

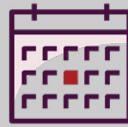


# Benefit Enrollment Guide 2026

**Inspiring Better Health**



**Texas Children's®**



## Take Action!

Each year, Annual Enrollment is your opportunity to choose benefits for you and your eligible dependents. If you take no action, most of your benefits will continue for 2026—except your Flexible Spending Account elections, which must be elected each year. Also, you must answer the Tobacco Use question, which may affect your medical premium.

**Important! To keep dependents covered, submit required eligibility documents by the deadline.**



**Your well-being is a priority—and Total Rewards at Texas Children's are designed to support it.**

We recognize that your physical, emotional, and financial health are essential to living a balanced life. That's why Texas Children's offers a comprehensive Total Rewards package designed to support your overall well-being and provide the stability and security you need to navigate life's unexpected moments.

Whether you're reviewing your options during Annual Enrollment or selecting benefits for the first time, it's important to have the right resources to make informed choices for yourself and your family. Use this benefits guide to explore your options, compare plans, and choose what works best for you.

## Key Highlights for 2026:

### Prescription Drug

- Prescription drug coverage will move from Express Scripts Inc. to CVS Caremark, effective January 1, 2026
- Enhanced Specialty Pharmacy benefit coverage through Texas Children's Specialty Pharmacy

### Flexible Spending Account

- Health Care and Dependent Care annual limit increase to \$3,400 and \$7,500 respectively

### EAP Plus

- Headspace is now part of your Employee Assistance Program

### 403(b) Retirement Savings Plan Enhancements

- New hardship withdrawal options to help manage unexpected financial needs

# 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 effective date of benefit eligible status. 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), with Tobacco Surcharge
- 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 documentation to verify eligibility. Eligible dependents include spouse, domestic partner, child(ren) under the age of 26, and incapacitated child(ren).

## How to enroll

Go to [www.texaschildrensbenefits.org](http://www.texaschildrensbenefits.org), anywhere, anytime, and on any device. Download the bswift mobile app from the App Store or Google Play.

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)
- Chat: Located at the bottom right corner of your Benefits homepage
- Email: [totalrewards@texaschildrens.org](mailto:totalrewards@texaschildrens.org)
- Hours: Monday-Friday, 7 a.m.-7 p.m.

Spanish language assistance is available via phone and web chat.

### Meet Emma, your benefits assistant

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

We offer two medical plans through Cigna that offer comprehensive health care benefits. Each plan gives you access to the same network of high quality medical providers. Each plan has 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 with Health Reimbursement Account. If you expect higher care needs and want to limit out-of-pocket expenses, the Traditional Plan may make sense.

Note: Texas Children's contributes \$500 (individual) and \$1,000 (family) if you enroll in the Consumer Plus Plan.

**Your medical plan can help you care for yourself!**

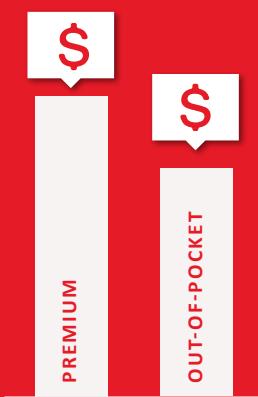
### Preventive care

Texas Children's plans cover preventive care at no additional cost to you when you use a health care provider in your plan's network. This includes annual wellness exams for children and adults, and routine immunizations such as influenza or Hep A and Hep B. It also includes preventive screenings customized for you, such as breast cancer, cholesterol, or colon cancer screenings. Find a provider at [myCigna.com](http://myCigna.com).

### Personalized coaching for chronic conditions

Cigna Healthcare provides one-on-one dedicated health coaching. A coach can help you manage a chronic health condition, ranging from asthma and low back pain to depression and coronary artery disease. Call Cigna Healthcare at the number on your ID card, or visit [myCigna.com](http://myCigna.com) to get started or simply ask questions.

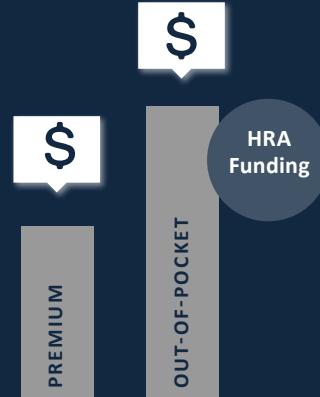
#### TRADITIONAL PLAN



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

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

However, the CPP has a higher deductible amount, which Texas Children's will help to offset with a Health 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).

# 2026 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
<b>Annual Deductible</b> (Individual/Family)	\$500 / \$1,500		\$1,500 / \$3,000		\$3,000 / \$6,000
<b>Out-of-Pocket Max.</b> (Individual/Family)	\$4,000 / \$8,000		\$5,000 / \$8,500		\$10,000 / \$20,000
<b>Coinsurance</b>	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%
<b>Company HRA Contribution</b> (Individual/Family)	not applicable		\$500 / \$1,000		
<b>Preventive Care</b>	no cost to you		no cost to you		you pay 50%
<b>Primary Care Physician</b>	\$25 copay	\$35 copay	you pay 20%	you pay 25%	you pay 50%
<b>Specialist</b>	\$50 copay	\$70 copay	you pay 20%	you pay 25%	you pay 50%
<b>Hospital Inpatient</b>	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%
<b>Outpatient Surgery</b>	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%
<b>Urgent Care</b>	\$50 copay	\$50 copay	you pay 20% after deductible		
<b>Emergency Room</b>	\$300 copay, waived if admitted. you pay 15% after deductible		you pay 20% after deductible		
<b>Fertility</b>	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 <b>at the following designated facilities ONLY:</b>		<p><b>Houston Area:</b></p> <ul style="list-style-type: none"> <li>• Texas Children's Family Fertility Center at the Pavilion for Women: 832-826-7272</li> <li>• Texas Children's Family Fertility Center in the Woodlands: 936-271-8000</li> </ul> <p><b>Austin Area:</b> Aspire Fertility Institute: 512-479-7979</p> <p><b>Dallas Area:</b> Dallas Fort Worth Fertility Associates: 214-363-5965</p>		

## Networks

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

<b>Texas Children's includes:</b> Texas Children's on-site clinics, all facilities, and physicians. 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.	<b>Texas Children's Partners include:</b> 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	<b>Cigna Open Access Plus Includes:</b> 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

When you enroll in medical coverage, you receive prescription drug coverage through CVS Caremark starting January 1, 2026. What you pay for a prescription drug depends on whether you fill your prescription at a participating retail pharmacy or through mail order, and whether you purchase a generic medication, a brand-name drug on the approved list (formulary) or a non-formulary brand-name drug, or a specialty drug (either at our in-house pharmacy, or another in-network pharmacy).

	Traditional Plan		Consumer Plus Plan	
	Texas Children's In-House	All Other In-Network	Texas Children's In-House	All Other In-Network
<b>Deductible</b>	\$50 individual / \$125 family	\$50 individual / \$125 family	Medical deductible applies	Medical deductible applies
<b>Retail (30-day supply)</b>				
Generic	\$10	\$10	\$10	\$10
Formulary Brand	30%, up to \$55 max	30%, up to \$55 max	After deductible, 30% up to \$45 max	After deductible, 30% up to \$45 max
Non-Formulary Brand	50%, up to \$75 max	50%, up to \$75 max	After deductible, 50% up to \$60 max	After deductible, 50% up to \$60 max
Specialty	30%, up to \$125 max	50%, up to \$175 max	After deductible, 30% up to \$100 max	After deductible, 50% up to \$150 max
<b>Mail Order (90-day supply)</b>				
All Eligible	90-day supply at 2x retail cost	90-day supply at 2x retail cost	90-day supply at 2x retail cost	90-day supply at 2x retail cost

## Mail order prescriptions

CVS Caremark Mail Service Pharmacy 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 CVS Caremark mobile app, or online at [Caremark.com/RXdelivery](https://Caremark.com/RXdelivery).
- 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 [Caremark.com/RXdelivery](https://Caremark.com/RXdelivery), you get:

- Free standard shipping.

## Specialty medications

Use the Exclusive Pharmacy Network of CVS Specialty Pharmacy or Texas Children's Specialty Pharmacy to fill any covered specialty medications you take. CVS Caremark 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 a **CVS representative** or visit [Caremark.com/Specialty](https://Caremark.com/Specialty) for more information.

## Save on specialty medications

Reducing your out-of-pocket costs on your specialty medications just got better! CVS Caremark has collaborated with PrudentRx on a copay program that may help you save money on your specialty prescriptions. By enrolling in the program, you will receive high-touch proactive engagement support from a trained member advocate.

Once enrolled, medications that are on the Exclusive Specialty Drug List will be at \$0 out-of-pocket cost for you.



Call  
888-500-9308 to speak with a  
CVS Caremark representative.

# TeleHealth services

All employees and their eligible dependents who are enrolled in a Texas Children's medical plan can utilize Cigna Virtual Care 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
- Women's health
- Musculoskeletal (MSK)
- Personalized nutrition

Visit [myCigna.com](http://myCigna.com) to find the provider that best fits your specific needs.

# Tobacco surcharge

There is 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](http://myCigna.com).

Don't forget: Support is also available at the Denise Medina Employee Medical Clinic.

# Medical coverage costs

## 2026 medical plan premiums (bi-weekly)

Coverage	Traditional Plan	Consumer Plus Plan
Employee Only	\$85.85	\$51.61
Employee + Spouse	\$312.36	\$209.10
Employee + Child	\$153.48	\$96.41
Employee + Children	\$241.93	\$155.06
Employee + Spouse + Child	\$390.37	\$260.85
Employee + Family	\$482.73	\$322.11

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

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



## 2026 dental plan premiums (bi-weekly)

Coverage	DPPO High	DPPO Low
<b>Employee Only</b>	\$27.29	\$12.92
<b>Employee + 1 Dependent</b>	\$51.87	\$24.55
<b>Employee + 2 or more Dependents</b>	\$73.14	\$34.62

## Cigna Dental Oral Health Integration Program®

Keep your diabetes in check by staying on top of your oral health and enrolling in the Cigna Dental Oral Health Integration Program (OHIP). We care about your whole-person health. To keep your gums healthy and your blood sugar in check, we offer reimbursement\* for out-of-pocket costs for preventive dental treatments.

Learn more about Cigna OHIP at [myCigna.com](http://myCigna.com), or by calling the number on the back of your ID card.



Go to [hcpdirectory.cigna.com](http://hcpdirectory.cigna.com)  
to access Cigna's network  
of dental providers.

### Cigna Digital

Access benefits anytime,  
anywhere through [myCigna.com](http://myCigna.com)  
and the myCigna mobile app.

# Vision

The vision 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
<b>Eye Examination Copay</b> (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
<b>Frames</b> (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
<b>Contact Lenses</b> (every calendar year)	\$0	\$150 allowance for contacts, exams, and fitting	Covered up to \$105
<b>Laser Vision Correction</b>		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.	
<b>Other Discounts</b>		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.	

## 2026 vision plan 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

- 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.
- 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.
- 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.
- Quit Smoking.** Smoking increases your risk of developing macular degeneration, optic nerve damage, and cataracts.
- 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 federal 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. An 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 from the Health Care FSA is available on your benefit effective date, 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	\$3,400
Dependent Care FSA	\$7,500 (\$3,750 if married and filing separate tax returns).  <b>If you enroll, you automatically receive a \$260 deposit from Texas Children's.</b> (This reduces your maximum contribution to \$7,240.)

#### 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 15 of the following year to incur expenses. For the Dependent Care FSA, you must incur all expenses by December 31 of the current plan year. In addition, you have until April 30 of the following year to submit expenses for reimbursement.

To learn more, click here: [benefitslogin.wexhealth.com](http://benefitslogin.wexhealth.com)



## 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.



## Dependent Care FSA

Daycare, day camp, home nursing care, etc.



# Health and well-being

Delivering exceptional care to Texas Children's patients and their families starts with taking great care of yourself. That's why we offer a wide range of programs focusing on your total well-being: physical, mental, social, financial, and spiritual. You can choose from many programs to help you in your health journey. From counseling, to health coaching, classes, and medical services—we are here to support your well-being.

## 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
- Better Up Ready Wellness 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 Direct 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, and 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 clinicians and chaplains. 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, supported by **Headspace**, 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, five free counseling sessions per issue with a therapist in the community, work-life solutions for child and elder care, pet care, legal assistance, and more.

For on-site confidential counseling and EAP services, please call 832.824.3327.

## Employee Health

Through Employee Health, we provide extensive services for occupational health needs—from annual flu vaccinations, immunization programs, medications for business travel, treatment of workplace injuries, and more.

In the event of a non-COVID work related injury or blood and bodily fluid exposure, an Employee Health on-call nurse is available 24 hours a day, 7 days a week for after hour emergencies; just call the page operator 832-824-2099 and request to page the on-call nurse.

## Employee Medical Clinic

The Denise Medina Employee Medical Clinic (EMC) provides full-service primary care—from same-day acute visits to preventive care—for all active Texas Children's employees. Every office visit is just \$10, regardless of insurance, with payment by payroll deduction, credit card, or FSA. Records are protected in the EPIC system with the Break-the-Glass security feature. Use MyChart to self-schedule, see results, and message the EMC team, or choose a convenient virtual appointment. Same-day appointments are on a first-come, first-served basis. To schedule, call 832-824-2424.

# Life and Accidental Death & Dismemberment

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 through Voya.

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

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

<b>Basic Life</b>	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.
<b>Accidental Death and Dismemberment</b>	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.

Basic Term Life and AD&D decreases starting at age 65. Refer to the plan document on [texaschildrensbenefits.org](http://texaschildrensbenefits.org) for details.

## Optional Employee Life

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 for 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 (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 Spouse & Dependent Child Life

Provided you are a full-time employee and have elected Optional Life Insurance coverage for yourself, you may 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.

## Optional AD&D

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:

- 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.

## Additional services through Voya:

### Empathy:

- Bereavement Support
- Funeral Planning Services
- Will Preparation Services

Call 769-305-2683, or log onto [join.empathy.com/voya](http://join.empathy.com/voya).

### Travel:

- Voya Travel Assistance

Call 317-659-5847 from anywhere in the world or register online at [imglobal.com/member](http://imglobal.com/member) to create an account. Use TCH Group Number 746410.

# Disability

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% 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 Disability 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 six-month period prior to the effective date of coverage, or 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 Short-Term-Disability benefit limited to a maximum of four 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 Long-Term Disability 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

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) Retirement Savings Plan

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

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

	403(b) Traditional Savings Plan	403(b) Roth Savings Plan
<b>Contributions</b>	Pre-tax contributions allow 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.
<b>Matching</b>	<b>Texas Children's will match 50% on the first 6% that you contribute per pay period.</b> Matching contributions are dependent on your pay period contributions. For example, if you contribute 6%, we will match 3%.	
<b>Vesting</b>	You are always 100% vested in your own pre-tax contributions. You are fully vested in Texas Children's matching contributions when you earn five years of vesting service, earning 20% for each year of service you complete.	

Effective January 1, 2026: If you're age 50+ and earned over \$145,000 in 2025, catch-up contributions must be Roth.



### New ways to access your 403(b), effective October 1, 2025

- Hardship withdrawals for IRS-approved needs (medical, housing, tuition, funeral, home repair). Taxable; the 10% early-withdrawal penalty may not apply if eligibility criteria are met.
- In-service 59½ withdrawals—no hardship reason required. Taxable.
- SECURE 2.0 life-event withdrawals for emergencies, federally declared disasters, birth/adoption, and terminal illness (with certification). Limits apply; withdrawals are taxable and generally exempt from the 10% early-withdrawal penalty when eligibility criteria are met.

**How to request:** Log in to Fidelity [NetBenefits.com](https://NetBenefits.com) or call 800-343-0860.

*These updates do not apply to the Cash Balance Pension Plan. That benefit continues to grow for retirement and isn't accessible until an eligible distribution event.*

## Cash Balance Pension Plan

Texas Children's Cash Balance Pension Plan complements the Texas Children's 403(b) Retirement 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, 2026), depending on your years of service.
- 4.28% 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, Extended Illness Bank (EIB), and My Day that can be used for your own illness or injury, vacation, family illnesses, severe weather emergencies, and/or for personal reasons.

## Personal Time Off (PTO)

Texas Children's provides a Paid Time Off program that can be used for vacation, your own illness or injury, 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 and 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).

## Personal day

In addition to the below 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.

## 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.



# Paid Parental Benefit

The Paid Parental Benefit provides eligible employees up to four 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 72 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 72 hours but more than 35 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-adopt 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.



# 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.

Visit [texaschildrens.benefithub.com/Welcome](http://texaschildrens.benefithub.com/Welcome) and use Texas Children's referral code **AH5SYC** to explore the discounts that are available.

## Tuition assistance

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

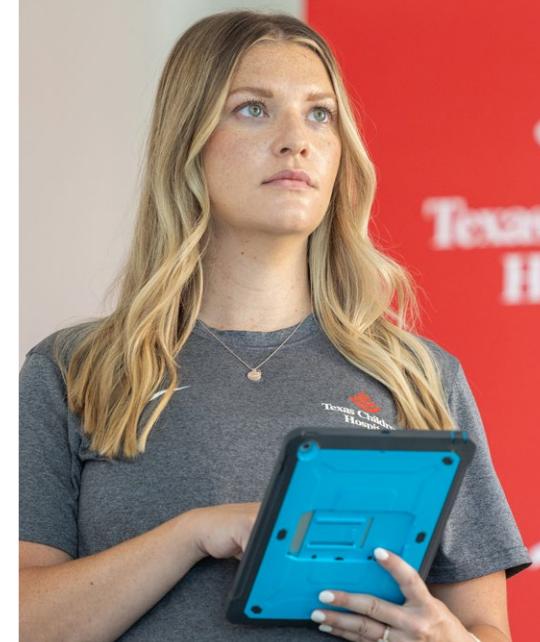
For undergraduate and graduate level College credit courses. Courses must begin on or after Texas Children's employment date.

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 for Benefits and option 1 to speak to a benefits representative.

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

Or email:

[TotalRewards@TexasChildrens.org](mailto:TotalRewards@TexasChildrens.org).

# Contact information

Benefit	Contact	Phone Number	Website
<b>Medical</b>	Cigna	800-342-6664	<a href="http://mycigna.com">mycigna.com</a>
<b>Pharmacy</b>	CVS Caremark	888-500-9308	<a href="http://Caremark.com/RXdelivery">Caremark.com/RXdelivery</a>
<b>CVS Specialty Pharmacy</b>	CVS Caremark	888-500-9308	<a href="http://Caremark.com/Specialty">Caremark.com/Specialty</a>
<b>Texas Children's Specialty Pharmacy</b>	Texas Children's Specialty Pharmacy	877-727-2503, option 2	<a href="http://Texaschildrens.org/departments/specialty-pharmacy">Texaschildrens.org/departments/specialty-pharmacy</a>
<b>Dental</b>	Cigna	800-342-6664	<a href="http://mycigna.com">mycigna.com</a>
<b>Vision</b>	VSP Group #12318607	800-877-7195	<a href="http://vsp.com">vsp.com</a>
<b>Flexible Spending Accounts</b>	WEX	866-451-3399	<a href="http://benefitslogin.wexhealth.com">benefitslogin.wexhealth.com</a>
<b>Short-Term Disability and Long-Term Disability</b>	The Hartford	877-936-5344	<a href="http://thehartford.com">thehartford.com</a>
<b>Life and AD&amp;D</b>	Voya	888-238-4840	<a href="http://claimscenter.voya.com">claimscenter.voya.com</a>
<b>Retirement</b>	Fidelity	800-343-0860	<a href="http://netbenefits.com">netbenefits.com</a>
<b>Tuition Assistance</b>	EdAssist	888-797-2235 Fax: 866-284-0859	<a href="http://tch.edassist.com">tch.edassist.com</a>
<b>COBRA Administration</b>	WEX	866-451-3399	<a href="http://cobralogin.wexhealth.com">cobralogin.wexhealth.com</a>

# 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 each year “out-of-pocket” (usually as copays or medical bills) before the health plan starts to pay its share of covered expenses.

## **Emergency Room Care:**

Emergency services you receive in an emergency room.

## **Formulary Brand:**

A list of medications that are covered by the plan—based on efficacy, safety, and cost.

## **Hospital Outpatient Care:**

Care in a hospital that doesn’t require an overnight stay.

## **Non-Formulary Brand:**

Medications not recommended—and therefore costing more—when there is a suitable clinical alternative at a lower price.

## **Network:**

The facilities and providers your health insurer or plan contracts with to provide health care services. For example, Texas Children’s medical plans give you access to providers in the Cigna Open Access Plus network, as well as lower-cost care at Texas Children’s on-site clinics, all facilities, and physicians.

## **Out-of-Network Provider:**

A provider who doesn’t have a contract with your health plan. You’ll pay more to see out-of-network providers.

## **Out-of-Pocket Maximum:**

The maximum you will pay for covered services each plan year. Once you meet the out-of-pocket maximum, your plan pays 100% of covered services for the remainder of the plan year. This limit never includes your premium, balance-billed charges, or health care your plan doesn’t cover.

## **Premium:**

The cost you pay to be enrolled in a medical plan or other benefit. These are pre-tax deductions from your paycheck. Your employee contributions do not count toward your annual deductible.

## **Urgent Care:**

Care for an illness or injury serious enough that a reasonable person would seek care right away, but that does not require emergency room care.



*NOTE: This Benefits Enrollment Guide is intended to summarize programs and benefits available to Texas Children's team members and eligible dependents. The actual determination of your benefits is based solely on the official Plan documents provided by the carrier of each plan. In case of conflict between this document and the official Plan documents, the official Plan documents prevail.*

*This summary is not legally binding, is not a contract, and does not guarantee benefits. Texas Children's may amend or terminate any plan, policy, or benefit at any time, with or without notice, subject to applicable law. For additional information, please contact the Human Resources - Benefits department.*

*Updated 11/12/25*



**Texas Children's®**