



I am the
DIFFERENCE.

Benefit Enrollment Guide 2025



Texas Children's®



TAKE ACTION EACH YEAR!

Each year, Annual Enrollment is your opportunity to choose benefits for you and your eligible dependents. If you take no action, your current coverage will continue for 2025 - except your Flexible Spending Account elections, which must be elected each year. NEW - you must answer the Tobacco Use question, which may affect your medical premium.

FSA elections do not carry over and must be elected each year.

Your benefits make a difference for you and your family

Your physical, emotional, and financial health are important. Texas Children's cares about you and your overall well-being; that's why we offer a comprehensive benefits package that can help provide you with the stability and security to be prepared for the unexpected.

Whether you are considering changing your benefits during Annual Enrollment or electing benefits for the first time, it is important to have resources to help make the best decisions for you and your family. Review your options presented in this benefits guide, compare plans, and choose what works best for you.



Words to know:

Coinsurance

A percentage of costs you pay "out-of-pocket" for covered expenses after you meet your deductible. Most services on the Consumer Plus Plan require coinsurance, as do some on the Traditional Plan.

Copay (Copayment)

A fee you must pay "out-of-pocket" for certain services, such as a doctor's office visit or prescription drug. Many services on the Traditional Plan require a copay.

Deductible

The amount you pay "out-of-pocket" (usually as copays or medical bills) before the health plan starts to pay its share of covered expenses.

Coverage

Who we cover

Employees:

Full and Part time employees are eligible for the benefits described in this guide and as stated in the Benefits Eligibility Policy.

Dependents:

- Your Legal spouse
- Your Domestic partner
- Your children up to age 26 (children may include biological, adopted, step-children, domestic partner child, grandchildren and children for whom you have legal guardianship)
- Your children over age 26 who are not able to support themselves due to a physical or mental disability

Newly eligible employees

You will have 30 days from your date of hire or transferring to a benefit eligible status to select your benefits, which will be retroactive to your date of hire, provided you elect within the 30-day timeframe. If you do not enroll in coverage within 30 days or do not actively waive medical coverage, you will be defaulted into Core Benefits, which are:

- Traditional Employee Only (Medical)
- Basic Life Insurance
- Basic AD&D Insurance
- Basic Long-Term Disability (Full-time only)

Employees who cover dependents under Texas Children's medical, dental, and/or vision plans will be required to provide copies of documents that validate the individual(s) enrolled is their eligible dependent(s). Eligible dependents include spouse, domestic partner, child(ren) under the age of 26, and incapacitated child(ren).

How to enroll

We offer different ways to enroll to give you the level of support that is best for you.

Texas Children's benefits

- Phone: 832-824-2421
(select option 1, and then option 1 again for Benefits)
- Web Chat: Located at the top of your Benefits homepage
- Email: totalrewards@texaschildrens.org
- Hours: Monday-Friday, 7 a.m.-7 p.m.

Spanish Language assistance is available via phone and web chat.

Ask Emma

Need to see which health plan saves you the most money? Emma's calculator estimates your costs for the year on each plan. Confused about benefits terminology? Emma's videos and FAQs explain complicated terms and utilize straightforward examples to help you understand your options.

Emma is available 24/7 to provide confidential benefits guidance on any computer, tablet, or smartphone in both English and Spanish. Emma saves your session data so you can leave and re-launch the interview if you want her assistance when you return.

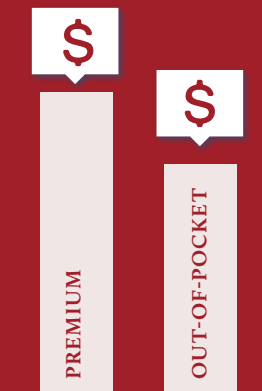
Medical insurance

We offer two medical plans that offer comprehensive health care benefits through Cigna. Each plan gives you access to the same network of high quality medical providers. The difference is that each plan carries different premiums, out-of-pocket costs, and out-of-network options.

What's the right plan for you?

Balance your premium costs with what you expect to spend for medical services. If you don't expect to have many doctor visits, you can reduce your upfront cost by choosing the Consumer Plus Plan. If you expect higher care needs and want to limit out-of-pocket expenses, the Traditional Plan may make sense.

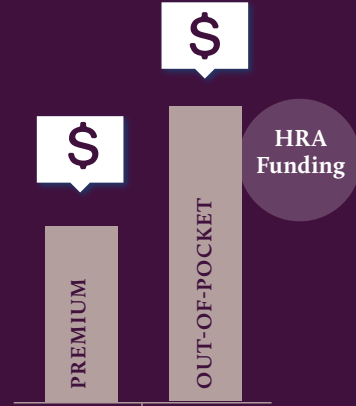
TRADITIONAL PLAN



This plan has higher premium and lower out-of-pocket costs.

The Traditional Plan is an in-network only option offering you a wide network of doctors and facilities through Cigna. This plan also provides you with the flexibility to see any in-network doctor of your choice without having to select a primary care physician. Under the Traditional Plan, you will have access to three tiers of coverage networks, allowing you to choose the best option for you and your family.

CONSUMER PLUS PLAN



This plan has lower premium and higher out-of-pocket costs.

Consumer Plus Plan (CPP) offers both in-network and out-of-network coverage. Similar to the Traditional Plan options, the plan has deductible and coinsurance amounts.

However, the CPP has a higher deductible amount, which Texas Children's will help to offset with a healthcare reimbursement account (HRA) of either \$500 for individual coverage or \$1,000 for family (prorated after January 1 of each year). Unused funds roll over each year, as long as the employee remains enrolled in the Consumer Plus Plan (CPP).

2025 Medical Plan Summary

	Traditional Plan		Consumer Plus Plan		
	Texas Children's & Partners	Cigna Open Access Plus	Texas Children's & Partners	Cigna Open Access Plus	Out-of-Network
Annual Deductible (Individual/Family)	\$500 / \$1,500		\$1,500 / \$3,000		\$3,000 / \$6,000
Out-of-Pocket Max. (Individual/Family)	\$4,000 / \$8,000		\$5,000 / \$8,500		\$10,000 / \$20,000
Coinsurance	no cost at Texas Children's; you pay 15% at Texas Children's Partners	you pay 20%	no cost at Texas Children's; you pay 20% at Texas Children's Partners	you pay 25%	you pay 50%
Company HRA Contribution (Individual/Family)	not applicable		\$500 / \$1,000		
Preventive Care	no cost to you		no cost to you		you pay 50%
Primary Care Physician	\$25 copay	\$35 copay	you pay 20%	you pay 25%	you pay 50%
Specialist	\$50 copay	\$70 copay	you pay 20%	you pay 25%	you pay 50%
Hospital Inpatient	no cost at Texas Children's; you pay 15% at Texas Children's Partners	you pay 20% after deductible	no cost at Texas Children's; you pay 20% at Texas Children's Partners	you pay 25%	you pay 50%
Outpatient Surgery	no cost at Texas Children's; you pay 15% at Texas Children's Partners	you pay 20% after deductible	no cost at Texas Children's; you pay 20% at Texas Children's Partners	you pay 25%	you pay 50%
Urgent Care	\$50 copay	\$50 copay	you pay 20% after deductible		
Emergency Room	\$300 copay, waived if admitted. you pay 15% after deductible		you pay 20% after deductible		
Fertility	Infertility treatments are 100% covered up to \$20,000 lifetime maximum (including both medical and pharmacy costs) for employees and each individual dependent covered under a Texas Children's medical plan at the following designated facilities ONLY:		Houston Area: <ul style="list-style-type: none"> Texas Children's Family Fertility Center at the Pavilion for Women: 832-826-7272 Texas Children's Family Fertility Center in the Woodlands: 936-271-8000 Austin Area: Aspire Fertility Institute 512-931-3924 Dallas Area: Dallas Fort Worth Fertility Associates 214-308-2560		

Networks

In-network care falls into one of three network tiers.

Texas Children's includes: Texas Children's on-site clinics, all facilities, and physicians. <i>All facility fees for covered services are waived at Texas Children's locations for employees enrolled in a Texas Children's medical plan. Plan members are responsible for all professional service charges in addition to copayments, deductibles, and coinsurance. Employees not enrolled in a Texas Children's medical plan can still utilize Texas Children's facilities at a 33% employee discount on facility fees only for covered services.</i>	Texas Children's Partners include: Baylor, CHI St. Luke's Health System, Kelsey-Seybold Clinic, Renaissance Physicians Organization (RPO), Houston Methodist, Austin Regional Clinic, HCA Hospitals & ACS, IPA/Capital Area Providers	Cigna Open Access Plus All other in-network hospitals/providers at a covered rate. Out-of-state dependents such as your child attending college in another state can access this broader network.
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Prescription coverage

When you enroll in medical coverage, you automatically have prescription drug coverage through Express Scripts. In most cases, what you pay for a prescription drug depends on whether you fill your prescription at a participating retail pharmacy or through mail order, as well as whether you purchase a generic medication, a brand-name drug on the approved list (formulary) or a nonformulary brand-name drug, or a specialty drug.

	Traditional Plan	Consumer Plus Plan
Deductible	\$50 individual / \$125 family	Medical deductible applies
Contraceptives	covered 100%	covered 100%
Retail (30-day supply)		
Generic	\$10	\$10
Formulary Brand	30%, up to \$55 maximum	After deductible, you pay 30% up to \$45 maximum
Non-Formulary Brand	50%, up to \$75 maximum	After deductible, you pay 50% up to \$60 maximum
Specialty	50%, up to \$175 maximum	After deductible, you pay 50% up to \$150 maximum
Mail Order (90-day supply)		
All Eligible	90-day supply at 2x retail cost	90-day supply at 2x retail cost

Mail order prescriptions

Express Scripts Home Delivery offers a mail-order program that delivers your maintenance or long-term medications right where you want them. No driving to the pharmacy or waiting for your prescriptions to be filled!

- Prescriptions can be delivered to the address of your choice.
- Order through the Express Scripts App, online, over the phone, or through the mail.
- Receive up to a 90-day supply of medication for each order at reduced costs: three months for the price of two.

When you order through Express Scripts Home Delivery, you get:

- Exclusive 24-hour access to pharmacists who are trained and experienced in the medicines used to treat specific conditions.
- Safety alerts if a new prescription may cause harmful interactions with other medicines Express Scripts knows you are taking.
- Automatic refill reminders by email or on Express Scripts mobile app so you never run out.
- Free standard shipping.

Specialty medication

You may use Express Script's Specialty Pharmacy, Accredo, to fill any covered specialty medications you take. Accredo provides convenient ways to help you manage your specialty medications.

Log in or create an account to manage your specialty medications. You can:

- Order refills online.
- Check order status and track shipments.
- View your medication history.
- Learn more about your condition.

Contact an **Accredo representative** or visit **www.accredo.com** for more information. Accredo is not available for all specialty medications.



Call 800-833-1461 to speak with an Express Scripts representative.

TeleHealth services

All employees and their eligible dependents who are enrolled in a Texas Children's medical plan can utilize Cigna Virtual Care by MDLive to reach a trusted provider via phone or video anywhere, at any time.

Doctors are available to treat many common medical conditions at times that are convenient for you.

Get care for:

- Cold, flu, and sinus infections
- Nausea and vomiting
- Asthma, allergies, and rashes
- Urinary Tract Infections
- Headaches and migraines
- Stress and anxiety
- Insomnia, depression, and mood swings
- Trauma and grief counseling

To learn more, visit [bswift](#).

Tobacco surcharge

Beginning in 2025, Texas Children's will add a tobacco surcharge of \$23.08 per pay period to the medical plan premium if covered employees attest to them and/or their spouse being tobacco users. You will need to confirm your tobacco-free status during enrollment to avoid this surcharge.

The smoke stops here

There's never been a better time to quit tobacco! The Cigna Healthcare Tobacco Cessation Program is available to Texas Children's employees and/or their covered dependents to help you quit tobacco—for good. The program uses counseling and social support to address the emotional addiction and nicotine replacement therapies to address the physical addiction.

Completing the program removes the tobacco surcharge, so make this year the year you quit. To enroll in the program, or if you have questions, call the number on the back of your ID card. Or, enroll online at [myCigna.com](#).

Medical coverage costs

2025 medical plan premiums (bi-weekly)

Coverage	Traditional Plan	Consumer Plus Plan
Employee Only	\$84.17	\$50.60
Employee + Spouse	\$306.24	\$205.01
Employee + Child	\$150.48	\$94.51
Employee + Children	\$237.19	\$152.02
Employee + Spouse + Child	\$382.72	\$255.73
Employee + Family	\$473.27	\$315.79

Your bi-weekly plan premiums depend on the plan you choose and your level of coverage. The above premiums do not include the tobacco surcharge.

Select Dollars

Years of Benefits Eligibility	Full Time	Part Time
0-1	\$27.69	\$11.54
1-2	\$30.00	\$13.85
3-4	\$32.31	\$16.15
5-6	\$36.92	\$20.77
7-10	\$41.54	\$25.38
11-15	\$46.15	\$30.00
16-24	\$50.77	\$34.62
25+	\$62.31	\$46.15

To help offset the cost of your benefit coverage, Texas Children's provides full-time and part-time employees with additional dollars (referred to as Select Dollars) based on your years of benefits eligibility and job status.

Dental plan

We offer two dental plan options through Cigna, both of which include child and adult orthodontia benefits and two preventive cleanings per calendar year covered at 100% before deductible. Benefits are the same whether you use network or non-network dental providers, although the cost to you may be greater when you receive non-network care.

	DPPO High	DPPO Low
Annual Deductible (Individual/Family)	\$50 individual / \$150 family	\$50 individual / \$150 family
Maximum Annual Benefit (Per Individual)	\$2,000	\$1,000
Preventive Services Exams, Cleanings, X-rays	No cost, no deductible	No cost, no deductible
Basic Services Fillings, Extractions, Oral Surgery	You pay 20% after deductible	You pay 50% after deductible
Major Restorative Services Crowns, Bridgework, Dentures	You pay 50% after deductible	You pay 75% after deductible
Endodontic and Periodontic Services	You pay 20% after deductible	You pay 75% after deductible
Orthodontia	You pay 50% after a separate \$50 lifetime deductible	You pay 50% after a separate \$50 lifetime deductible
Orthodontia Lifetime Maximum (Per Individual)	\$2,000	\$1,000



2025 dental plan premiums (bi-weekly)

Coverage	DPPO High	DPPO Low
Employee Only	\$25.92	\$12.27
Employee + 1 Dependent	\$49.28	\$23.32
Employee + 2 or more Dependents	\$69.49	\$32.89

Go to
hcpdirectory.cigna.com
to access Cigna's network
of dental providers.



Vision plan

Program includes coverage for an annual eye exam, contact lenses, or one pair of prescription glasses. Through VSP Open Access, you may use network and non-network providers, including specialty optical boutiques or retail chains. You can receive savings on lenses, frames, and contact lenses.

	VSP Open Access		
	Copay	In-Network	Out-of-Network
Eye Examination Copay (every calendar year)	\$0	Covered in Full	Single vision lenses: Up to \$30 Lined bifocal lenses: Up to \$50 Lined trifocal lenses: Up to \$65
Frames (every calendar year)	\$0	Retail: Covered up to \$150 Affiliate: Covered up to \$70 at Costco Covered up to \$150 at other locations	Covered up to \$70
Contact Lenses (every calendar year)	\$0	\$150 allowance for contacts, exams, and fitting	Covered up to \$105
Laser Vision Correction	VSP has contracted with multiple laser surgery centers to offer a discount for laser vision correction (PRK LASIK and Custom LASIK). Average 15% off the regular price or 5% off the promotional price from contracted facilities.		
Other Discounts	20% off lens options such as progressive and scratch-resistant and anti-reflective coatings. 20% off additional glasses and sunglasses, including lens options (available from any VSP doctor within 12 months of your last eye exam). Average 15% off the contact lens fitting and evaluation exam.		

2025 vision premiums (bi-weekly)

Coverage	VSP
Employee Only	\$4.13
Employee + Spouse	\$8.25
Employee + Child(ren)	\$7.84
Employee + Family	\$12.37

5 tips:

for a lifetime of healthy vision

1. **Schedule yearly eye exams.** Visiting your eye doctor regularly helps you see your best, protect your sight, and even detect serious health conditions such as diabetes.
2. **Protect your eyes against UV rays.** No matter what the season, it is important to wear sunglasses. When selecting and purchasing sunglasses, be sure to confirm they offer 100% UVA/UVB protection.
3. **Give your eyes a break from digital devices.** Digital screens emit a specific type of blue and violet light which can negatively impact eye health and cause digital eye strain.
4. **Quit Smoking.** Smoking increases your risk of developing macular degeneration, optic nerve damage, and cataracts.
5. **Practice safe wear and care of contact lenses.** Keep them clean and follow the recommendations for use and wear.

Flexible Spending Accounts (FSAs)

Reduce your income taxes while putting aside money for health and dependent care needs.

To help you save more money, Texas Children's offers two FSA options via WEX. A FSA is a special account that allows you to contribute funds on a pre-tax basis from your paycheck to pay for eligible out-of-pocket expenses such as copayments, deductibles, prescriptions, and child and adult care. Texas Children's offers two types of accounts – a Health Care FSA and a Dependent Care FSA.

How flexible spending accounts work

1. When you enroll in an FSA, you decide how much to set aside for FSA expenses. Your full contribution is available on your benefit effective date from the Health Care FSA, while the Dependent Care FSA must be funded through deductions before it can be used.
2. Your contributions are deducted from your paycheck on a pre-tax basis in equal installments throughout the calendar year for use on qualified expenses.
3. You can use your FSA debit card to pay for eligible expenses at the point of sale, or you can pay out-of-pocket and submit a claim form for reimbursement.

FSA Annual Maximum Contribution

Health Care FSA	\$3,300
Dependent Care FSA	\$5,000 (\$2,500 if married and filing separate tax returns). If you enroll, you automatically receive a \$260 deposit from Texas Children's. (This reduces your maximum contribution to \$4,740.)

Please note that these accounts are separate. You cannot use money from the Health Care FSA to cover expenses eligible under the Dependent Care FSA or vice versa.

Use it or lose it!

Be sure to calculate your FSA contributions carefully. The funds won't roll over from year-to-year, and you have to actively re-enroll each year. For the Health Care FSA, you have until March 15th of the following year to incur expenses. For the Dependent Care FSA, you must incur all expenses by December 31st of the current plan year. In addition, you have until April 30th of the following year to submit expenses for reimbursement.

Welcome to WEX!

In 2025, WEX is replacing Inspira as our FSA administrator. To learn what this means for your existing FSAs, click here: benefitslogin.wexhealth.com.



Dependent Care FSA

Daycare, day camp, home nursing care, etc.



Health Care FSA

Deductibles, copays, prescription drugs, medical equipment, etc.

Items you might not realize are Health Care FSA eligible:

- Sunscreen
- Heating and cooling pads
- First aid kits
- Shoe inserts
- Travel pillows
- Motion sickness bands

Scan here for a list of FSA covered expenses.



SCAN ME!



Health and wellbeing

Wellness programs

Texas Children's is committed to supporting you in achieving your optimal health and well-being. Services include:

- Wellness challenges, events and presentations
- Health education and coaching
- Wellness and fitness center discounts
- 1:1 Nutrition Coaching
- InBody Assessments
- Active and Fit Direct—fitness vendor partner providing Texas Children's employees exclusive access to 200 digital workouts at no cost. Active and Fit also offers you a membership opportunity with no long-term contract for access to all 2,500+ workout videos and 11,000+ fitness centers.

For more information, please visit Employee Well-Being on Connect.

Employee Assistance Program (EAP)

Confidential counseling services, consultation, educational and development services are available to Texas Children's employees and their eligible dependents.

Our on-site EAP team is made up of experienced, licensed, and credentialed professionals. We assist with family, relationship, and emotional issues, crisis management, substance abuse, grief in the workplace, stress, and fatigue, as well as legal and financial challenges.

Additionally, our EAP Plus program further extends our services for employees who live in the greater Houston area and beyond or who need EAP support when our on-site offices are closed. With EAP Plus, you have access to free 24/7 counseling services, 5 free counseling sessions with a therapist in the community, work-life solutions for child and elder care, pet care, legal assistance and more.

You may reach EAP Plus by calling 833-327-7587.

Employee medical services

The Denise Medina Medical Clinic offers full-service primary care that includes acute visits, services such as annual flu vaccine and immunization programs, treatment of workplace injuries and more.

All active Texas Children's employees can receive full primary care service for a \$10-per-office visit copay from the Denise Medina Medical Clinic. Same-day appointments are available, as well as wellness consultations. To schedule an appointment, call 832-824-2424.

Through Employee Health, we provide extensive services from annual flu vaccinations, immunization programs, medications for business travel, treatment of workplace injuries, and more. In the event of a work related injury or blood and body fluid exposure, a workplace injury nurse is available 24 hours a day, 7 days a week. You may reach the workplace injury nurse by calling 855-505-2276.

Life and Accidental Death & Dismemberment Insurance

Life Insurance ensures your family’s future is financially secure if you’re no longer there to provide for them. Texas Children’s provides Basic Life and AD&D Insurance and offers additional enhanced options, now offered through Voya.

Basic Life and Accidental Death and Dismemberment (AD&D) Insurance

Texas Children’s provides Basic Term Life and AD&D coverage at no cost to you and enrollment is automatic.

Basic Life	All full-time and part-time employees receive Basic Life coverage equal to their annual benefit base salary, rounded to the next thousand-dollar increment. The maximum amount of Basic Life coverage is \$1,000,000. You can also purchase additional Optional Life coverage.
Accidental Death and Dismemberment	All full-time and part-time employees receive Basic AD&D coverage equal to their annual benefit base salary, rounded to the next thousand-dollar increment. The maximum amount of Basic AD&D coverage is \$1,000,000. You can also purchase additional AD&D coverage. AD&D coverage is not a disability coverage.

Optional Life insurance

You may add to your Basic Life insurance coverage by purchasing Optional Life coverage. Premiums for your optional coverage are made on a post-tax basis, and you do not need proof of good health up to \$500,000.

The amount of optional coverage you can purchase depends on your employment status:

- Full-time employees can purchase from one to four times your annual base salary, rounded to the next thousand-dollar increment, up to \$2,000,000 (when combined with Basic Life).
- If you are a part-time employee, you can purchase one times your annual base salary, rounded to the next thousand-dollar increment, up to \$1,000,000 (when combined with Basic Life).

Optional AD&D insurance

You may add to your basic AD&D insurance coverage by purchasing optional AD&D coverage in increments of your annual salary. Premiums for your optional coverage will be made on a post-tax basis and will be deducted from your paycheck.

The amount of optional coverage you can purchase depends on your employment status:

Optional Spouse & Dependent Child Life

Provided you are a full-time employee and have elected Optional Life Insurance coverage for yourself, you may also elect optional coverage for your spouse and/or dependent children.

- Optional coverage for your spouse is available in the same amount of Optional Life Insurance coverage you elected for yourself or \$100,000, whichever is less. The guarantee issue amount for Optional Spouse Life Insurance is \$25,000.
- Optional coverage for your dependent children is available in the amount of \$2,500, \$5,000, or \$10,000.
- Full-time employees can purchase from one to four times your annual base salary, rounded to the next thousand-dollar increment, up to \$2,000,000.
- Part-time employees can purchase one times your annual base salary, rounded to the next thousand-dollar increment, up to \$1,000,000.

Disability benefit

If an injury or illness kept you out of work and prevented you from earning a paycheck, how would you cover your bills and other household expenses? Disability Insurance provides income protection, paying a portion of your salary that you can use to offset out-of-pocket expenses and make up for lost wages.

Short-Term Disability

Administered by The Hartford, this is a voluntary insurance plan that pays 60% percentage of your salary up to \$2,000 per week when you are disabled and unable to perform the essential duties of your occupation.

- Short-term benefit premiums are 100% paid by the employee.
- Benefits can be used to supplement your income when you are on your Family Medical Leave (FML) or Personal Leave of Absence for your disability (e.g., you are pregnant, you have suffered a serious accident, or you need time to recover from a surgery or illness).
- You are eligible if you are an active full-time or part-time employee who is a permanent resident and/or citizen of the United States, its territories, and protectorates. Full-time employees must work at least 72 hours bi-weekly. Part-time employees must work at least 35 hours bi-weekly.
- Late entrants are required to submit Evidence of Insurability (EOI).
- The effective date of Short-Term Disability coverage begins after completion of six continuous months of employment.
- Your first 16 hours of your disability will be deducted from your Paid Time Off (PTO) accruals, followed by your Extended Illness Bank (EIB). When you have exhausted your EIB accruals (meaning that you have reached a zero balance), Short-Term Disability Insurance claims will become payable.

There are provisions regarding pre-existing conditions for the plan. A pre-existing condition is treatment received for a specific condition or disability within the 6-month period prior to the effective date of coverage, treatment received for a specific disability after the effective date of coverage or date insured less than 12 months from the effective date of coverage. Those determined to have a pre-existing condition will have their STD benefit limited to a maximum of 4 weeks for pre-existing conditions. For additional information, please contact The Hartford at 877-936-5344.

Long-Term Disability

Basic coverage is provided to all full-time employees at 50% of base salary to a maximum of \$5,000 per month, payable up to two years, after a 90-day elimination period.

- Optional monthly coverage of 70% up to \$10,000 can also be purchased through The Hartford; premiums are deducted from your paycheck on a post-tax basis.



Retirement benefits

The Texas Children’s 403(b) Savings Plan allows our employees to save for retirement on a pre-tax or Roth after tax basis—with an employer match. Our Cash Balance Pension Plan complements this benefit and is entirely employer-paid.

403(b) Savings Plan

All full-time and part-time employees are immediately eligible to participate in the Texas Children’s 403(b) Savings Plan.

To enroll or make changes to your contribution levels or plan investments, contact Fidelity at 800-343-0860 or visit their website at [NetBenefits.com](https://www.netbenefits.com).

	403(b) Traditional Savings Plan	403(b) Roth Savings Plan
Contributions	Pre-tax contributions allows you to defer taxes on earnings until you withdraw them in retirement.	You pay taxes on the contributions now to accumulate tax-free earnings in retirement.
Matching	Texas Children’s will match 50% on the first 6% that you contribute per pay period. Matching contributions are dependent on your pay period contributions. For example, if you contribute 6%, we will match 3%.	
Vesting	You are always 100% vested in your own pre-tax contributions. You are fully vested in Texas Children’s matching contributions when you earn 5 years of vesting service, earning 20% for each year of service you complete.	



Why start retirement planning early?

- Earn higher returns on your investments.
- Get the most from employer matching contributions. Retire earlier by planning ahead.
- Make more aggressive investment choices.
- Plan ahead for retirement lifestyle, reduced housing expenses, and more.
- Don’t rely only on social security.

Cash Balance Pension Plan

Texas Children’s Cash Balance Pension Plan complements the Texas Children’s 403(b) Savings Plan and helps you create a well-rounded retirement package. This is a defined-benefit retirement plan that does not require you to contribute — Texas Children’s pays the full cost of this benefit.

New participants enter the plan on April 1 or October 1 after they become eligible. You are automatically enrolled once you meet all of the following conditions:

- You have attained age 21
- You have completed one year of participation service
- You have worked at least 1,000 hours from October 1 – September 30.

Your Cash Balance Pension Plan account balance grows in two ways. Each year you are eligible, Texas Children’s credits your account with:

- 3–5% of your base salary to \$350,000 (for plan year ending September 30, 2025), depending on your years of service.
- 3.8% or more in interest, determined on an annual basis.

To be 100% vested, you must reach three fiscal years of service.

Time off

To bring balance to your work and family life, Texas Children's provides you with a generous Personal Time Off (PTO) bank that can be used for your own illness or injury, vacation, family illnesses, severe weather emergencies, and for personal reasons. The PTO program rewards you for coming to work and for scheduling time off in advance.

Personal Time Off (PTO)

Texas Children's provides a Paid Time Off program that can be used for your own illness or injury, vacation, family illnesses, severe weather emergencies, and for personal reasons. When you join Texas Children's, you (excluding physicians and executives) will receive a "front load" of PTO (40 hours for full-time and 20 hours for part-time) upon date of hire and begin accruing after 90 days.

PTO Accrual Schedule for Full-Time Part-Time Employees

Years of Service	% of Paid Hours	Maximum Hours Accrued Per Pay Period*	Maximum Accrued Hours
< 2 years	7.93%	6.34 hours	280 hours
2 to < 5 years	9.03%	7.22 hours	280 hours
5 to < 10 years	9.83%	7.86 hours	312 hours
10 to < 15 years	10.96%	8.77 hours	347 hours
15 + years	11.73%	9.38 hours	372 hours

*Maximum hours accrued are based on 80 hours per pay period. Additional hours worked beyond 80 will not increase the maximum hours accrued.

Extended Illness Bank (EIB):

In addition to the PTO bank, employees earn Extended Illness Bank hours that can be used in the event of a personal illness or injury that requires you being absent from work for longer than two consecutive days. Employees may accrue at a rate of 1.93% of hours paid, up to a maximum of 1.54 hours per pay period for full-time and part-time employees. The maximum number of EIB hours an employee can accrue is six hundred (600).

Holidays

Texas Children's offers eight paid holidays per year including New Year's Day, Martin Luther King Jr. Day, Memorial Day, Juneteenth, Independence Day, Labor Day, Thanksgiving Day and Christmas Day. Holiday pay may vary depending on work schedule.

Personal day

In addition to the above Holidays, "My Day" is an annual paid personal holiday that both full-time and part-time employees may utilize on a day of their choice. This day does not roll over and expires on December 31 each year.



Paid Parental Benefit

Paid Parental Benefit provides eligible employees up to 4 weeks of paid time off in support of you starting or growing your family through birth, bonding with your newborn, newly adopted, or newly placed foster child.

Eligibility

To be eligible for the Paid Parental Benefit, you must meet the following requirements:

- You must be employed with Texas Children's for at least six continuous months before the baby's birth, placement for adoption, or foster care;
- You must be classified as an active, non-exempt or active, exempt full-time employee required to work seventy-two hours or more each pay period as reflected in the HR system;
- Or you must be classified as an active, non-exempt or active, exempt part-time employee required to work less than seventy-two hours but more than thirty-five hours each pay period, as reflected in the HR system.

Eligible family forming events

The Paid Parental Benefit covers the following family forming events:

- Birth of a child, including through surrogacy / gestational carrier
- Adoption of a child less than 18, unless the child is incapable of self-care due to mental or physical disability at the time of adoption
- Foster-to-adoption placement of a child less than 18, unless the child is incapable of self-care due to mental or physical disability at the time of adoption

Maximum benefit

- If you are an eligible full-time employee, you may receive 160 hours of the Paid Parental Benefit.
- If you are an eligible part-time employee, you may receive 80 hours of the Paid Parental Benefit.

Questions?

Contact a member of the HR – Leave of Absence team by phone or email to get assistance with your questions, Monday-Friday, 8 a.m.-5 p.m.

Email:
leaveofabsence@texaschildrens.org
Phone: 832-824-2893



Additional benefits

We offer a variety of additional benefits that give you options beyond health care and income protection.

Parking and commuter

The cost of your parking and commuting option is paid in full* unless you choose a garage that is employee-paid.

- Free off-campus parking
- Free shuttle service
- Free METRO bus passes and Metro Lift
- Free Fort Bend and Woodlands Express booklets/passes
- Vanpool subsidies of up to \$75/month
- Availability of Texas Medical Center (TMC) covered bike racks

*Some limitations apply based on location

PTO sell

Employees can sell up to 80 hours of PTO during the calendar year, at 75% of its value. You must have a minimum of 120 hours banked.

Fertility benefit

\$20,000 lifetime maximum benefit for employees covered under a Texas Children's medical plan with a Texas Children's-approved provider.

Employee discounts

Through our partnership with BenefitHub, you will have access to various deals and discounts ranging from movie and theme park tickets, dining, mobile phones to popular attractions.

Tuition assistance

- Full-time Employees: \$2,500/calendar year
- Part-time Employees: \$1,500/calendar year

For undergraduate and graduate level College credit courses. Courses must begin on or after Texas Children's employment date.

Certifications do not fall under the Tuition Assistance Program, but may be payable through your departmental cost center.

Adoption assistance

Reimbursement of eligible adoption expenses up to a maximum of \$3,000 per adoption for both full-time and part-time employees.

To be eligible for the program, you must have at least three months of continuous service with Texas Children's, and the adopted child must not be your biological child (or stepchild). No lifetime maximum.



Questions?

Contact Total Rewards at 832-824-2421, press option 1 Benefits and option 1 to speak to a benefits representative.

For Parking and Retirement questions, call 832-824-2421, press 1 for Benefits and option 2 to speak to a representative

Or Email:
TotalRewards@TexasChildrens.org.

Contact information

Benefit	Contact	Phone Number	Website
Medical	Cigna	800-342-6664	www.mycigna.com
Pharmacy	Express Scripts	800-833-1461	www.express-scripts.com/TCH
Specialty Pharmacy	Express Scripts Specialty Pharmacy	800-803-2523	www.accredo.com
Dental	Cigna	800-342-6664	www.mycigna.com
Vision	VSP Group #12318607	800-877-7195	www.vsp.com
Flexible Spending Account	WEX	866-451-3399	benefitslogin.wexhealth.com
COBRA Administration	WEX	866-451-3399	benefitslogin.wexhealth.com
Retirement	Fidelity	800-343-0860	netbenefits.com
Life and AD&D	Voya	888-238-4840	claimscenter.voya.com
Short-Term Disability and Long-Term Disability	The Hartford	877-936-5344	www.thehartford.com
Tuition Assistance: EdAssist	Bright Horizons	888-797-2235 Fax: 866-284-0859	tch.edassist.com

Notes

This image shows a single sheet of white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.



NOTE: This statement is intended to summarize the benefits you receive from Texas Children's. The actual determination of your benefits is based solely on the plan documents provided by the carrier of each plan. This summary is not legally binding, is not a contract, and does not alter any original plan documents. For additional information, please contact the Human Resources department.

