

**2024  
BENEFITS  
GUIDE**

**Residents and Fellows**

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Contact the HR  
Solution Center at  
401-444-5265.



# TOTAL REWARDS FOR A TOTAL YOU

## LIFESPAN'S COMPREHENSIVE SUITE OF CONTEMPORARY BENEFITS HELP YOU LIVE YOUR BEST LIFE.



We come to work each day because we find personal fulfillment and value in delivering health with care. We also come to work to provide for our families, for personal development, to grow intellectually, to be part of and contribute to our community, and so much more.

Lifespan is committed to creating an environment that supports the holistic well-being of its employees and their families, both personally and professionally, through Total Rewards for a Total You.

**Health and Well-being:** Offer a holistic approach to employee well-being that supports and strengthens physical, emotional, and mental health by providing access to a host of comprehensive employee benefits and programs.

**Financial Wellness:** Foster financial management skills with resources to support financial goals, budget planning, retirement preparation, and overall financial wellness.

**Reward and Recognition:** Recognize employees who make exceptional contributions and spotlight those who demonstrate our shared values of compassion, accountability, respect and excellence.

**Life and Community:** Organize opportunities for employees to individually or collectively participate in community events that enrich the lives of others and build a more just, diverse and equitable community within Lifespan.

**Employee Experience:** Develop skills, provide growth opportunities, and manage performance to help all employees realize their full potential.



## 2024 Highlights

As Lifespan advances its mission of *Delivering health with care*, we strive to be the employer of choice by providing you with one of the most competitive, diverse, and modern collection of health and well-being benefits in the industry.

- **Same great partnership with BCBS of Rhode Island.** Nationwide in-network coverage. Preventative services covered at 100%.
- **Significant savings opportunities when you fill prescriptions at Lifespan Pharmacy.** Free home delivery (MA, RI, CT), five convenient locations including a dedicated specialty pharmacy.
- The **Lifespan-dedicated BCBSRI CARE Team** is here to help! This is where you ask questions about medical coverage, managing health conditions, locating providers, ordering an ID card and more!
- As part of **Lifespan's comprehensive lactation support strategy**, manual and standard electric breast pumps are covered at 100%, and hospital-grade electric pumps are covered at 100% at Lifespan Home Medical.
- **Healthcare contributions.** No increase to Employee + Child(ren) Tier and modest increases to other tiers (\$5-\$22/per pay period for full-time employees).
- **Adult orthodontia, including elective braces and related services**, are now covered under the Comprehensive Dental Plan at 100% up to the lifetime max of \$1500.
- **Comprehensive pre-diabetes and diabetes management** integrated solution with Livongo. Provides digital programs and expert coaches to support employees where they are, when they need it.
- Earn \$150 back annually with the **BCBSRI Well-being Reimbursement** when you join a gym, take group fitness classes, purchase a wearable fitness device and more!
- **Employee well-being and cash rewards.** As part of Lifespan's employee well-being program, you can support your physical and mental health while earning up to \$200 in cash rewards each year through the Living Well platform, powered by Virgin Pulse.
- **Family means caring for our pets too!** Trade in one Back-Up Care day (15 annual cap) for \$150 in credit with Rover for pet walking, sitting and boarding, or Wag for 3 pet walks up to 60 minutes, 3 home drop-in visits or 1 overnight boarding!
- **Public Service Loan Forgiveness (PSLF) Support through Tuition.io.** Includes access to an all-in-one student loan management platform to aggregate all of your student loans in one place, discover the best payoff strategies, electronically process your PSLF forms and track their progress, invite family members to access 1:1 coaching, and college planner tools.
- **Elder Care through Bright Horizons.** A complete solution for caring for elders, including access to a streamlined care portal, dedicated care coach, and legal and financial expertise.
- Save money by taking advantage of **exclusive discounts and rewards with over 1000 merchants with PerkSpot**, a marketplace of offers ranging from top brands to local businesses.
- **Modern, comprehensive NexGen EAP** offering wellness coaching, behavioral health counseling, financial well-being resources, legal consultations, health advocacy and more!
- **Free financial planning.** Take advantage of free one-on-one financial planning with a Lifespan-dedicated Fidelity Certified Financial Planner.
- **Goal Booster with Fidelity is a goal-based savings and investing tool** designed to help you with your emergency savings and other short-term goals such as saving for a vacation or buying a home.



Questions?

Contact the HR  
Solution Center at  
401-444-5265.

# Covering Family Members

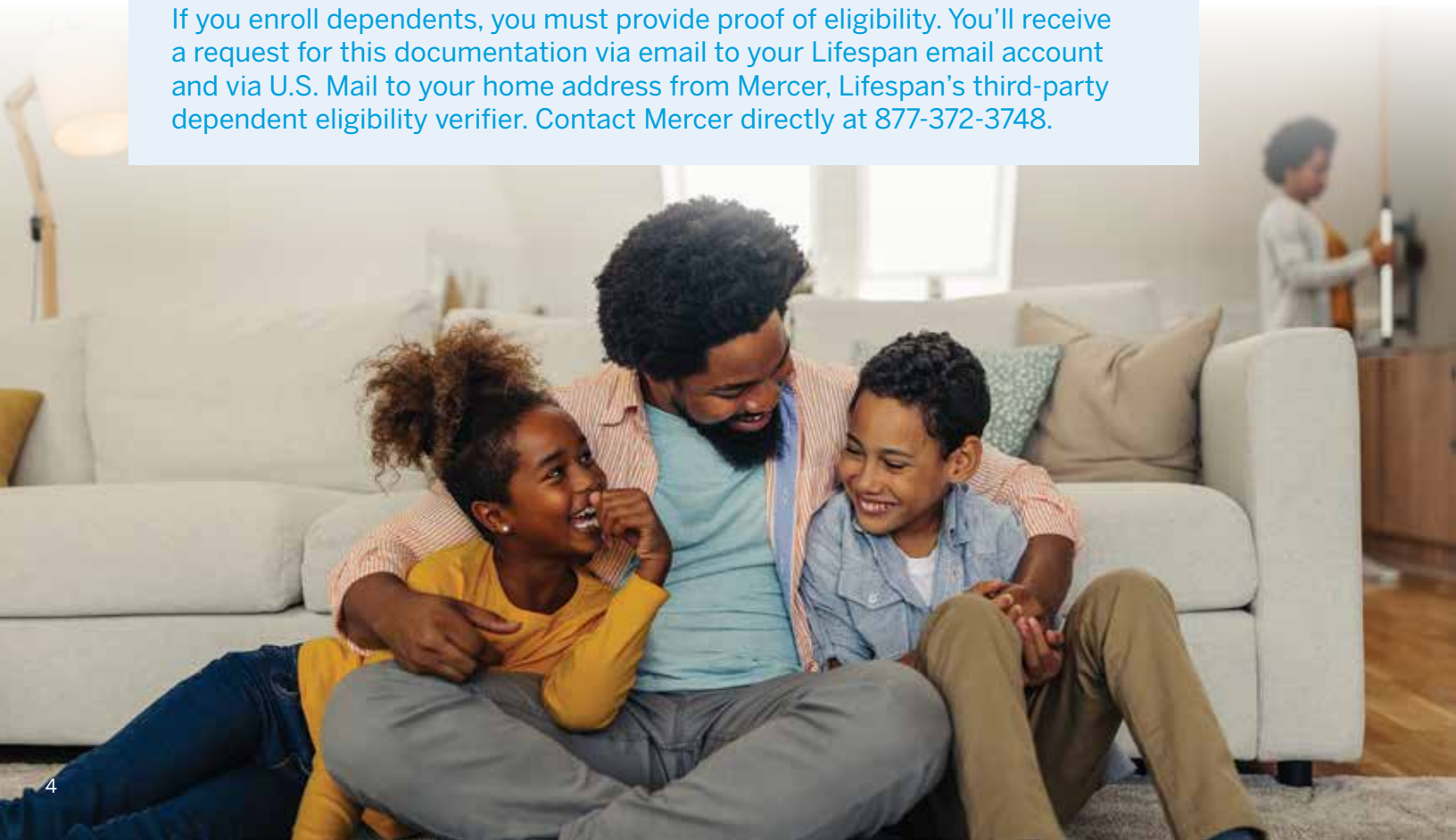
You may enroll certain family members (eligible dependents) in your Lifespan medical, dental or vision plan and purchase dependent life insurance and /or legal coverage within 31 days of when you are first hired and during annual Open Enrollment.

Coverage is provided with the appropriate documentation (see dependent verification below). Your eligible dependents for all plans are:

- **Your legal spouse (as defined by the federal IRS tax code)**
- **Your child (up to age 26)**  
A child under the age of 26 who is your natural child, stepchild, legally adopted child, or child for whom you have obtained legal guardianship.
- **Disabled children (over age 26)**  
Unmarried children over the age of 26 who are not able to support themselves due to mental disability, physical disability, mental illness, or developmental disability.

## Dependent Verification

If you enroll dependents, you must provide proof of eligibility. You'll receive a request for this documentation via email to your Lifespan email account and via U.S. Mail to your home address from Mercer, Lifespan's third-party dependent eligibility verifier. Contact Mercer directly at 877-372-3748.



Enroll in benefits through *Lifeworks*.

Turn to page 19 for step-by-step directions.

## If You Take No Action

Being newly hired or having an eligible life event is an opportunity for you to review the benefits available to you as a Lifespan employee and select the coverage you and your family need for the plan year.

You have 31 days from the date of your new hire or newly-eligible event to enroll in your benefits.

If you take no action during the annual Open Enrollment period, most elections will roll over to the next benefit plan year - Flexible Spending Accounts must be elected each year.

### If you take no action when you're newly hired or experiencing an eligible life event:

Benefit	If you take no action, your coverage will be:
Medical and Dental	You will not be enrolled in coverage.
Vision	You will not be enrolled in coverage.
Flexible Spending Accounts (Health Care, Dependent Care)	You will not be enrolled in coverage.
Supplemental life insurance	You will not be enrolled in coverage.
Legal insurance	You will not be enrolled in coverage.
HIV insurance	You will not be enrolled in coverage.

You will be automatically enrolled in Short Term Disability, Long Term Disability and Basic Term Life insurance at no cost to you.

### Qualifying Life Events

You can only make changes to your coverage elections during the year if you have a qualified life event. You have 31 days from your qualified life event to make changes. If you miss the deadline, you must wait for the next annual open enrollment period.

Qualified Life Events	Your change(s) will be effective:
New hire or newly eligible	First of the month following the event
Employee or dependent loss of coverage*	Date of the event
Employee or dependent gain of coverage*	Date of the event
Marriage	Date of the event
Divorce or legal separation*	First of the month following the event
Birth, adoption or legal guardianship	Date of the event
Death of spouse or dependent*	First day following the event

\* Requires supporting documentation





# Medical Benefits



## Lifespan Health

The Lifespan Health medical plan is administered through **Blue Cross & Blue Shield of Rhode Island (BCBSRI)**. Our plan offers comprehensive coverage through the BCBSRI BlueCard Network and lower costs when you use Lifespan facilities.

### Lifespan Employee CARE Center



Call **401-429-2102** or **866-987-3706** with questions about anything from benefits to managing health conditions to finding lower-cost care options.

The CARE Center combines dedicated customer service and clinical teams, giving you all-in-one-support.



You may not add a dependent to your coverage if they are already covered under another Lifespan medical plan.

Visit **Your Blue Store<sup>SM</sup>** — the BCBSRI retail store — located across Rhode Island in Cranston, East Providence, Lincoln, Narragansett or Warwick to speak with a representative.



Visit the dedicated Blue Cross & Blue Shield site — [bcbsri.com/lifespan](https://bcbsri.com/lifespan) — for Lifespan employees and their family members to:

- explore plan options
- find a doctor
- access exclusive member discounts
- research preventative services
- learn more about the diabetes management program
- download forms and FAQs







The medical plan will cover an annual eye exam and medical eye treatment. If you want additional vision benefits, you can enroll in the Vision Plan. See page 12 for details.

Go mobile. Access benefits, claims history or the provider directory on the mobile app, available at [bcsri.com/mobile](https://bcsri.com/mobile).



## Medical Benefits at a Glance

Lifespan Health	Lifespan Preferred Network*	National Blue Cross Network†	Out-of-Network
Annual deductible	Not applicable		Individual \$2,000 Family \$4,000 Coinsurance begins after the deductible is met
Annual out-of-pocket maximum (including deductible)	Individual \$4,000 Family \$8,000		Individual \$5,000 Family \$10,000
Routine physical exams and preventive screenings	Covered in full		20% coinsurance after deductible
Non-routine primary care physician office visits	\$20 copay per visit	\$30 copay per visit	
Non-routine specialist office visits: chiropractic care	\$30 copay per visit	\$50 copay per visit	
Physical/occupational/speech therapy	Covered in full	\$40 copay per visit	
Inpatient hospital care and surgery (per admission)	\$300 copay	\$1,000 copay	
Inpatient maternity care	Covered in full	Covered in full	
Diagnostic imaging	Covered in full	\$50 copay	
Diagnostic lab work	Covered in full‡	\$40 copay	
High-end radiology	Covered in full	\$100 copay	
Diagnostic colonoscopies	\$200 copay	\$600 copay	
Screening colonoscopies	Covered in full		
Mental health and chemical dependency: • outpatient	\$20 copay per visit	\$20 copay per visit	
• inpatient	\$300 copay per admission		
Durable medical equipment	Covered in full	\$40 copay per claim	
Outpatient day surgery	\$200 copay	\$600 copay	
Urgent care center	\$30 copay per visit	\$50 copay per visit	
Annual routine eye exam	\$20 copay	\$30 copay	
Emergency room	\$150 copay per visit (waived if admitted to hospital)		

\* Lifespan Preferred Network includes Rhode Island Hospital, Hasbro Children’s Hospital, The Miriam Hospital, Newport Hospital, Bradley Hospital, Lifespan Home Medical, Gateway HealthCare, Coastal Medical, and related service locations. Visit [bcsri.com/lifespan](https://bcsri.com/lifespan) for the complete list of Lifespan Preferred Network hospitals, facilities and providers.

† BCBSRI & National BlueCard PPO Network

‡ A copay will apply if your lab specimen is sent out to any non-Lifespan lab for processing.



**Lifespan Pharmacy**  
Delivering health with care®



Use your  
**Express Scripts**  
card when you fill  
a prescription

# Pharmacy Benefits

**Express Scripts, Inc. (ESI)** administers Lifespan Health’s pharmacy benefit. You may fill your prescriptions at the Lifespan Pharmacy or any retail pharmacy.

## Switch to the Lifespan Pharmacy today!

Call any Lifespan Pharmacy with your prescription and pharmacy information, or bring in a current prescription container. The staff will take it from there.

### The Lifespan Pharmacy offers:

- Convenient, fast, professional service
- Easy refill options day or night by phone
- No wait times with free home delivery in CT, MA and RI
- Easy-to-open medication packaging organized by day and time of dose - making it easier to keep track of medication
- Appointment or walk-in vaccinations for adults

You can save on prescriptions, including free home delivery, by using the Lifespan Pharmacy to fill your prescriptions:

Tier	At Lifespan Pharmacy (30 day/90 day)	At other Retail Pharmacies (30 day/90 day)	Potential Savings
Generic	\$5 / \$10	\$10 / \$30	\$5 / \$20
Preferred Brand	\$15 / \$30	\$60 / \$180	\$45 / \$150
Non-Preferred Brand	\$25 / \$50	40% coinsurance*	\$95 / \$210

\*30-day minimum/maximum: \$80/\$120 copay; 90-day minimum/maximum \$240/\$360 copay

Visit ESI’s website at [express-scripts.com/lifespan](http://express-scripts.com/lifespan) or call **1-877-730-1933** to confirm cost information; contact Lifespan Pharmacy to transfer your prescription, discuss your specialty medications, and learn how much you can save on copays.

### Lifespan Pharmacy at Rhode Island Hospital

Monday–Friday: 7 a.m.–11:30 p.m.  
Saturday–Sunday/Holidays: 8 a.m.–4:30 p.m.  
401-444-4909

### Lifespan Pharmacy at The Miriam Hospital

Monday–Friday: 7 a.m.–7 p.m.  
Saturday–Sunday/Holidays: 8 a.m.–4:30 p.m.  
401-793-5500

### Lifespan Pharmacy at Newport Hospital

11 Friendship Street, Sheffield Building, First Floor  
Newport, RI 02840  
Monday–Friday: 8 a.m.–4:30 p.m.  
401-845-1100

### Lifespan Pharmacy at Corliss Street

180 Corliss Street, Suite A  
Providence, RI 02904  
Monday–Friday: 7 a.m.–7 p.m.  
Saturday 8 a.m.–4:30 p.m.  
401-606-8030

### Lifespan Specialty Pharmacy at Chapman Street\*

117 Chapman Street, Suite 200  
Providence, RI 02905  
Monday–Friday: 7 a.m.–7 p.m.  
Saturday–Sunday/Holidays: 8 a.m.–4:30 p.m.  
401-444-9909

\*Specialty fills only.

## 2024 Payroll Deductions for Health and Pharmacy Coverage

### 2024 Full-Time Rates

Coverage Level	Weekly Payroll – 52 Pay Periods	Bi-Weekly – 26 Pay Periods
<b>*Under \$50,000</b>		
Individual	\$32.65	\$65.30
Individual plus spouse	\$84.47	\$168.94
Individual plus child(ren)	\$71.50	\$143.00
Family	\$110.59	\$221.18
<b>*\$50,000 - \$99,999</b>		
Individual	\$36.26	\$72.52
Individual plus spouse	\$92.55	\$185.10
Individual plus child(ren)	\$75.20	\$150.40
Family	\$121.56	\$243.12
<b>*\$100,000 - \$199,999</b>		
Individual	\$40.05	\$80.10
Individual plus spouse	\$101.00	\$202.00
Individual plus child(ren)	\$79.00	\$158.00
Family	\$133.04	\$266.08
<b>*\$200,000 and over</b>		
Individual	\$50.34	\$100.68
Individual plus spouse	\$120.39	\$240.78
Individual plus child(ren)	\$101.50	\$203.00
Family	\$160.66	\$321.32

\*Full-time rates are salary based

### 2024 Part-Time Rates

Coverage Level	Weekly Payroll – 52 Pay Periods	Bi-Weekly – 26 Pay Periods
Individual	\$67.19	\$134.38
Individual plus spouse	\$154.09	\$308.18
Individual plus child(ren)	\$131.60	\$263.20
Family	\$204.35	\$408.70

Employees who work 20.00+ hours per week are benefit eligible. Employees who work between 20.00 and 34.99 hours per week pay part time rates; employees who work 35.00+ hours per week pay full time rates.





# Dental Benefits



As a Lifespan employee, you can choose from two affordable, easy-to-use dental plans from **Delta Dental**. Lifespan’s dental coverage offers comprehensive care for you and your covered family members. Pre-treatment estimates are always recommended before having dental work done.

For a complete description of benefits, please contact Delta Dental at 800-843-3582 or visit [deltadentalri.com](http://deltadentalri.com).

## Dental Plan at a Glance

Procedure	Basic	Comprehensive	Frequency
Calendar year maximum	\$1200	\$2000	
Orthodontic lifetime maximum	N/A	\$1500	
<b>Diagnostic</b>			
Oral exam	100%	100%	Twice per calendar year
Bitewing x-rays	100%	100%	One set per calendar year
Complete x-ray series or panoramic film	100%	100%	One set every 60 months (B) One set every 36 months (C)
Single x-rays	100%	100%	As required
<b>Preventive</b>			
Cleanings	100%	100%	Twice per calendar year
Fluoride treatment (children under 19)	100%	100%	Once per calendar year (B) Twice per calendar year (C)
Sealants (children under 14)	100%	100%	1x per lifetime on unrestored perm molars
Space maintainers	80%	100%	Replacement once per lifetime
<b>Minor Restorative</b>			
Fillings	80%	100%	Silver and white fillings
Repairs to existing partial or complete dentures	80%	100%	Once per calendar year
Recementing crowns or bridges	80%	100%	Once every 60 months
<b>Major Restorative</b>			
Crowns over natural teeth, build ups, posts and cores	50%	100%	Replacement limited to once every 60 months
<b>Endodontics</b>			
Root canal therapy on perm teeth	80%	100%	One procedure per tooth per lifetime
<b>Periodontics</b>			
Root planning and scaling	50%	80%	Once per quadrant every 24 months
Soft tissue grafts	50%	80%	Once per site every 60 months
Crown lengthening	50%	80%	Once per site every 60 months
Periodontal maintenance following active therapy	100%	100%	Twice per calendar year
<b>Prosthodontics</b>			
Bridges and crowns over implants	50%	50%	Replacement once every 60 months
Partial and complete dentures	50%	50%	Replacement once every 60 months
<b>Extractions</b>			
Extractions and routine oral surgery	80%	100%	When not covered by medical
<b>Orthodontics</b>			
Elective braces and related services	N/A	100%	No age restriction

## 2024 Payroll Deductions for Dental Coverage

For current members, Delta Dental's mobile app gives you access to your benefits, coverage, claims, mobile ID card and more. You can also use the Find a Dentist tool to find a dentist near you. Download it today.



Basic		
2024 Full- and Part-Time Rates	Weekly Payroll – 52 Pay Periods	Bi-Weekly – 26 Pay Periods
Individual	\$2.73	\$5.46
Individual plus spouse	\$5.76	\$11.52
Individual plus child(ren)	\$5.76	\$11.52
Family	\$9.61	\$19.22

Comprehensive		
2024 Full- and Part-Time Rates	Weekly Payroll – 52 Pay Periods	Bi-Weekly – 26 Pay Periods
Individual	\$4.23	\$8.46
Individual plus spouse	\$8.76	\$17.52
Individual plus child(ren)	\$8.58	\$17.16
Family	\$16.04	\$32.08

You may not add a dependent to your coverage if they are already covered under another Lifespan dental plan.





Visit the EyeMed website for easy access to vision plan resources.



# Vision Benefits

**EyeMed** is Lifespan's vision plan administrator, covering in- and out-of-network services for you and your covered family members.

**My eyesight needs help:** With an EyeMed membership, you have the power to get exactly what you want—without settling for less.

**My eyes are just fine:** Think you don't need vision care? Think again. Some health problems may show signs through your eyes—signs you don't want to miss.

Services include exams, frames, lenses, or contacts, plus discounts on LASIK and hearing aids. To learn more, visit [eyemed.com](http://eyemed.com) or call **866-804-0982**.

## Enjoy savings with Freedom Pass

**\$0** out-of-pocket cost on frames



Available at:



- 600–900 frames, on average, at each location

## Vision Plan at a Glance

Service	In-Network		
Exam with dilation (once every calendar year)	\$10 Copay		
Retinal Imaging	Up to \$39		
<b>Frames (Once every calendar year)</b>	<b>\$150 allowance with \$0 copay and 20% off balance over allowance</b>		
<b>Lenses and Lens Options (once every calendar year)</b>			
Standard plastic lenses	<b>Lens options</b>		
Single vision	\$25 copay	UV treatment	\$15
Bifocal	\$25 copay	Tint	\$15
Trifocal	\$25 copay	Standard scratch coating	\$15
Standard progressive	\$80 copay	Polycarbonate	\$40
Premium progressive Tiers 1-4	\$110-200 copay	Standard anti-reflective	\$45
		Photochromic	\$75
		Polarized	20% off
		Other	20% off
<b>Contact lenses (Once every calendar year)</b>			
Contact lenses - conventional	\$150 allowance with \$0 copay 15% off balance over allowance		
Contact lenses - disposable	\$150 allowance with \$0 copay		
Contact lenses fit and follow-up - standard	Up to \$40		
Contact lenses fit and follow-up - premium	10% off retail price		

## 2024 Payroll Deductions for Vision Coverage

	Your cost of coverage (full- and part-time)	
	Weekly Payroll – 52 Pay Periods	Bi-Weekly – 26 Pay Periods
Individual	\$1.51	\$3.02
Individual plus spouse	\$2.87	\$5.74
Individual plus child(ren)	\$3.02	\$6.04
Family	\$4.44	\$8.88

You may not add a dependent to your coverage if they are already covered under another Lifespan vision plan.





Learn how ARAG covers attorney fees for you and your family.



## Legal Insurance

Legal insurance through **ARAG** helps you address everyday situations such as dealing with traffic tickets, resolving warranty issues or buying a home.

You receive access to a nationwide network of more than 11,000 credentialed attorneys who can help prepare legal documents including wills, trusts and much more.

ARAG also provides online tools and information to learn more about legal issues on your own. Use their DIY Docs to help create any of 300+ state-specific, legally valid documents online.

You may not add a dependent to your coverage if they are already covered under the Lifespan legal plan.

### Common Legal Issues

Common Legal Issues	Attorney Fees	Attorney Fees with ARAG
Debt collection issues	\$2,603	\$0
Neighbor dispute	\$2,256	\$0
Purchase a home	\$2,169	\$0
Standard will preparation	\$1,475	\$0
Bankruptcy	\$3,123	\$0
Minor traffic offense	\$1,128	\$0

Included with ARAG's legal insurance is **identity theft protection**. This service, which requires member activation, can track your credit activity or online identity. You are notified immediately of any suspicious activity.

Legal	Weekly Pay Period EMP Cost	Bi-Weekly Pay Period EMP Cost
Individual	\$3.22	\$6.44
Individual plus spouse	\$3.93	\$7.86
Individual plus child	\$3.93	\$7.86
Individual plus children	\$4.04	\$8.08
Family	\$4.04	\$8.08

### LGBTQ+ Benefits at No Additional Cost

Services covered include preparation of a domestic partnership agreement, gender identifier change, post-nuptial agreement, surrogacy agreements, funeral directive, and more.





# Flexible Spending Accounts



A Flexible Spending Account (FSA) can save you money on eligible health care and dependent care expenses for you and your family.

A FSA lets you take home a larger paycheck by reducing your taxable income. If you enroll, you contribute tax-free dollars to an account that you can use throughout the calendar year to reimburse yourself for qualified health care or dependent care expenses.

**Funding your account(s):** You choose an annual amount to be set aside from your pay on a pre-tax basis. A portion of that amount is deducted each pay period and placed in your Health Care FSA and/or Dependent Care FSA.

**FSA elections are based on a calendar year (Jan. 1 through Dec. 31).**

If you are electing an FSA mid-year as a new hire, newly eligible employee or because of a qualifying life event, your election is in effect through the end of the current calendar year (December 31).

**As a reminder, FSA elections do not carry over to the following year.**

Elections must be made annually during Open Enrollment for the upcoming calendar year.

## Lifespan offers two options:

### 1 Health Care Flexible Spending Account (HCFSA)

You can enroll in the HCFSA to pay for eligible out-of-pocket health care expenses not covered by your plan or another source. You can contribute up to \$3,050 per calendar year.

One of the best perks of an HCFSA is that all your funds are available to use at the beginning of the calendar year. That means if you have a large health care expense at the start of the calendar year, you can tap into your total annual HCFSA contribution amount immediately to help cover the cost.

#### Common eligible expenses:

- Copays, deductibles and coinsurance for medical, dental and vision plan
- Prescriptions
- Eyeglasses/contacts
- Hearing aids
- Orthodontia



## WEX is our Flexible Spending Account (FSA) administrator.

WEX provides a number of innovative solutions, including a mobile app that allows employees to view their account balance, file a claim and upload receipts for documentation. Download it today at the iTunes App Store and Google Play Store.



## 2 Dependent Care Flexible Spending Account (DCFSA)

A DCFSA is used to pay for eligible dependent care services, such as preschool, summer day camp, before or after school programs, and child or adult daycare. It's a smart, simple way to save money while taking care of your loved ones so that you can work. You can contribute up to \$5,000 per household, per calendar year.

### Eligibility requirements:

- 1 You and your spouse (if applicable) work or attend school full-time;
- 2 You have care expenses for children under age 13; or
- 3 You have care expenses for disabled persons over age 13 who spend at least eight hours per day in your home.

### Health care expenses for your dependents are paid from a Health Care FSA, not a Dependent Care FSA.

If you have a Health Care FSA as well as a Dependent Care FSA, they will be separate accounts—you cannot transfer money between them.

### Use-it-or-lose-it!



Because FSAs have tax benefits, the IRS places guidelines on them. Funds left in your account at the end of the plan year are forfeited. You have until March 15, 2025 to incur the cost and March 31, 2025 to submit a claim for reimbursement.

Plan carefully when determining how much you want to contribute.







# Life Insurance



Lifespan provides Basic Term life insurance and Accidental Death and Dismemberment (AD&D) coverage at no cost to you. Life insurance is part of your financial well-being. It offers financial protection for your loved ones by providing a source of funds to help pay for funeral expenses, housing costs, medical bills not covered by health insurance, children’s college, debts and other needs.

## Basic Term Life Insurance

- **Eligibility:** You are eligible for this benefit if you are regularly scheduled to work 20 or more hours per week.
- **Cost:** Paid by Lifespan
- **Coverage amounts:** 1x your annual base pay and includes matching AD&D benefit
- **Maximum Coverage:** \$1,000,000

Automatic enrollment: Eligible employees are automatically enrolled the first of the month following their date of hire.

## Supplemental Life Insurance\*

You can increase your life insurance coverage by electing the Supplemental life insurance benefit.

- **Eligibility:** You are eligible for this option if you are regularly scheduled to work 20 or more hours per week.
- **Cost:** You pay the full cost of coverage
- **Coverage amounts:** 1x to 8x your annual base pay and includes matching AD&D benefit†
- **Maximum Coverage:** \$1,500,000

\* Evidence of insurability: You will need to provide evidence of your good health if: a) you choose a coverage level higher than 4x or \$500,000 when first eligible; b) you do not enroll in this coverage when first eligible and then enroll later; or c) you increase your coverage.

† Depending on your role, you can increase your Term life insurance coverage amount up to a maximum of 9x your annual base pay by choosing to enroll in the Supplemental Term life insurance benefit.

### Monthly Supplemental Term life and AD&D cost

Employee Age	Rate per \$1,000
Under 25	\$0.058
25-29	\$0.067
30-34	\$0.084
35-39	\$0.093
40-44	\$0.101
45-49	\$0.145
50-54	\$0.214
55-59	\$0.387
60-64	\$0.585
65-69	\$1.112
70 & Over	\$1.795

## How much life insurance do you need?

Use Securian Financial’s online benefits-decision tool, **Benefit Scout®** to calculate your life insurance needs and ensure your family’s financial future is well protected.

**Providers (Lifespan MDs, DMDs, APPs and PhD’s) – visit:**  
[Lifebenefits.com/lifespangroup2](http://Lifebenefits.com/lifespangroup2)

**All other employees – visit:**  
[Lifebenefits.com/lifespangroup3](http://Lifebenefits.com/lifespangroup3)



## Designating a Life Insurance Beneficiary

**Option 1:** Use the Securian’s online system at **LifeBenefits.com**. New and newly eligible employees will be sent a user name and password to use the first time they log on.

**Option 2:** Call Securian at **1-800-843-8358** to begin the process or get help accessing the site.

Minors cannot directly receive life insurance proceeds; however, there are several ways the proceeds can be used and managed for minor children. To determine the best approach for your life insurance benefits, consult an estate planning attorney.

Life insurance benefits are not governed by your will. You must designate a beneficiary.

## Spouse Life Insurance:

- **Eligibility:** You are eligible for this option if you are regularly scheduled to work 20 or more hours per week.
- **Cost:** You pay the full cost of coverage.
- **Coverage amounts:** \$10,000, \$25,000, and \$50,000.

**Evidence of insurability:** You will need to provide evidence of your spouse’s good health if a) you choose a coverage level higher than \$25,000 when first eligible; b) you do not enroll in this coverage when first eligible and then enroll later; or c) you increase your coverage.

*You may not purchase spouse coverage if your spouse also works for Lifespan and is eligible for employee life insurance.*

## Child Life Insurance:

### Eligibility:

- Your biological children
- Your legally adopted children (or children placed with you for adoption)
- Stepchildren from your current marriage
- Children for whom you have legal guardianship or court-ordered custody
- **Coverage amounts:** The coverage amounts available are **\$5,000, \$10,000, \$15,000, and \$20,000**. The amount you choose will apply to all eligible children.

**Evidence of insurability:** None required for child life insurance.

*You may not purchase life insurance for your dependents if they are employees of Lifespan who are eligible for employee life insurance. If both you and your spouse work for Lifespan, only one of you may purchase child life insurance.*

### Monthly Spouse Life cost

Employee Age	Rate per \$1,000
Under 20	\$0.045
20-24	\$0.045
25-29	\$0.055
30-34	\$0.080
35-39	\$0.090
40-44	\$0.100
45-49	\$0.150
50-54	\$0.230
55-59	\$0.430
60-64	\$0.650
65-69	\$1.260
70 & Over	\$2.040

### Monthly Child Life cost

5K	\$.48
10K	\$.96
15K	\$1.44
20K	\$1.92

# Disability



## Short-Term Disability:

Short-Term Disability, administered by **Alight** on behalf of Lifespan, replaces part of your lost income if you are unable to work because of a non-work-related injury or illness. **This coverage is provided by Lifespan at no cost to you.**

**Eligibility:** To be eligible for this benefit, you must be regularly scheduled to work at least 20 hours a week.

**Benefit amount:** This benefit replaces up to 60% of your base pay, to a maximum of \$1,385 per week.

**Automatic enrollment:** Eligible employees are automatically enrolled the first of the month following their date of hire.

## Long-Term Disability:

**Long-Term Disability insurance is fully paid by Lifespan at no additional cost to you.** This coverage replaces part of your lost income if you are unable to work for an extended period because of an injury or illness.

**Eligibility:** To be eligible, you must be regularly scheduled to work 20 or more hours per week.

**Benefit amount:** This benefit replaces up to 60% of your covered earnings, to a maximum of \$6,000 a month.

**Automatic enrollment:** Eligible employees are automatically enrolled the first of the month following their date of hire.

# Unum HIV Insurance



HIV Insurance provides a lump-sum payment should you test HIV positive while covered by the plan. This benefit is completely confidential, provides 24-hour coverage and is payable in full at the time of the claim. Social Security, Workers' Compensation, or any other government compensation does not offset the HIV benefit payment.

HIV	Weekly Pay Period EMP Cost	Bi-Weekly Pay Period EMP Cost
\$25,000	\$0.46	\$0.91
\$50,000	\$0.91	\$1.82
\$100,000	\$1.82	\$3.64
\$150,000	\$2.73	\$5.46
\$250,000	\$4.56	\$9.12

If you are electing this coverage for the first time or increasing the amount of coverage you are currently enrolled in, Unum will require a confidential, valid, negative test result for HIV. The test may be conducted by Unum-designated laboratories.



# How to Enroll in Lifespan Benefits



You can access detailed benefit plan documents by logging into Lifeworks and clicking on Knowledgebase in the EmployeeSpace. Questions? Contact the HR Solution Center at 401-444-5265. Should you have any issues with the Lifeworks system, contact the IS Service Desk at 401-444-6381.

## Ways to Enroll

### Enroll at work

The easiest way to enroll is at work. Simply follow the directions under “Benefit Enrollment Process.”

### Enroll at home

If you are unable to enroll at work, there is an at home option. To enroll at home, you will need both the Citrix receiver and multi-factor authentication (MFA). Follow these directions:

*First, from work:*

- Ensure you have the Citrix receiver and MFA downloaded to your devices. To download them, go to <https://intranet.lifespan.org> and search for “Remote Access.”
- Click on the **Remote Access Resources** department sub-page. Here you will find instructions to download both.

*Then, from home:*

- Once Citrix and MFA are downloaded to your personal device(s), enter <https://connect.lifespan.org> into Microsoft Edge\* or Chrome. Note: Internet Explorer is not supported by Lifeworks.
- Click on the **Log On** button and enter your username and password and click **Log On**.
- From your list of applications, select **Lifeworks**.
- If you see a security warning, select “**Permit use**” and check off the box “Do not ask me again for this site.”
- Enter your Lifespan ID and password if prompted.
- Follow directions under “Benefit Enrollment Process.”

\*Microsoft Edge is preferred by our IS department.

## Benefit Enrollment Process

- 1 Review plan documents by accessing Lifeworks and clicking on Knowledgebase in your EmployeeSpace. You can also email [HRSolutionCenter@Lifespan.org](mailto:HRSolutionCenter@Lifespan.org) with additional questions.
- 2 Log into Lifeworks to review your benefit coverage:
  - Step 1:** Access Lifeworks through Lifespan’s Intranet. Use Microsoft Edge\* or Chrome.
  - Step 2:** Log into Lifeworks with your network ID.
  - Step 3:** Navigate to the **Benefits** tab in the EmployeeSpace.
  - Step 4:** Click on “**Life Events**” under the **Benefits** tab. (During annual enrollment, click on “**Open Enrollment**”).
  - Step 5:** Follow the instructions to review options, add dependents, if applicable, and make elections for each benefit offered.
  - Step 6:** On the **Review and Submit** screen, review and resolve all errors, warnings and messages displayed.
  - Step 7:** Click the **Submit** button at the top of your screen to submit your elections.
  - Step 8:** Click the “**Agree to Enrollment Terms**” and then click **OK** to submit your elections.
  - Step 9:** Click on PDF to review, save or print your confirmation statement for your records.
- 3 Receive insurance cards within two to four weeks.

\*Microsoft Edge is preferred by our IS department.

**If you enroll dependents, you must provide proof of eligibility.** You will receive a request for this documentation via U.S. mail from Mercer, Lifespan’s third-party dependent eligibility verifier. Failure to provide complete and timely proof of eligibility to Mercer will result in your dependents being removed from coverage. You may be responsible for any claims paid for ineligible dependents.



# Living Well

## Your Personal Well-being Program

Powered by Virgin Pulse and in partnership with Blue Cross & Blue Shield of Rhode Island (BCBSRI), **Living Well** is Lifespan's employee well-being program. From your smartphone or computer, this engaging platform gives eligible employees the tools, inspiration, and guidance needed to help you live well—and earn rewards for doing so. Whether it is the steps you take on the job or activities you do outside work that promote your physical and emotional health, you will be rewarded for self-care.



## Get Moving with Team Lifespan

Go beyond the walls of our hospitals and facilities while having fun, engaging in healthy activities, and enjoying team camaraderie. There's no cost to join Team Lifespan. Search for Team Lifespan on the Lifespan intranet to learn more or email [TeamLifespan@lifespan.org](mailto:TeamLifespan@lifespan.org).

Visit the BCBSRI Lifespan microsite to learn more about Living Well.



## Top Five Reasons to Enroll in Living Well

- 1. It's easy!** Sync your wearable device or manually enter your activity and begin earning points.
- 2. It's free!** Living Well is part of your Total Rewards for a Total You employee benefit package.
- 3. It's fun!** Join a challenge or create a challenge for others to join.
- 4. It's inspiring!** Learn to meditate, do yoga, or improve your sleep.
- 5. It's flexible!** Earn points by choosing simple daily actions or more complex programs.

## Who is Eligible?

All benefit-eligible employees, regardless of whether they are eligible for the BCBSRI Lifespan Health and UNAP plans, or the IBT Benefit Plan. Employees do not need to be enrolled in the BCBSRI Health Plan to participate in Living Well. Spouses enrolled in the BCBSRI plan can also join.

## How to Register

- 1** Visit [join.virginpulse.com/bcsri\\_lifespan](https://join.virginpulse.com/bcsri_lifespan) or sign up using the Virgin Pulse mobile app (search for sponsor name: Lifespan)
- 2** Choose your email preferences and set up your profile
- 3** Connect a fitness tracker (optional) and start earning rewards right away

Download the Virgin Pulse mobile app available at the iTunes App Store and Google Play Store.



## How Rewards Work

Rewards are earned quarterly and can be redeemed at the Virgin Pulse online store or used at retailers like Amazon.com®. The more you engage, the more Pulse Cash you earn!

Quarterly Incentive Levels*	Employee Quarterly Reward	Spouse Quarterly Reward
Level 1 (500 - 4,999 points)	\$10 reward	\$10 reward
Level 2 (5,000 - 9,999 points)	\$10 reward	\$5 reward
Level 3 (10,000 - 14,999 points)	\$15 reward	\$5 reward
Level 4 (15,000 points or more)	\$15 reward	\$5 reward
<b>Total Rewards per Quarter</b>	<b>\$50 reward</b>	<b>\$25 reward</b>



### Rewards will appear as PulseCash on Virgin Pulse

- Benefit eligible employees can earn up to \$50 per quarter
- Medically-covered spouses can earn up to \$25 per quarter







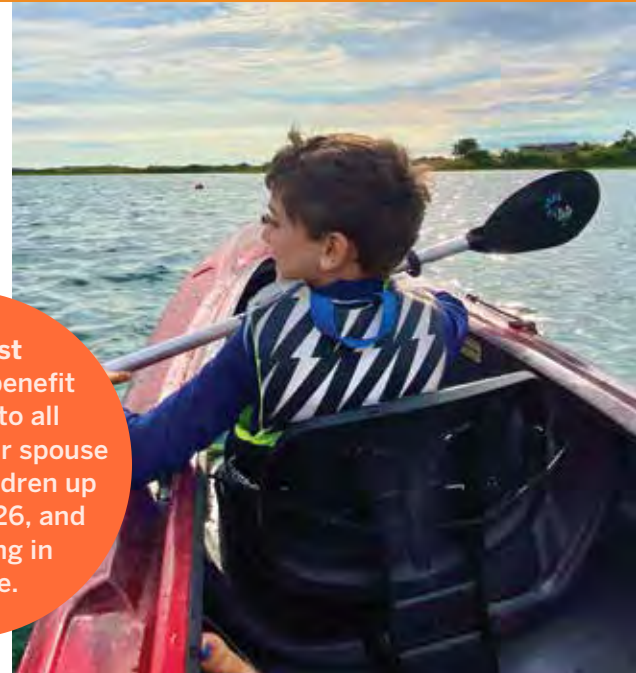
# Employee Assistance Program and Work Life Solutions

## Resources and Support for You and Your Family 24/7

As part of your **Total Rewards for a Total You** suite of employee benefits, you have access to Lifespan’s confidential and personalized employee assistance program, **NexGen EAP**. This is not your ordinary EAP. While 24/7 counseling services are a primary and important component to the program, NexGen EAP offers so much more.

Easily access all components of this benefit on your computer, tablet or phone by logging into the NexGen EAP website or mobile app.

**At no cost to you, this benefit is available to all employees, their spouse or partner, children up to the age of 26, and anyone living in the home.**



### Summary of Benefits



#### Counseling Services

NexGen EAP is available any time of day or night for individualized, confidential counseling services. Support is available for those unexpected and in-the-moment situations, as well as emotional issues such as anxiety, stress, marital or family conflict, grief, substance abuse, and more.



#### Wellness Coaching

Free and confidential coaching and resources to support individual progress toward nutrition, fitness, and general well-being goals.



#### Financial/Legal Resources

The program includes a free, confidential, 90-minute consultation with a financial professional to discuss topics such as ways to improve your credit rating or how to make a savings plan. If you have the distressing experience of identity theft, you are entitled to a free 60-minute consultation about the steps you need to take.



#### Virtual Concierge

Connect with a team of personal assistants available 24/7 to help you address life’s many responsibilities. This unlimited benefit provides individualized research, referrals, or information on a variety of topics—giving you the freedom to spend more time doing things you want to do.



#### Entertainment Discounts

Access entertainment and shopping discounts through NexGen EAP’s partner, Working Advantage, including hotels and resorts, theme parks, online retailers, sporting events, museums, attractions, gift certificates, and more.



#### E-Learning

Online access to professional interactive training courses and self-help tools, along with other work/life resources that promote personal and professional development.





## Getting Started

Call or text 24/7: 1-888-213-0153

Register/log on at: [www.nexgeneap.com](http://www.nexgeneap.com)

Download the NexGenEAP app available at the iTunes App Store and Google Play Store.

- 1 Click "Register"
- 2 Enter Company ID 9983
- 3 Follow the prompts to create your own username and password





## Pet Insurance

Lifespan employees can select comprehensive voluntary pet insurance through **Pets Best Insurance**, providing you with the peace of mind to choose the best medical care for your pet while alleviating the financial burden. Use any licensed vet, specialty, or emergency clinic in the United States.

You may select a plan to meet your pet's individual needs. Coverage levels include reimbursement for care related to accidents or unexpected illness, routine care like dental cleaning, vaccinations and blood work, exam fees, and much more. Pets Best plans have no upper age limits, so senior dogs and cats get the same great coverage as kittens and puppies. No medical records are required to enroll.

For more information, call **888-984-8700** or visit [www.petsbest.com/lifespan](http://www.petsbest.com/lifespan) and reference their referral/discount code: LIFESPAN.





## Family Care and Support Solutions



**Bright Horizons**, Lifespan's family care partner, offers expanded resources relating to child, adult and elder care, as well as additional family supports, when you need it most.

### Back-Up Care

Don't stress about school breaks, bad weather, or when your elder loved one is recovering from surgery. Reserve high-quality care in a center or in-home for your child, adult or elder relative with copays as little as \$6 per hour. The benefit includes up to 15 days of care per calendar year.

### Primary Child Care Solutions

If you're looking for full-time or ongoing childcare, you can jump ahead on a Bright Horizons Center waitlist (one is located near Rhode Island Hospital) or get tuition discounts at partner centers.

### Sittercity

Access top-quality sitters, housekeepers, virtual sitting services, pet care, and more through a free premium account on Sittercity (\$150 value), which includes free basic background checks.

### Tutoring and Test Prep

Receive exclusive discounts on tutoring, test prep services, and enrichment courses for your child to help them stay on track and get the academic assistance they might need.

### Senior Care Solutions

Find senior care solutions, including care companions, an online needs assessment, senior housing search and evaluation tools, and more.

### Elder Care

Includes a full range of supports such as dedicated care coaches and legal, financial, and provider expertise; a care management platform; and tailored, comprehensive benefit offerings that meet your family's unique needs.

### College Coach

Support for you and your student while preparing for and applying to college. Get access to online resources, workshops, and one-on-one advising with education and financial experts.



Employees can swap back-up care days for credit with Rover or Wag! to use for pet care and other pet services.

## Who is Eligible

Active, benefit-eligible employees with standard weekly hours of 20 or more are eligible to use Bright Horizons Back-Up Care and other family support services.

## How to Register

Advanced registration is required to access Bright Horizons' services and family resources.

Visit [backup.brighthouse.com](https://backup.brighthouse.com) to create a personal profile and complete registration

- Employer Username: Lifespan  
Password: TotalRewards



### Download the Back-Up Care app:

Search "back-up care" in the App Store or Google Play.

**Questions?** Contact **877-BH-CARES** (877-242-2737).





# Group Home and Auto Insurance



Lifespan employees have access to a variety of discounts through **Farmers GroupSelect<sup>SM</sup>** to help save on insurance along with other benefits, like claim-free driving rewards, car rental, no deductible windshield repair, automated payment options, and more.. In addition to auto and home insurance policies, you may choose from a variety of others that meet your needs including:

- Condo/Renters
- Motorcycle
- RV
- Boat

You may apply for group auto and home insurance at any time.

Call **1-800-438-6381** and mention Lifespan's discount code: **06Z**

Visit **Farmers GroupSelect's Lifespan employee portal** to get started.



# Employee Benefits+



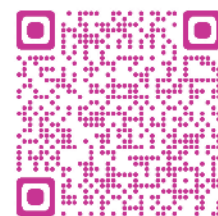
**PerkSpot** is a one-stop online shop with exclusive discounts that help you save money on many of your favorite national and local merchants. It's completely free and optimized for use on any device: desktops, tablets, and phones. Enjoy access to thousands of discounts in 25 different categories, updated daily.

Lifespan employees can sign up or log in at [lifespan.perkspot.com](https://lifespan.perkspot.com). Follow the quick and easy instructions to make an account with your personal or work email address. Opt into the weekly PerkSpot email to find out about new offers and special promotions.

Sign up or log in at [lifespan.perkspot.com](https://lifespan.perkspot.com).

Questions? Call 1-866-606-6057, email [cs@perkspot.com](mailto:cs@perkspot.com), or visit [support.perkspot.com](https://support.perkspot.com)

Activate your account:





## College Savings and Planning Support



As part of **Total Rewards for a Total You**, Lifespan offers several college savings and planning benefits to support your financial wellness.

### tuition.io

#### Public Service Loan Forgiveness (PSLF) Support

You and your family members have access to an all-in-one student loan management platform with **Tuition.io** that includes expertise from student loan coaches to answer questions and a PSLF management tool to help you apply for and stay on track with your loan forgiveness application. This service is for active, benefit-eligible employees with standard weekly hours of 20 or more. Visit [lifespan.tuition.io](https://lifespan.tuition.io) for more information and to register.



### CollegeBound Saver

#### CollegeBound Saver

**CollegeBound Saver** is Rhode Island's official 529 education savings plan. Featuring no minimum contributions, flexible investment options and up to \$1,000 in tax deductions for RI taxpayers, CollegeBound Saver makes saving for college easy and affordable. Convenient automatic payments are available through payroll deductions, too!

For more information about CollegeBound Saver, call **877-517-4829** or visit [www.ri529savings.com](https://www.ri529savings.com).

Watch this video for an overview of the plan.



#### College Coach

Working parents face many complex decisions about their children's education, especially when it comes to preparing for and applying to college. College Coach provides:

- Impartial, one-on-one guidance from their team of former college admissions and financial aid officers
- Live events and on-demand webinars
- Expert advice on college lists and admissions essays
- Online resources and tools targeted to your student's academic level

College Coach's inclusive approach to counseling and support guides students through their application process for any type of institution across the country.

#### Getting Started

Advanced registration with Bright Horizons is required to use their services and access family resources.

Visit [passport.brighthorizons.com](https://passport.brighthorizons.com)

If prompted, enter:

- Employer Username: Lifespan
- Password: TotalRewards





# Retirement



## Lifespan 401(k) Retirement Savings Plan

When it comes to retirement planning, it is never too early to start. By partnering with Fidelity and offering a 401(k) Plan, Lifespan provides you with the opportunity to save for your future and meet your retirement goals.

You are automatically eligible upon hire to contribute. Your Lifespan 401(k) plan account balance grows on:

- **Your pre-tax and/or Roth after-tax contributions**
  - Pre-tax contributions are taken from your paycheck before it is taxed, which means you pay less in income taxes today. The Roth 401(k) option lets you contribute to the plan on an after-tax basis, potentially withdrawing tax free later.\*
- **Investment income**
  - You have the flexibility to select from investment options that range from conservative to aggressive, making it easy for you to develop a well-diversified investment portfolio. Details about investment options are available on [NetBenefits.com/Lifespan](https://www.netbenefits.com/lifespan). If you do not choose your investment options, you will be defaulted into a target retirement date fund, based on your date of birth.

Eligible employees will automatically be enrolled in the plan at 2% of their eligible annual pay. Each year in January, your contribution percentage will be automatically increased by 1% until your contribution reaches 10%, unless you choose otherwise.

## Free Consultations with Lifespan's Dedicated Fidelity Retirement Planner



Get help with:

- Investment strategies
- Savings planning
- Rollovers
- Distribution questions

### Schedule an Appointment:

call 800-642-7131 or go to [GetGuidance.Fidelity.com](https://www.GetGuidance.Fidelity.com)



## Questions?

Log in to your Lifespan 401(k) Plan account at **NetBenefits.com/Lifespan** or call 833-MYRTPLN (833-697-8756).



## Your Lifespan 401k at a Glance

How is your 401k retirement benefit determined?	You make contributions to your account. Your account may also grow with investment gains (or decline with losses) based on investment returns.
401k Plan contributions	You may contribute from .5% to 70% of your pay to your Lifespan 401(k) account each year up to IRS limits (\$22,500 in 2024); if you are age 50 or older, you may contribute an additional \$7,500 to your account.
Who makes investment decisions/assumes risk for providing benefit?	You choose your investment funds and assume investment risk for your account.
When am I vested?	You are 100% vested after three years of vesting service in which you complete at least 1,000 hours of service
When are contributions made to the plan?	Your contributions are made to your account each pay period.

## Conquer savings with Fidelity Goal Booster<sup>SM</sup>

From first homes to rainy day funds, this free, online tool can help employees set short-term savings goals.

## Retirement Planning Checklist for All Career Stages



Whether you are five to 10 years into employment or are nearing retirement, completing this **Lifespan Retirement Planning Checklist** is well worth your while. This guide can reduce the stress of “what to do next,” and provide you with the resources needed to help you feel more confident with the financial decisions you are making for your future.

## Designating a Retirement Beneficiary

Designating a beneficiary is a crucial step to ensure that your assets are distributed as you intended. Your beneficiary can be a person, charity, trust, or your estate. You can split the benefit among multiple beneficiaries if the total percentage of the proceeds equals 100 percent.

You should designate a beneficiary (or more than one) as soon as your coverage starts. Be sure to keep your beneficiary designation(s) updated as circumstances in your life change.



# Lifespan Benefits Vendor Contact List

Listed below are the insurance carriers and investment institutions that provide coverage through Lifespan's benefit programs. The list includes the name of the carrier/investment institution, general telephone number, and a link to their web page. Also included are websites for other services available to Lifespan employees.

## Health and Dental Insurance

Vendor	Benefit	Phone Number	Website	Page
Blue Cross Blue Shield of RI	Medical coverage questions/ ID Cards	1-401-429-2102 1-866-987-3706	<a href="http://www.bcbsri.com/lifespan">www.bcbsri.com/lifespan</a>	6
Lifespan Pharmacy (RIH)	Prescriptions	1-401-444-4909	<a href="https://www.lifespan.org/centers-services/lifespan-pharmacy">https://www.lifespan.org/centers-services/lifespan-pharmacy</a>	8
Lifespan Pharmacy (TMH)	Prescriptions	1-401-793-5500	<a href="https://www.lifespan.org/centers-services/lifespan-pharmacy">https://www.lifespan.org/centers-services/lifespan-pharmacy</a>	8
Lifespan Pharmacy (NH)	Prescriptions	1-401-845-1100	<a href="https://www.lifespan.org/centers-services/lifespan-pharmacy">https://www.lifespan.org/centers-services/lifespan-pharmacy</a>	8
Lifespan Pharmacy (Corliss St)	Prescriptions	1-401-606-8030	<a href="https://www.lifespan.org/centers-services/lifespan-pharmacy">https://www.lifespan.org/centers-services/lifespan-pharmacy</a>	8
Lifespan Pharmacy Specialty Services	Specialty prescriptions	1-401-444-9909	<a href="https://www.lifespan.org/centers-services/lifespan-pharmacy">https://www.lifespan.org/centers-services/lifespan-pharmacy</a>	8
Express Scripts (ESI)	Prescriptions - Mail Order	1-877-730-1933	<a href="http://www.express-scripts.com/Lifespan">www.express-scripts.com/Lifespan</a>	8
Delta Dental USA	Dental questions/ID cards	1-401-752-6100 or 1-800-843-3582	<a href="http://www.deltadentalri.com">www.deltadentalri.com</a>	10

## Life and Long Term Disability Insurance

Vendor	Benefit	Phone Number	Website	Page
Securian	Basic, supplemental, and dependent life insurance	1-800-843-8358	<a href="http://www.lifebenefits.com">www.lifebenefits.com</a>	16
Alight	Report a disability and/or family medical leave Short Term Disability	Phone: 1-844-391-6675 Fax : 1-518-880-6906	Visit "My Leaves" in Lifeworks EmployeeSpace	18
New York Life	Long term disability insurance	1-888-842-4462	<a href="http://www.newyorklife.com">www.newyorklife.com</a>	18

## Retirement Savings Programs

Vendor	Benefit	Phone Number	Website	Page
Fidelity Investment Services	Employee 401(k) program	1-800-343-0860	<a href="http://www.Netbenefits.com/Lifespan">www.Netbenefits.com/Lifespan</a>	28
Fidelity Financial Advisor Ashley Bove	Fidelity 401(k) program	1-800-642-7131	<a href="http://www.Netbenefits.com/Lifespan">www.Netbenefits.com/Lifespan</a>	28





## Voluntary Benefits and Other Programs

Vendor	Benefit	Phone Number	Website	Page
Livongo	Pre-diabetes and diabetes management	1-800-945-4355	Healthy.Livongo.com/LIFESPAN-LIV/register	3
Mercer	Dependent eligibility verification	1-877-372-3748	https://dependentverification.mercer.com/Lifespan/client/default.aspx	4
EyeMed	Vision Benefit	1-866-804-0982	www.eyemed.com	12
ARAG Group	Legal & financial services	1-800-247-4184	www.araglegalcenter.com Access code: 10415lfs	13
WEX Health, Inc.	Health Care FSA and Dependent Care FSA	1-866-451-3399 option 1, 1	https://benefitslogin.wexhealth.com https://www.wexinc.com/insights/benefits-toolkit/eligible-expenses/	14
WEX Health, Inc.	COBRA	1-866-451-3399 option 1, 2	https://cobralogin.wexhealth.com Email: cobraadmin@wexhealth.com	14
WEX Health, Inc.	Benefit billing service for unpaid leave of absence	1-866-451-3399 option 1, 2	https://cobralogin.wexhealth.com Email: cobraadmin@wexhealth.com	14
Unum	HIV insurance	1-800-858-6843	AskUnum@Unum.com	18
NexGen EAP	Confidential counseling: personal or work-related	1-888-213-0153	www.nexgeneap.com Company ID: 9983	22
Pets Best	Pet insurance	1-888-984-8700	www.petsbest.com/lifespan	24
Bright Horizons	Back up child, adult and elder care, Sittercity, other family supports, College Coach	1-877-242-2737	https://clients.brighthorizons.com/lifespan Username: Lifespan Password: TotalRewards	25
Farmers GroupSelect	Auto, boat, and home insurance	1-800-438-6381	https://www.myautohome.farmers.com/index.html#/home	26
PerkSpot	Employee discounts	1-866-606-6057	lifespan.perkspot.com	26
Tuition.io	Public Service Loan Forgiveness (PSLF) Support		lifespan.tuition.io	27
CollegeBound Saver	College savings program	1-877-517-4829	www.collegeboundsaver.com	27

## Government

Agency	Benefit	Phone Number	Website
State of Rhode Island	Dept. of Labor & Training	1-401-462-8000	www.dlt.ri.gov
	Temporary Disability Insurance	1-401-462-8000	www.dlt.ri.gov/tdi
	Unemployment	1-401-243-9100	www.dlt.ri.gov/ui
	Workers' Compensation	1-401-462-8000	www.dlt.ri.gov/wc
U.S. Government	Social Security	1-800-772-1213	www.ssa.gov

For general benefits and retirement inquiries that you cannot resolve by contacting the vendors listed above, you may also call the HR Solution Center at 401-444-5265 or email [HRSolutionCenter@Lifespan.org](mailto:HRSolutionCenter@Lifespan.org).

## Premium Assistance Under Medicaid and the Children’s Health Insurance Program (CHIP)

If you or your children are eligible for Medicaid or CHIP and you’re eligible for health coverage from your employer, your state may have a premium assistance program that can help pay for coverage, using funds from their Medicaid or CHIP programs. If you or your children aren’t eligible for Medicaid or CHIP, you won’t be eligible for these premium assistance programs but you may be able to buy individual insurance coverage through the Health Insurance Marketplace. For more information, visit [www.healthcare.gov](http://www.healthcare.gov).

If you or your dependents are already enrolled in Medicaid or CHIP and you live in a State listed below, contact your State Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, contact your State Medicaid or CHIP office or dial **1-877-KIDS NOW** or [www.insurekidsnow.gov](http://www.insurekidsnow.gov) to find out how to apply. If you qualify, ask your state if it has a program that might help you pay the premiums for an employer-sponsored plan.

If you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under your employer plan, your employer must allow you to enroll in your employer plan if you aren’t already enrolled. This is called a “special enrollment” opportunity, and **you must request coverage within 60 days of being determined eligible for premium assistance**. If you have questions about enrolling in your employer plan, contact the Department of Labor at [www.askebsa.dol.gov](http://www.askebsa.dol.gov) or call **1-866-444-EBSA (3272)**.

If you live in one of the following states, you may be eligible for assistance paying your employer health plan premiums. The following list of states is current as of July 31, 2023. Contact your State for more information on eligibility.

<b>ALABAMA – Medicaid</b>  Website: <a href="http://myalhipp.com/">http://myalhipp.com/</a> Phone: 1-855-692-5447	<b>ALASKA – Medicaid</b>  The AK Health Insurance Premium Payment Program Website: <a href="http://myakhipp.com/">http://myakhipp.com/</a> Phone: 1-866-251-4861 Email: <a href="mailto:CustomerService@MyAKHIPP.com">CustomerService@MyAKHIPP.com</a> Medicaid Eligibility: <a href="https://health.alaska.gov/dpa/Pages/default.aspx">https://health.alaska.gov/dpa/Pages/default.aspx</a>
<b>ARKANSAS – Medicaid</b>  Website: <a href="http://myarhipp.com/">http://myarhipp.com/</a> Phone: 1-855-MyARHIPP (855-692-7447)	<b>CALIFORNIA – Medicaid</b>  Health Insurance Premium Payment (HIPP) Program Website: <a href="http://dhcs.ca.gov/hipp">http://dhcs.ca.gov/hipp</a> Phone: 916-445-8322 Fax: 916-440-5676 Email: <a href="mailto:hipp@dhcs.ca.gov">hipp@dhcs.ca.gov</a>
<b>COLORADO – Health First Colorado (Colorado’s Medicaid Program) &amp; Child Health Plan Plus (CHP+)</b>  Health First Colorado Website: <a href="https://www.healthfirstcolorado.com/">https://www.healthfirstcolorado.com/</a> Health First Colorado Member Contact Center: 1-800-221-3943/State Relay 711 CHP+: <a href="https://hcpf.colorado.gov/child-health-plan-plus">https://hcpf.colorado.gov/child-health-plan-plus</a> CHP+ Customer Service: 1-800-359-1991/State Relay 711 Health Insurance Buy-In Program (HIBI): <a href="https://www.mycohibi.com/">https://www.mycohibi.com/</a> HIBI Customer Service: 1-855-692-6442	<b>FLORIDA – Medicaid</b>  Website: <a href="https://www.flmedicaidtprecovery.com/flmedicaidtprecovery.com/hipp/index.html">https://www.flmedicaidtprecovery.com/flmedicaidtprecovery.com/hipp/index.html</a> Phone: 1-877-357-3268
<b>GEORGIA – Medicaid</b>  GA HIPP Website: <a href="https://medicaid.georgia.gov/health-insurance-premium-payment-program-hipp">https://medicaid.georgia.gov/health-insurance-premium-payment-program-hipp</a> Phone: 678-564-1162, Press 1 GA CHIPRA Website: <a href="https://medicaid.georgia.gov/programs/third-party-liability/childrens-health-insurance-program-reauthorization-act-2009-chipra">https://medicaid.georgia.gov/programs/third-party-liability/childrens-health-insurance-program-reauthorization-act-2009-chipra</a> Phone: 678-564-1162, Press 2	<b>INDIANA – Medicaid</b>  Healthy Indiana Plan for low-income adults 19-64 Website: <a href="http://www.in.gov/fssa/hip/">http://www.in.gov/fssa/hip/</a> Phone: 1-877-438-4479 All other Medicaid Website: <a href="https://www.in.gov/medicaid/">https://www.in.gov/medicaid/</a> Phone: 1-800-457-4584
<b>IOWA – Medicaid and CHIP (Hawki)</b>  Medicaid Website: <a href="https://dhs.iowa.gov/ime/members">https://dhs.iowa.gov/ime/members</a> Medicaid Phone: 1-800-338-8366 Hawki Website: <a href="http://dhs.iowa.gov/Hawki">http://dhs.iowa.gov/Hawki</a> Hawki Phone: 1-800-257-8563 HIPP Website: <a href="https://dhs.iowa.gov/ime/members/medicaid-a-to-z/hipp">https://dhs.iowa.gov/ime/members/medicaid-a-to-z/hipp</a> HIPP Phone: 1-888-346-9562	<b>KANSAS – Medicaid</b>  Website: <a href="https://www.kancare.ks.gov/">https://www.kancare.ks.gov/</a> Phone: 1-800-792-4884 HIPP Phone: 1-800-967-4660
<b>KENTUCKY – Medicaid</b>  Kentucky Integrated Health Insurance Premium Payment Program (KI-HIPP) Website: <a href="https://chfs.ky.gov/agencies/dms/member/Pages/kihipp.aspx">https://chfs.ky.gov/agencies/dms/member/Pages/kihipp.aspx</a> Phone: 1-855-459-6328 Email: <a href="mailto:KIHIPP.PROGRAM@ky.gov">KIHIPP.PROGRAM@ky.gov</a> KCHIP Website: <a href="https://kidshealth.ky.gov/Pages/index.aspx">https://kidshealth.ky.gov/Pages/index.aspx</a> Phone: 1-877-524-4718 Kentucky Medicaid Website: <a href="https://chfs.ky.gov/agencies/dms">https://chfs.ky.gov/agencies/dms</a>	<b>LOUISIANA – Medicaid</b>  Website: <a href="http://www.medicaid.la.gov">www.medicaid.la.gov</a> or <a href="http://www.ldh.la.gov/lahipp">www.ldh.la.gov/lahipp</a> Phone: 1-888-342-6207 (Medicaid hotline) or 1-855-618-5488 (LaHIPP)
<b>MAINE – Medicaid</b>  Enrollment Website: <a href="https://www.mymaineconnection.gov/benefits/s/?language=en_US">https://www.mymaineconnection.gov/benefits/s/?language=en_US</a> Phone: 1-800-442-6003 TTY: Maine relay 711 Private Health Insurance Premium Webpage: <a href="https://www.maine.gov/dhhs/ofi/applications-forms">https://www.maine.gov/dhhs/ofi/applications-forms</a> Phone: 1-800-977-6740 TTY: Maine relay 711	<b>MASSACHUSETTS – Medicaid and CHIP</b>  Website: <a href="https://www.mass.gov/masshealth/pa">https://www.mass.gov/masshealth/pa</a> Phone: 1-800-862-4840 TTY: 711 Email: <a href="mailto:masspreassistance@accenture.com">masspreassistance@accenture.com</a>

<b>MINNESOTA – Medicaid</b> Website: <a href="https://mn.gov/dhs/people-we-serve/children-and-families/health-care/health-care-programs/programs-and-services/other-insurance.jsp">https://mn.gov/dhs/people-we-serve/children-and-families/health-care/health-care-programs/programs-and-services/other-insurance.jsp</a> Phone: 1-800-657-3739	<b>MISSOURI – Medicaid</b> Website: <a href="http://www.dss.mo.gov/mhd/participants/pages/hipp.htm">http://www.dss.mo.gov/mhd/participants/pages/hipp.htm</a> Phone: 573-751-2005
<b>MONTANA – Medicaid</b> Website: <a href="http://dphhs.mt.gov/MontanaHealthcarePrograms/HIPP">http://dphhs.mt.gov/MontanaHealthcarePrograms/HIPP</a> Phone: 1-800-694-3084 Email: <a href="mailto:HSHIPPProgram@mt.gov">HSHIPPProgram@mt.gov</a>	<b>NEBRASKA – Medicaid</b> Website: <a href="http://www.ACCESSNebraska.ne.gov">http://www.ACCESSNebraska.ne.gov</a> Phone: 1-855-632-7633 Lincoln: 402-473-7000 Omaha: 402-595-1178
<b>NEVADA – Medicaid</b> Medicaid Website: <a href="http://dhcnp.nv.gov">http://dhcnp.nv.gov</a> Medicaid Phone: 1-800-992-0900	<b>NEW HAMPSHIRE – Medicaid</b> Website: <a href="https://www.dhhs.nh.gov/programs-services/medicaid/health-insurance-premium-program">https://www.dhhs.nh.gov/programs-services/medicaid/health-insurance-premium-program</a> Phone: 603-271-5218 Toll free number for the HIPP program: 1-800-852-3345, ext. 5218
<b>NEW JERSEY – Medicaid and CHIP</b> Medicaid Website: <a href="http://www.state.nj.us/humanservices/dmahs/clients/medicaid/">http://www.state.nj.us/humanservices/dmahs/clients/medicaid/</a> Medicaid Phone: 609-631-2392 CHIP Website: <a href="http://www.njfamilycare.org/index.html">http://www.njfamilycare.org/index.html</a> CHIP Phone: 1-800-701-0710	<b>NEW YORK – Medicaid</b> Website: <a href="https://www.health.ny.gov/health_care/medicaid/">https://www.health.ny.gov/health_care/medicaid/</a> Phone: 1-800-541-2831
<b>NORTH CAROLINA – Medicaid</b> Website: <a href="https://medicaid.ncdhhs.gov/">https://medicaid.ncdhhs.gov/</a> Phone: 919-855-4100	<b>NORTH DAKOTA – Medicaid</b> Website: <a href="https://www.hhs.nd.gov/healthcare">https://www.hhs.nd.gov/healthcare</a> Phone: 1-844-854-4825
<b>OKLAHOMA – Medicaid and CHIP</b> Website: <a href="http://www.insureoklahoma.org">http://www.insureoklahoma.org</a> Phone: 1-888-365-3742	<b>OREGON – Medicaid</b> Website: <a href="http://healthcare.oregon.gov/Pages/index.aspx">http://healthcare.oregon.gov/Pages/index.aspx</a> Phone: 1-800-699-9075
<b>PENNSYLVANIA – Medicaid and CHIP</b> Website: <a href="https://www.dhs.pa.gov/Services/Assistance/Pages/HIPP-Program.aspx">https://www.dhs.pa.gov/Services/Assistance/Pages/HIPP-Program.aspx</a> Phone: 1-800-692-7462 CHIP Website: <a href="http://www.childrenshealthinsurancesystem.com">Children's Health Insurance Program (CHIP) (pa.gov)</a> CHIP Phone: 1-800-986-KIDS (5437)	<b>RHODE ISLAND – Medicaid and CHIP</b> Website: <a href="http://www.eohhs.ri.gov/">http://www.eohhs.ri.gov/</a> Phone: 1-855-697-4347, or 401-462-0311 (Direct Rlte Share Line)
<b>SOUTH CAROLINA – Medicaid</b> Website: <a href="https://www.scdhhs.gov">https://www.scdhhs.gov</a> Phone: 1-888-549-0820	<b>SOUTH DAKOTA - Medicaid</b> Website: <a href="http://dss.sd.gov">http://dss.sd.gov</a> Phone: 1-888-828-0059
<b>TEXAS – Medicaid</b> Website: <a href="http://www.healthandhuman-services.com">Health Insurance Premium Payment (HIPP) Program   Texas Health and Human Services</a> Phone: 1-800-440-0493	<b>UTAH – Medicaid and CHIP</b> Medicaid Website: <a href="https://medicaid.utah.gov/">https://medicaid.utah.gov/</a> CHIP Website: <a href="http://health.utah.gov/chip">http://health.utah.gov/chip</a> Phone: 1-877-543-7669
<b>VERMONT– Medicaid</b> Website: <a href="http://www.vermont.gov">Health Insurance Premium Payment (HIPP) Program   Department of Vermont Health Access</a> Phone: 1-800-250-8427	<b>VIRGINIA – Medicaid and CHIP</b> Website: <a href="https://coverva.dmas.virginia.gov/learn/premium-assistance/famis-select">https://coverva.dmas.virginia.gov/learn/premium-assistance/famis-select</a> <a href="https://coverva.dmas.virginia.gov/learn/premium-assistance/health-insurance-premium-payment-hipp-programs">https://coverva.dmas.virginia.gov/learn/premium-assistance/health-insurance-premium-payment-hipp-programs</a> Medicaid/CHIP Phone: 1-800-432-5924
<b>WASHINGTON – Medicaid</b> Website: <a href="https://www.hca.wa.gov/">https://www.hca.wa.gov/</a> Phone: 1-800-562-3022	<b>WEST VIRGINIA – Medicaid and CHIP</b> Website: <a href="https://dhhr.wv.gov/bms/">https://dhhr.wv.gov/bms/</a> <a href="http://mywvhipp.com/">http://mywvhipp.com/</a> Medicaid Phone: 304-558-1700 CHIP Toll-free phone: 1-855-MyWVHIPP (1-855-699-8447)
<b>WISCONSIN – Medicaid and CHIP</b> Website: <a href="https://www.dhs.wisconsin.gov/badgercareplus/p-10095.htm">https://www.dhs.wisconsin.gov/badgercareplus/p-10095.htm</a> Phone: 1-800-362-3002	<b>WYOMING – Medicaid</b> Website: <a href="https://health.wyo.gov/healthcarefin/medicaid/programs-and-eligibility/">https://health.wyo.gov/healthcarefin/medicaid/programs-and-eligibility/</a> Phone: 1-800-251-1269

To see if any other states have added a premium assistance program since July 31, 2023, or for more information on special enrollment rights, contact either:

**U.S. Department of Labor**  
 Employee Benefits Security Administration  
[www.dol.gov/agencies/ebsa](http://www.dol.gov/agencies/ebsa)  
 1-866-444-EBSA (3272)

**U.S. Department of Health and Human Services**  
 Centers for Medicare & Medicaid Services  
[www.cms.hhs.gov](http://www.cms.hhs.gov)  
 1-877-267-2323, Menu Option 4, Ext. 61565

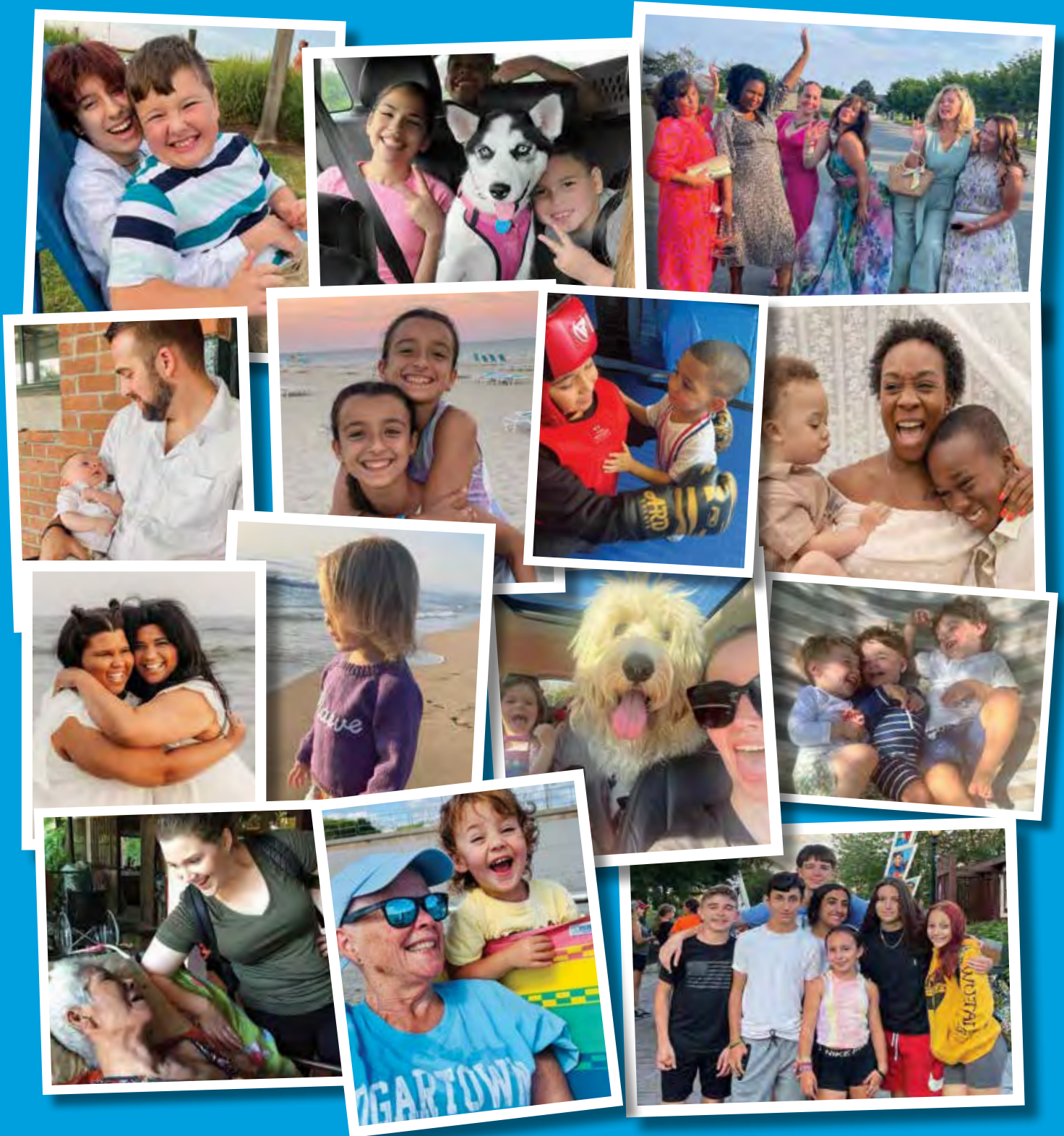
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According to the Paperwork Reduction Act of 1995 (Pub. L. 104-13) (PRA), no persons are required to respond to a collection of information unless such collection displays a valid Office of Management and Budget (OMB) control number. The Department notes that a Federal agency cannot conduct or sponsor a collection of information unless it is approved by OMB under the PRA, and displays a currently valid OMB control number, and the public is not required to respond to a collection of information unless it displays a currently valid OMB control number. See 44 U.S.C. 3507. Also, notwithstanding any other provisions of law, no person shall be subject to penalty for failing to comply with a collection of information if the collection of information does not display a currently valid OMB control number. See 44 U.S.C. 3512.

The public reporting burden for this collection of information is estimated to average approximately seven minutes per respondent. Interested parties are encouraged to send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the U.S. Department of Labor, Employee Benefits Security Administration, Office of Policy and Research, Attention: PRA Clearance Officer, 200 Constitution Avenue, N.W., Room N-5718, Washington, DC 20210 or email [ebsa.opr@dol.gov](mailto:ebsa.opr@dol.gov) and reference the OMB Control Number 1210-0137.



Lifespan team members, thank you for your submissions!



Lifespan Human Resources  
167 Point St. Providence, RI 02903

This document provides a summary of the Lifespan Benefits Program effective January 1, 2024. Eligibility and plan provisions are governed by the respective plan documents. If there is a discrepancy between this information and the official plan documents, the official documents will always govern.