeding support*
- Caregiving
- Employee Assistance Program
- Fertility assistance*
- Funeral planning
- Grief support
- Maternity support*
- Medicare support
- Menopause support*
- Legal
- Paid parental leave
- Peer support

Financial Protection, Planning, & Retirement



- Financial coaching
- FSAs
- HSA*
- HRA*
- Identity protection
- Life/AD&D
- Mortgage loans
- Public Service Loan Forgiveness
- Short-term disability
- Retirement plans
- Tuition reimbursement

Voluntary Insurance



- Accident
- Critical illness
- Disability
- Hospital indemnity
- Life & AD&D
- Lifetime insurance with LTC
- Long-term disability

**Must be enrolled in one of Nemours Children's medical plans to participate*

Resources

Find a Medical Provider

Visit aetna.com and
select Find a Doctor.



Find a Dentist

Go to deltadental.com and
choose Find a Dentist.



Find Vision Care

Visit vsp.com and
click Find a Doctor.



Retirement Information

Visit netbenefits.com to
access your Fidelity account.

