2026 New Hire Presentation

Reserve Care

Eligibility

Employees

- Employees who are full or part-time and work at least 20 hours per week are eligible for benefits.
- Most benefits are effective on the first of the month following date of hire.

Eligible Dependents

- Your legal spouse
- Your domestic partner
- Your children up to age 26
  - Birth child, stepchild, adopted child or foster child of the insured or covered employee. Please note , you or your covered spouse must be the legal guardian.









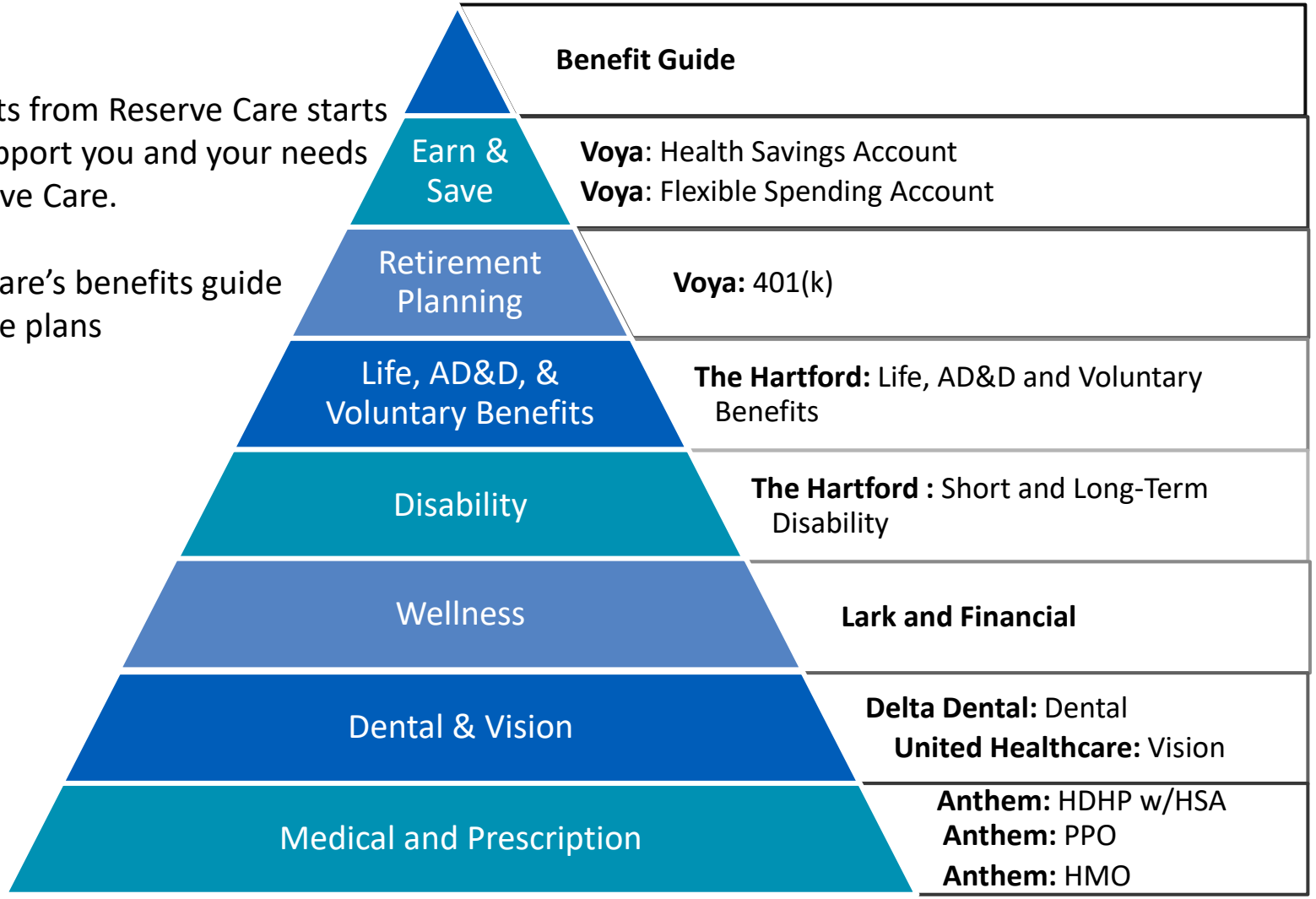
***Please note, this is the only time to elect benefits until next years Open Enrollment window outside of experiencing a qualifying life event.**

Reserve Care

Reserve Care's Benefit Package

Understanding your benefits from Reserve Care starts here! The carriers listed support you and your needs while employed with Reserve Care.

Please reference Reserve Care's benefits guide for more information on the plans and carriers listed.



Reserve Care

2026 Medical Program

General Plan Information	1500 PPO Plan		5000 HDHP w/ HSA		Anthem HMO	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Annual Deductible - Individual	$1,500	$5,000	$5,000	$8,000	$250	N/A
Annual Deductible- Family	$3,000	$10,000	$10,000	$16,000	$500	N/A
Coinsurance	20%	50%	10%	50%	25%	N/A
Preventive Care per ACA	Covered 100%	Covered 50%	Covered 100%	50% coinsurance	Covered 100%	N/A
PCP	$25 copay	50% coinsurance	10% coinsurance	Covered 50%	$20 copay	Not Covered
Specialist	$35 copay	50% coinsurance	10% coinsurance	Covered 50%	$30 copay	Not Covered
Annual Out-of-Pocket Limit - Individual	$5,000	$10,000	$6,000	$12,000	$2,000	Not Covered
Annual Out-of-Pocket Limit- Family	$10,000	$20,000	$12,000	$24,000	$6,000	Not Covered
Outpatient Mental Health, Behavioral Health, and Substance Abuse	$25/Office Visit Other Outpatient 20% Coinsurance	50% Coinsurance	10% Coinsurance	50% Coinsurance	$20/Office Visit Other Outpatient covered at 100%	Not Covered
Inpatient Hospital Services	20% coinsurance	50% coinsurance	10% coinsurance	50% coinsurance	0% coinsurance after deductible has been meet	Not Covered
Outpatient Surgical Services	20% coinsurance	50% coinsurance	10% coinsurance	50% coinsurance	0% coinsurance after deductible has been met	Not Covered
Urgent Care	$75 copay	50% coinsurance	10% coinsurance	50% coinsurance	$20 copay	Not Covered
Emergency Services	$250 copay; 20% coinsurance		10% coinsurance		$125 copay	

Looking for a provider?

https://www.anthem.com/find-care/

2026 Prescription Drug Benefits

Prescription Drug Benefits Retail	1500 PPO Plan In-Network	5000 HDHP w/ HSA* In-Network	Anthem HMO In-Network
Prescription Deductible	N/A	N/A	N/A
Generic	$15	$10	$15
Formulary	$35	$30	$35
Non-Formulary	$55	$50	$40
Specialty	$65	*Applicable Drug Tier Copay Applies*	$35
Mail Order			
Generic	$37.50	$25	$30
Formulary	$87.50	$75	$70
Non-Formulary	$137.50	$125	$80
Specialty	$65	*Applicable Drug Tier Copay Applies*	$35

** Rx Copays applicable after deductible is met*

To search for a pharmacy, please login to www.anthem.com

2026 Prescription Drug Benefits

- CarelonRx administers Anthem's pharmacy benefits for all medical plans. Your network will use the "Base Network Nationwide."

- In-Network Pharmacies – The network consists of many pharmacies. For the complete Anthem Pharmacies list, refer to Western Reserve Care Solutions Benefit Website, under the Benefits Tab, in the Medical & Pharmacy section.

Giant Eagle Pharmacy

CVS pharmacy

Walgreens

Discount drug mart Food Fair

Dave's Pharmacy

Costco Pharmacy

Walmart Pharmacy

meijer pharmacy

Marc's Fresh Savings. Smart Living.

Reserve Care

2026 Medical Rates

Medical	Employee Cost Per Pay			Employee Cost Per Month			Full Invoiced Amount Per Month
	36+ Hrs/ Weekend	30-35 Hrs	20-29 Hrs	36+ Hrs/ Weekend	30-35 Hrs	20-29 Hrs	
$1500 PPO Plan							
Employee Only	$89.27	$155.47	$221.69	$193.42	$336.85	$480.32	$939.10
Employee/Spouse	$221.54	$385.84	$550.14	$480.00	$835.98	$1,191.96	$2,480.63
Employee/Child(ren)	$214.62	$373.79	$532.95	$465.00	$809.87	$1,154.72	$2,402.12
Family	$239.86	$417.76	$595.64	$519.70	$905.14	$1,290.56	$2,569.68

Medical	Employee Cost Per Pay			Employee Cost Per Month			Full Invoiced Amount Per Month
	36+ Hrs/ Weekend	30-35 Hrs	20-29 Hrs	36+ Hrs/ Weekend	30-35 Hrs	20-29 Hrs	
$5000 HDHP (w/HSA)							
Employee Only	$49.38	$110.52	$172.67	$107.00	$239.46	$374.11	$871.52
Employee/Spouse	$92.17	$252.92	$417.42	$199.71	$547.99	$904.42	$2,211.29
Employee/Child(ren)	$93.23	$249.27	$408.83	$202.00	$540.08	$885.79	$2,150.31
Family	$101.54	$275.24	$452.95	$220.00	$596.36	$981.40	$2,295.13

***Please note there are a total of 26 pay periods for the year.*

2026 Medical Rates

Medical	Employee Cost Per Pay			Employee Cost Per Month			Full Invoiced Amount Per Month
	36+ Hrs/ Weekend	30-35 Hrs	20-29 Hrs	36+ Hrs/ Weekend	30-35 Hrs	20-29 Hrs	
Anthem HMO							
Employee Only	$79.47	$145.96	$212.76	$172.18	$316.24	$460.99	$918.33
Employee/Spouse	$191.08	$355.41	$520.66	$414.00	$770.06	$1,128.09	$2,413.03
Employee/Child(ren)	$173.08	$331.76	$491.68	$375.00	$718.82	$1,065.30	$2,309.23
Family	$220.85	$398.96	$577.67	$478.50	$864.42	$1,251.61	$2,531.22

***Please note there are a total of 26 pay periods for the year.**

Anthem Network Options

- Anthem offers three medical plans.
- The Anthem HMO plan will utilize Cleveland Clinic as the network.
  - There is no coverage under this plan if you go out of network , unless it is an emergency.

- Find locations and facility locations within Anthem's networks:
- Visit https://www.anthem.com/find-care/
- Members can either "Basic Search as a Guest" or "Use Member ID for Basic Search"
- Members can enter the city or zip code & search for the provider by name, type, facility type, etc.

Preventive Care

Network preventive care is covered at 100%

- One physical checkup every year
- One OB/GYN checkup every year (Pap Smear)
- One screening for breast cancer every year (mammogram)
- Birth control pills or other forms of birth control
- Shots for measles and other childhood diseases (Immunizations)
- One colonoscopy every five years (colorectal cancer screening test)
- Other preventive tests required by the Affordable Care Act

Preventive vs. Diagnostic

Preventive	Diagnostic
• Do not have symptoms	• Doctor determines you have a health issue
• Not diagnosed with a health issue connected with the preventative service	• Additional screenings and tests are no longer considered preventative
100% covered	100% covered, after you meet your deductible

Note: How your doctor codes the service when it goes to the insurance company determines how the claim is paid.

Wellness Programs and Discounts

Lark Pre-Diabetes Program

- Available to employees and dependents enrolled in the Anthem medical plan
- 12-month program designed to help participants make small, meaningful lifestyle changes through coaching and education that prevent or delay the onset of type 2 diabetes
- Focus areas include:
  - Weight Loss
  - Physical activity
  - Nutrition counseling
  - Sleep
  - Stress Management
- Learn more or apply today!

lark



Reserve Care

Wellness Programs and Discounts

How to participate:

1. Download the Sydney Health App and Register
2. Complete the Health Risk Assessment
3. Schedule and complete your Annual Physical
4. Schedule and complete your Age/Gender Appropriate Preventive Screening
   - Women's Well Visit
   - Dermatology Check-Up
   - Mammogram
   - Colonoscopy
   - Bone density scan
   - And more! Check out this **website** for more information on preventive exams.

Complete these steps and receive a $25 Amazon Gift Card

Completions will be verified with Anthem Claims.



Reserve Care

Health Savings Account Overview

- Money is put into special savings account which is then used to pay for qualified medical expenses*
- No income tax is paid on the money put in
- No income tax is paid on the interest earned
- No income tax is paid on the money taken out

*For a full list of Qualified Medical Expenses, please visit the IRS website

2026 IRS Total Contributions	
Enrollee Type	***Total Annual Maximum Contribution***
Individual	$4,500*
Family	$8,750*

*Age 55+ may contribute an extra $1,000 per year

Reserve Care does contribute to employees Health Savings Accounts. Contributions are made monthly the 2nd pay of each month.

- Employee Coverage: $500*
- Employee + Child(ren) or Family Coverage: $1,000*

*per year

Tax-advantaged medical savings account available to taxpayers who are enrolled in a high-deductible health plan (HDHP).

Your HSA is portable regardless of:

- Changes to age or marital status
- Which State you move to
- Which employer you work for
- Future medical coverage
- Whether you're employed or not

Flexible Spending Accounts Overview

- Reserve Care will be offering two types of Flexible Spending Accounts. FSA plans allows eligible employees to set aside a specific pretax dollar amount for health expenses.

- **Medical FSA** can be use for eligible medical, dental, vision and orthodontia expenses
  - Examples include:
    - Office visit copays
    - Deductibles
    - Prescription eyeglasses or contact lenses

- **Dependent Care** FSA can be use for childcare expenses for a claimed dependent.
  - Examples Include
    - Daycare Center
    - Babysitter

FSA accounts are a use it or lose it program, it is not portable, so please keep that in mind when electing your annual amount.

2026 IRS Total Contributions	
FSA Account	***Total Annual Maximum Contribution***
Medical FSA	$3,400
Dependent Care FSA	$7,500

2026 Dental Program and Rates

	Base Plan	Buy-Up Plan
General Plan Information	**In-Network**	**In-Network**
Annual Deductible/Individual/Family	$50/$150	$50/$150
Annual Maximum	$1,500 per individual	$1,500 per individual
Preventive/Diagnostic Services	Covered at 100%	Covered at 100%
Basic Services	80%	Covered at 100%
Major Services	50%	60%
Orthodontic Services	50%; no age limit	50%; no age limit
Lifetime Orthodontia Maximum	$1,500 per individual	$1,500 per individual

Base Plan

	Employee Cost Per Pay	Employee Cost Per Month	Full Invoiced Amount
Employee Only	$0.92	$2.00	$22.43
Family	$2.31	$5.00	$52.55

Buy-Up Plan

	Employee Cost Per Pay	Employee Cost Per Month	Full Invoiced Amount
Employee Only	$8.70	$18.86	$43.62
Family	$19.65	$42.58	$102.02

Looking for a provider?

https://www.deltadental.com/us/en/member/find-a-dentist.html

2026 Vision Program and Rates

	Low Plan	High Plan
Exam Copay	$15 copay	$10 copay
Materials	$30 copay	$10 copay
Lens Copay	Covered 100%	Covered 100%
Frame Benefit	$130 allowance plus 30% off balance over $130	$130 allowance plus 30% off balance over $130
Elective Contact Lens Covered Selection Contacts Non-selection Contacts Necessary Contact Lenses	 Up to 4 boxes Up to $105 Covered at 100%	 Up to 4 boxes Up to $105 Covered at 100%

Low Plan

	Employee Cost Per Pay	Employee Cost Per Month	Full Invoiced Amount
Employee Only	$1.99	$4.31	$4.31
Family	$4.98	$10.78	$10.78

High Plan

	Employee Cost Per Pay	Employee Cost Per Month	Full Invoiced Amount
Employee Only	$2.68	$5.81	$5.81
Family	$6.71	$14.53	$14.53

Looking for a provider?
https://www.myuhcvision.com/Public/PreloginSearchCustom#/



Basic Life and AD&D Insurance

Reserve Care provides Basic Life and AD&D for employees at NO COST, equal to 1 times your base annual earnings, up to a maximum of $50,000.

Coverage is automatic—you do NOT need to enroll, but you must designate a beneficiary



Voluntary Life Insurance

- You may choose to purchase additional life coverage for yourself and your dependents at affordable group rates.
- Rates are based on age and the coverage level chosen.
- Please note, the employee MUST be enrolled in Voluntary Life Insurance coverage to allow the spouse and/or children to elect coverage.

Voluntary Life Insurance for You

Employee

- Increments of $25,000
- Up to a maximum of the less of 5x pay or $500,000
- Guaranteed issue up to $150,000 for new hires



Voluntary Life Insurance for your Dependents

Spouse

- Increments of $5,000
- Up to maximum of $100,000, not to exceed 50% of employees Voluntary Life Benefit
- Guaranteed issue up to $50,000 for new hires

Child(ren)

- Child 15 Days to 6 Months: $100
- 6 Months to 26 Years: Increments of $2,000 to a maximum of $10,000
- Guaranteed issue up to $10,000 for new hires

Voluntary Disability Insurance

- Provides income replacement should you become disabled and unable to work due to a non-work-related illness or injury.
- PTO is exhausted before disability kicks-in
- **Evidence of Insurability will be for late entrants as well as increases to current coverage**

Coverage	Benefit
Voluntary Short-Term Disability	• 60% of your pre-disability weekly salary, to a maximum of $2,000 per week for the first 12 weeks of a disability after the 7-day waiting period.
Voluntary Long-Term Disability	• 60% of the first $16,667 of your pre-disability earnings, to a maximum of $10,000 per month if you are disabled and are unable to work for more than 90 days • Benefits are offset with other sources of income, such as Social Security and Workers' Compensation.

Accident Insurance

- Provides benefits to help cover the costs associated with unexpected bills due to covered accidents, regardless of any other insurance you have.
- If you purchase coverage and are hurt in a covered accident, you will receive a cash benefit for covered injuries that you may spend as you like.

Low Plan	High Plan
Cash benefit based on type of accident (ranges from $75-$10,000)	Same as Low Plan + a Sickness and Accident Hospital Confinement Benefit ($1,500 additional benefit for hospitalization)

Examples of Covered Injuries:

- Broken Bones
- Burns
- Torn Ligaments
- Cuts repaired by stitches
- Eye injuries
- Ruptured discs
- Concussion

Hospital Indemnity Insurance

Provides a fixed lump sum payment that can help cover hospital expenses not covered by insurance, or to pay for expenses while you or your dependent(s) are in the hospital.

Covered Conditions*	Low Plan	High Plan
Admission *must occur within 180 days of accident*	Non-ICU – **$500** per accident ICU – **$1,000** per accident	Non-ICU – **$1,000** per accident ICU – **$2,000** per accident
Confinement *must occur within 180 days of accident*	Non-ICU – **$100** a day, up to 31 days ICU – **$200** a day, up to 31 days	Non-ICU – **$200** a day, up to 31 days ICU – **$400** a day, up to 31 days
Inpatient Rehab *stay must occur immediately following hospital confinement and occur within 365 days of accident*	**$100** day, up to 15 days per accident and 30 days per calendar year	**$200** day, up to 15 days per accident and 30 days per calendar year

*Covered services/treatments must be the result of an accident or sickness as defined in the group policy/certificate

Critical Illness Insurance

- Provides cash to help pay for both medical expenses not covered by your medical plan as well as day-to-day expenses that may start to add up—like rent, mortgage, car payments, etc.
- With Critical Illness Insurance, if you are diagnosed with a covered illness, you get a lump-sum cash benefit, even if you receive other insurance benefits.

Employee – Coverage Amounts
$15,000 or $30,000

Examples of Covered Illnesses:

- Cancer
- Heart Attack
- Major organ failure
- End-stage renal (kidney) failure
- Coronary artery bypass graft surgery
- Stroke

Employee Assistance Program (EAP)

The Employee Assistance Program (EAP) is offered through Anthem.

Below are the following services that are included with the Anthem EAP Benefit:

- Toll-free 24/7 telephone consultation and referral
- 4-6 counseling visits, face to face or online via LiveHealth Online, per employee/household member per issue
- Legal/Financial Consultation's
- Identity Monitoring
- EAP Website Resources
- Emotional Well-Being Resources
- Supervisor/Employee Trainings (Annual bank of 8 hours)
- Critical Incident Response (CIR) coordination (Annual bank of 4 hours)
- Supervisor/ Manager telephone consultation and referral
- Case assistance for management referral
- Substance abuse policy consultation
- Child and Elder Care Resources
  - Online self-search
  - Consultation with a work/life specialist



Get The Help You Need, 24/7

- Visit www.anthem.com/EAP and log in with the company name: WRCS
- Call your EAP at 800-865-1044 for help with questions

Additional Programs

Legal Plan

- Administered by MetLife
- Provides legal representation for you, your spouse/domestic partner, and your dependents
- Some services include:
  - Court appearances
  - Document review and preparation
  - Debt collection defense

Identity Theft Protection

- Coverage through idwatchdog
- Designed to protect your identity and assets through identity, credit and social media monitoring
- The plan includes:
  - Identity and credit monitoring
  - Annual credit report and monthly credit score tracking
  - Social media reputation monitoring
  - Digital wallet storage and monitoring
  - Full-service identity restoration

Pet Insurance

- Administered by My Pet Protection through MetLife
  *Billed by Nationwide, not payroll deducted.
- Available for: dogs, cats, birds, or other exotic animals
- Helps offset the costs for routine care and unexpected illness or injury
- Premiums are based on your pet's species, age, the benefits coverage you select and where you live



***Please note, these benefits are not payroll deducted.**

Reserve Care's Monthly Benefit Basics

Your Benefits. Your Programs. Your Peace of Mind

Understanding your employee benefits shouldn't be confusing – and now it doesn't have to be!

Each month, we break out different parts of your benefits package in a quick, easy-to-follow format so you always know what's available to you and how to use it!



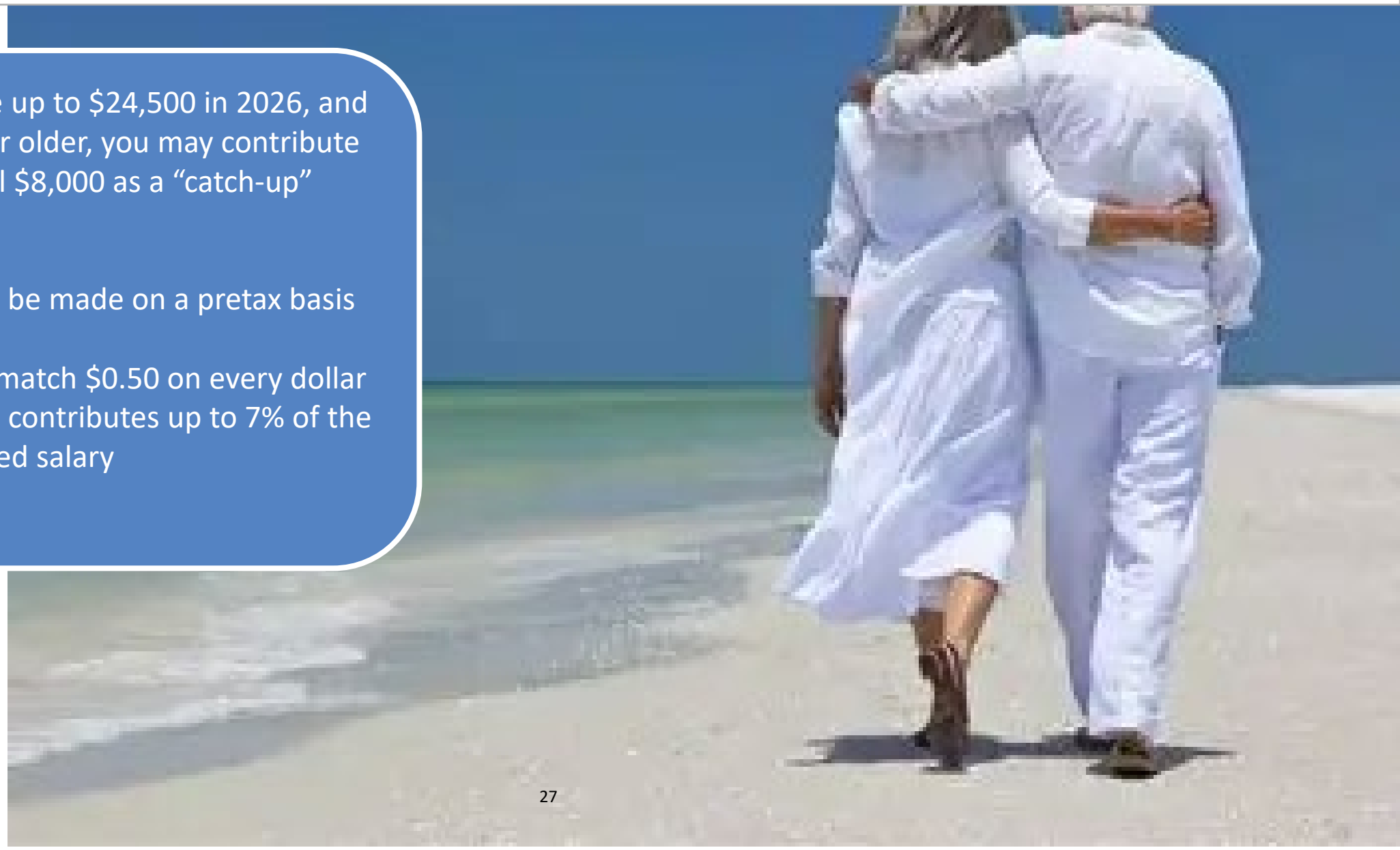
- **Stay informed** about your benefits!
- **Discover programs** you may not know exist!
- **Learn how to save money** on healthcare and everyday services!
- **Get answers** to common benefit questions!

*Be on the lookout each month, for a message from your Reserve Care team for the next edition of **BENEFIT BASICS!**

*Past editions of **Benefit Basics**, can be found on www.wrcsbenefits.com or scan the QR code for more information!

401(k) Retirement Plan

- You can contribute up to $24,500 in 2026, and if you are age 50 or older, you may contribute up to an additional $8,000 as a “catch-up” contribution
- Contributions may be made on a pretax basis
- The company will match $0.50 on every dollar that the employee contributes up to 7% of the employee's deferred salary



401(k) Retirement Plan | Catch-Up Contributions

oswaldfinancial

Age	Catch-Up Limit*
50 - 59	$8,000
60 - 63	$11,250
64+	$8,000

If you're 50 or older, you can put extra money into your retirement plan each year. Those between ages 60 and 63 are eligible to contribute even more. This is known as a super catch-up contribution.

Starting in 2026, there's a new rule for higher earners:

What's Changing?

If you made more than $150,000 in wages from your employer in the previous year, your catch-up contributions must go into a Roth account. That means:

- You'll pay taxes on the money now.
- But your withdrawals in retirement will be tax-free.

Key Details:

- The $150,000 threshold is based on FICA wages, not the traditional "highly compensated employee" (HCE) definition.
- This rule applies to employer-sponsored plans like 401(k), 403(b), and 457(b).

Who *IS* Affected?

- You're 50 or older.
- You're in a 401(k), 403(b), or 457(b) plan.
- You earned more than $150,000 in the previous year from the employer offering the plan.

Who is *NOT* Affected?

- If you earned $150,000 or less, you can still choose between pre-tax or Roth for your catch-up contributions.
- If you're self-employed and don't get wages reported for Social Security (like partners or sole proprietors), this rule doesn't apply to you.

Request a 1:1 Meeting Here

www.oswaldfinancial.com/MoneyCoach

Connect with us today 833-224-5660 | OswaldFinancial.com | info@oswaldfinancial.com

Reserve Care

Want More Information?

Visit

https://wrcsbenefits.com/

This benefits and resource center allows you and your family to access general benefit and contact information all at the click of your mouse.



Reserve Care

How Do I Select My Benefits?

1. You will need to log into ADP to select your benefit plans.
https://workforcenow.adp.com

2. Please reach out to HR if you have questions with online benefit enrollment or benefit questions.

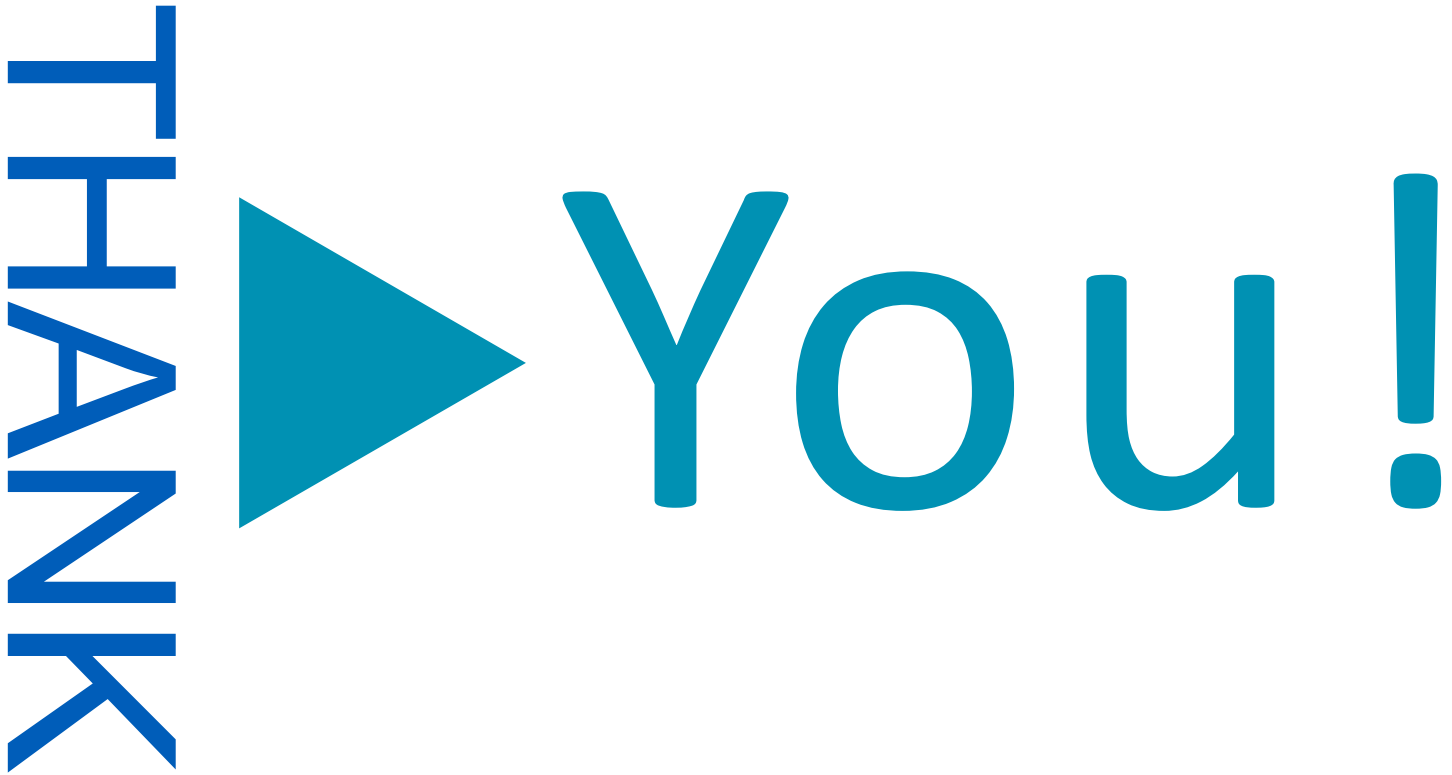
3. Email Questions and Concerns to:
Totalrewards@hospicewr.org

Paula Mulder
Director of Human Resources
216-225-7754

Kimberly Glenn
Employee Benefits & Wellness Manager
216-407-9761

Reserve Care

Thank You!



Reserve Care