

Total Rewards.  
Total You.



# 2024 Fresenius Medical Care Benefits

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# Your 2024 Fresenius Medical Care Benefits

Dear Colleagues,

With nearly 70,000 colleagues across the nation, our mission is to deliver superior care that improves the quality of life of every patient, every day, setting the standard by which others in the healthcare industry are measured.

In order to support our employees on that mission, we offer a competitive and comprehensive benefits program focused on your total well-being. Please use this guide to explore our benefits offerings and how we support our colleagues. It's not just insurance for us, we believe in taking care of the Total You.

This guide contains a summary of all your benefits options, which you can refer back to at any point throughout the year. Be sure to take some time to review this information, so that you can be certain that you have the benefits that best support the needs of you and your family.

If you need any help with understanding your benefits options, a Fresenius Medical Care representative will be available to assist you with your questions.

Regards,



**Brian Silva**

*Head, Global Human Resources  
Fresenius Medical Care*



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# ENROLL

If you experience a qualified life event, such as marriage or having a baby, use this checklist to help you make changes to your benefits. Otherwise, you will not be able to make changes to your benefits elections until the next Open Enrollment period.

Your Fresenius Medical Care 2024 benefits elections are available in [BenefitConnect](#). You can also access important resources and documents to support you and your family all year long.

- ✓ Review the information included in this Benefits Magazine.
- ✓ Visit [BenefitConnect](#) or log in to [fmcna.ehr.com](https://fmcna.ehr.com) using your Employee ID and password.
- ✓ Utilize our [Help Me Choose](#) tool, which leads you through a series of questions to help you find the plans that best meet your needs.
- ✓ Review your Profile to make sure your dependent and beneficiary information is up-to-date.
- ✓ Click on the Enrollment banner to begin making your elections.
- ✓ Review and make any edits to your benefits elections. If you are enrolling in medical coverage for the first time, you will need to attest to your tobacco and marital status.
- ✓ You will receive an email confirmation of your elections for your records.

## What benefits do you qualify for?

[Full-time, benefits-eligible employees \(30-40 hours / week\)](#)

[Part-time, benefits-eligible employees \(17.5-29 hours / week\)](#)

[Eligible dependents](#)

**Note:** Employees covered under a collective bargaining agreement may not be eligible for all benefits mentioned in this Benefits Magazine.



**Download the Total Rewards app:**  
Download the app at [fmcnatotalrewardsapp.com](https://fmcnatotalrewardsapp.com) and single sign on with your Fresenius Medical Care Employee ID and password to access your benefits information from your mobile device.

## Check out BenefitConnect

All your benefits information and resources are in one place to support the Total YOU! Visit [BenefitConnect](#) and single sign on with your Fresenius Medical Care Employee ID and password.



# Health



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# Medical Plan Options

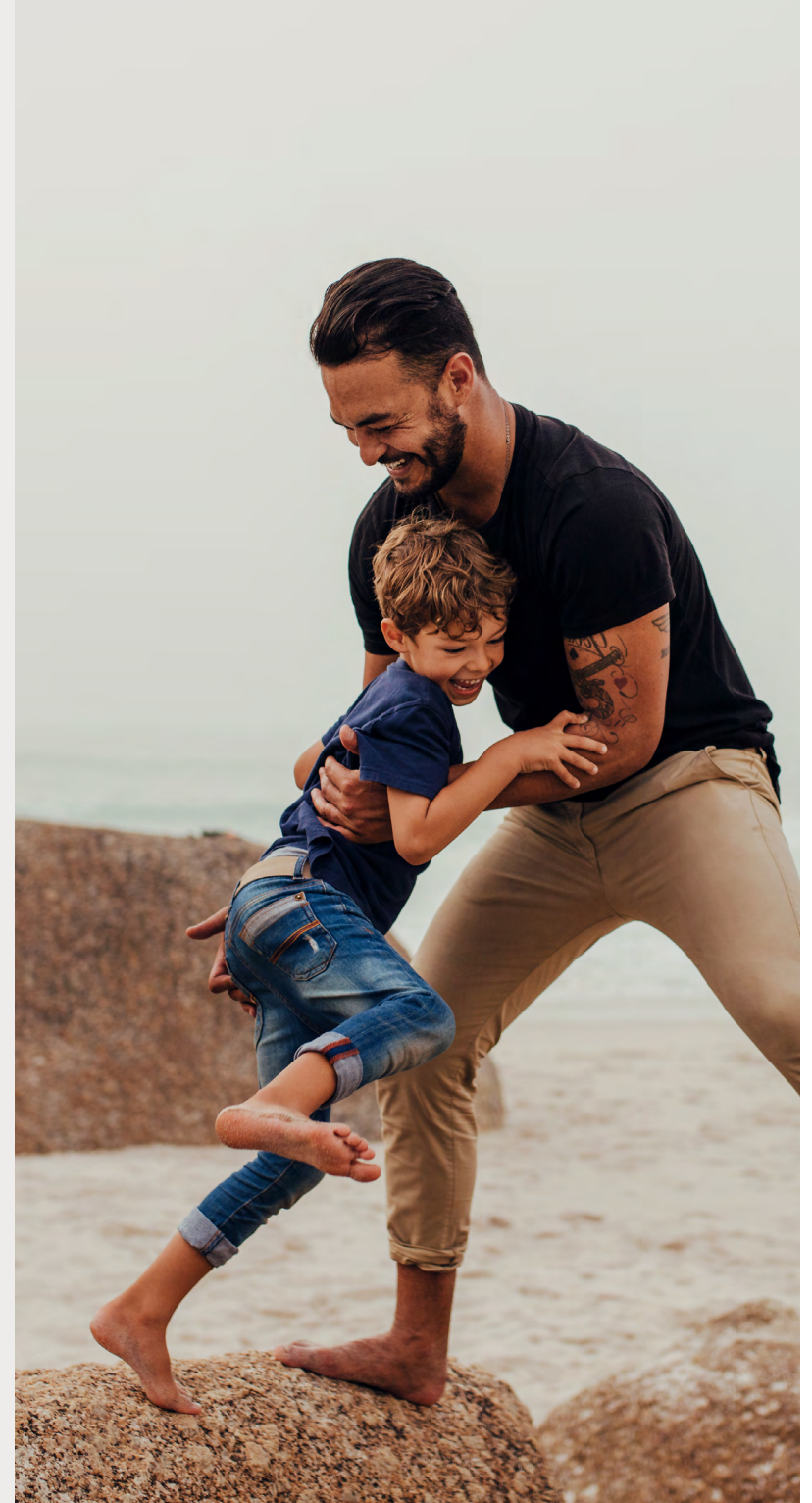
## Overview of Medical Plans

We offer you four national medical plan choices through [UnitedHealthcare \(UHC\)](#). Depending on where you live, you may have access to [Regional and HMO plans](#).

All four UnitedHealthcare plan choices:

- ✓ Give you access to UnitedHealthcare's nationwide network of doctors, specialists, and hospitals.
- ✓ Have an out-of-pocket maximum, which "caps" the amount you could pay for services in a year.
- ✓ Offer free virtual visits\* through Amwell, Doctor on Demand, Teladoc, and Optum Virtual Care.
- ✓ Include Livongo for diabetes management, cancer management, family building resources, Sword for virtual physical therapy, [and much more](#).
- ✓ Allow you to earn up to \$250 annually for participating in [Rally Health](#), our digital wellness program.

\* \$49 / visit before deductible is met for the Health Saver HSA Plan.



# Medical plan comparison chart

For out-of-network costs, please refer to your Summary Plan Descriptions on [BenefitConnect](#) (click on Benefit Resources).

In-Network Services	2024 UnitedHealthcare Medical Plan Options			
	Health Saver HSA Plan	Consumer HRA Plan	Standard Plan	Premium Plan
<b>Bi-Weekly Paycheck Cost*</b> <i>employee</i> <i>employee + 1</i> <i>family</i>	\$33.10 \$61.32 \$126.23	\$10.00 \$20.00 \$30.00	\$85.33 \$183.50 \$274.93	\$175.00 \$390.12 \$590.49
<b>Annual Deductible</b> <i>in-network</i>	\$3,350 individual \$6,900 family** (includes medical and prescription drug costs)	\$2,000 individual \$4,000 family*** (includes only medical costs)	\$450 individual \$1,350 family*** (includes only medical costs)	\$400 individual \$1,200 family*** (includes only medical costs)
<b>Annual Out-of-Pocket Maximum</b> <i>in-network includes medical and prescription drug costs</i>	\$6,600 individual \$13,500 family**	\$6,600 individual \$13,500 family***	\$6,600 individual \$13,500 family***	\$6,600 individual \$13,500 family***
<b>Wellness Incentive</b> <i>up to \$250 for participating in Rally</i>	Included	Included	Included	Included
<b>Healthcare Savings Accounts</b>	HSA (You contribute)	HRA \$500 Employee / \$1,000 Employee + 1 or Family (Fresenius Medical Care contributes)	None	None
<b>Healthcare Flexible Spending Accounts</b>	Limited Purpose FSA (You contribute)	Healthcare FSA (You contribute)	Healthcare FSA (You contribute)	Healthcare FSA (You contribute)
<b>Preventive Care</b>	100%	100%	100%	100%
<b>Non-Preventive Office Visits</b>	10% after deductible	20% after deductible	\$35 copay	\$30 copay
<b>Behavioral Health Office Visits</b>	100% covered after deductible	10% after deductible	\$0 copay	\$0 copay
<b>Livongo Diabetes Management</b> <i>free meters, strips, lancets, and support</i>	Included	Included	Included	Included
<b>Telehealth</b> (virtual visits) medical and behavioral health visits	100% covered after deductible (\$49 / visit before deductible)	\$0 copay	\$0 copay	\$0 copay
<b>Urgent Care</b>	10% after deductible	20% after deductible	\$50 copay	\$50 copay
<b>Inpatient Services</b>	10% after deductible	20% after deductible	\$400 copay / admission; then 20% after deductible	\$400 copay / admission; then 10% after deductible
<b>Outpatient Surgery</b>	10% after deductible	20% after deductible	20% after deductible	10% after deductible
<b>X-Rays and Labs</b> <i>preventive</i> <i>non-preventive</i>	100% covered 10% after deductible	100% covered 20% after deductible	100% covered 20% after deductible	100% covered 10% after deductible
<b>Emergency Room</b>	10% after deductible	20% after deductible	\$300 copay	\$300 copay

\*Employees who are [tobacco users](#) will be assessed a per pay period surcharge of \$20 in addition to the bi-weekly rates listed. Employees who elect to cover a [working spouse / domestic partner](#) who is eligible for group medical through an employer will be assessed a per pay period surcharge of \$50 in addition to the bi-weekly rates listed.

\*\***Aggregate:** If you cover other family members, you'll need to collectively meet the entire family deductible before you and the plan begin to share in costs. You will also need to collectively meet the entire family out-of-pocket maximum before the plan will pay 100% of costs for covered services for the rest of the year.

\*\*\***Embedded:** If you cover other family members, each person will be subject to a deductible and out-of-pocket maximum equal to the plan's individual deductible and out-of-pocket maximum. For example, a family of four with the Consumer HRA Plan pays \$4,000 in deductibles for two or more family member's expenses (not 4x the \$2,000 individual deductible).



# Prescription Drugs

The UnitedHealthcare medical plans include prescription drug coverage through Express Scripts (ESI). To fill your prescriptions, visit a participating pharmacy (including major retailers such as CVS, Walgreens, Walmart, and Target). Visit [Express Scripts](#) for a listing of participating pharmacies near you.

The [preferred drug](#) list contains those most effective for treatment and cost.

Your In-Network Costs	Express Scripts for UnitedHealthcare Medical Plan Choices			
	Health Saver HSA Plan	Consumer HRA Plan	Standard Plan	Premium Plan
<b>Retail Pharmacies (30-day supply)</b> generic formulary non-formulary	\$35 after deductible \$60 after deductible \$135 after deductible	\$35 \$60 \$135	\$35 \$60 \$135	\$30 \$60 \$110
<b>CVS / Walgreens / Mail-Order (90-day supply)</b> generic formulary non-formulary	\$70 after deductible \$150 after deductible \$400 after deductible	\$70 \$150 \$400	\$70 \$150 \$400	\$60 \$120 \$300
<b>Specialty Medications</b>	\$275 / script after deductible	\$275 / script	\$275 / script	\$275 / script

**Please note:** Preventive Drugs under Healthcare Reform are covered at 100%.

ESI may reach out about updated prescription authorizations or restricted quantities for 2024.




### Smart90 Program

Save time and money. You are required to have your maintenance meds as a 90-day supply through CVS or Walgreens, mail order, or home delivery.

### Diabetes Assistance

Eligible members will pay no more than \$25 per 30-day supply of medication. We also provide diabetes support through Livongo with access to free smart meters, strips, lancets, and 24/7 coaching with Certified Diabetes Educators. And, healthy weight support is available through Real Appeal.



# Which Medical Plan Is Right for You?

We encourage you to check out these examples, which are for illustrative purposes only and may not reflect every individual situation.



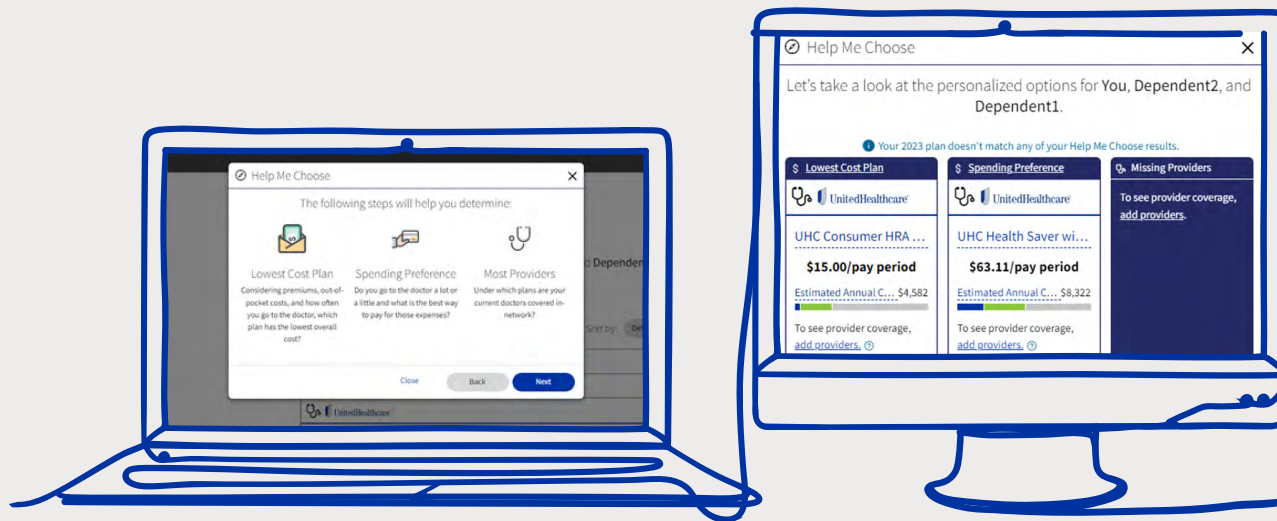
Meet Cameron



Meet Lucas



Meet Daniel



Please refer to the Summary Plan Descriptions and the Benefits Summaries on [BenefitConnect](#) for more information about the plans.



# Earn Rewards with Rally Health

Visit [Rally Health](#) on the ESC for details.

It's easy to earn wellness incentives with [Rally Health](#). You can use Rally Coins to redeem for prizes, like gift cards and more!

- **If you are enrolled in our UnitedHealthcare medical plans**, you can earn up to \$250 dollars, along with Rally Coins, by completing healthy activities.
- **If your spouse / domestic partner is enrolled in our UnitedHealthcare plans**, they can also participate and earn Rally Coins.

**All benefits-eligible employees** can earn Rally Coins by participating in healthy activities AND are eligible for the [Fresenius Featured Sweepstakes](#).

Healthy Activities (Complete between 1/1/2024 and 11/30/2024)	Who Can Participate?	Reward	Limits	Details
Health Survey	Benefits-eligible employees, regardless of medical plan enrollment	\$25 / 250 Coins	Complete once	Complete an online 10-minute survey after enrolling in Rally; based on answers, suggests well-being Missions
Complete Three Rally Missions		\$75 / 750 Coins	Complete three	Over 50 Missions to choose from to help build healthy habits and improve fitness, diet, mood, and social connections
Complete a Rally Challenge (Fresenius Medical Care-sponsored)		\$25 each / 250 Coins (Max 3x=\$75 / 750 Coins)	Max 3x	Challenges to push and engage you in healthy, competitive activities
Annual Exam or Preventive Cancer Screening	UHC-enrolled Employees and Spouses / Dependents	\$100 / 1,000 Coins	Complete one	<ul style="list-style-type: none"> <li>• Annual Physical Exam / Prenatal Visit</li> <li>• Cervical / Mammogram / Prostate Exam</li> <li>• Colorectal Cancer Screening (colonoscopy, fecal occult, flex sigmoid)</li> </ul>
Personal Health Action: Wellness Coaching or Disease Management		\$100 / 1,000 Coins	Complete one	<ul style="list-style-type: none"> <li>• Work with a Wellness Coach to improve sleep, stress, nutrition, exercise, etc.</li> <li>• Participate in a Disease Management program and receive personalized support for your condition</li> </ul>
Real Appeal		\$100 / 1,000 Coins	Complete 9 sessions	Lifestyle transformation program focusing on healthy weight loss and building healthy habits around eating, drinking, sleeping, and exercise habits with coaching and resources all along the way; receive a success kit after your first session
Livongo Diabetes Program		Activation = \$25 / 250 Coins 5 blood glucose checks / month: \$50 / 500 Coins	Complete once Max 3x	<ul style="list-style-type: none"> <li>• Diabetes management program provides a free smart meter, unlimited test strips, and coaching with Certified Diabetes Educators</li> <li>• Complete five blood glucose checks per month to earn your rewards</li> </ul>
2nd.MD		\$100 / 1,000 Coins	Complete once	Connect with a national board-certified doctor for an expert second opinion.
Virtual Visits: Medical or Behavioral Health		\$25 each / 250 Coins	Max 2x	Promotes the convenient use of virtually meeting a provider without having to go to urgent care or the doctor's office for certain non-emergency illnesses / injuries
Healthcare Cost Estimator		\$25 / 250 Coins	Complete once	Find and compare costs for different procedures such as MRIs, surgeries, and hospitals

**\*Please note:** Employees enrolled in our UnitedHealthcare medical plans earn dollars and also the **Standard Coin Contribution** per activity.

# Flexible Spending Accounts

Our Flexible Spending Accounts (FSAs), administered through [Via Benefits](#), allow you to set aside pre-tax dollars to pay for eligible out-of-pocket expenses. You decide how much to save tax-free in your FSA, and you can use the money in your account to reimburse yourself. When you contribute to a Flexible Spending Account, you reduce your taxable income, so you pay less in taxes. We offer the following accounts detailed in the chart below.

	Healthcare FSA	Limited Purpose FSA	Dependent Care FSA	Commuter Benefits
Who Can Enroll?	Employees NOT enrolled in the Health Saver HSA Plan	Only employees enrolled in the Health Saver HSA Plan	All employees	All employees
How Much Can You Contribute?	\$3,050	\$3,050	\$5,000 (or \$2,500 if married and filing separately)	\$300
Common Eligible Expenses	Deductibles, copays, coinsurance, prescription drugs, dental, and vision expenses	Eligible dental and vision expenses only	Daycare or after school care programs for dependents under age 13, or for a disabled family member, elderly parent, or spouse	Work-related transit expenses, such as subways, buses, commuter trains, and the cost of parking at or near work or your mass transit provider
Money You Don't Use	You forfeit any money greater than \$610 not used by the end of the plan year*	You forfeit any money greater than \$610 not used by the end of the plan year*	You forfeit any money not used by the end of the plan year*	Unused funds roll over into the next month

\*You must incur expenses by December 31, 2024 and file any claims by March 31, 2025.



## An Example: Using Your FSA

Meet Cassidy! Cassidy recently had an eye doctor appointment and found out that she needs new glasses. After applying her discounts and coverage through VSP, she owed \$100. By contributing to her FSA, she was able to use the tax-free dollars to cover her expenses.

**Eligible Expenses:** For a complete list of eligible expenses, please see Internal Revenue Service Publication 502 at [irs.gov](#).



# Dental Plan Options

We offer three dental plan options for you and your family:

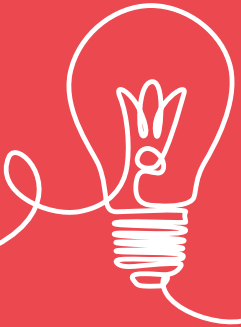
• [MetLife](#) PPO Value Plan • [MetLife](#) PPO Premium Plan • [Aetna](#) DMO Plan

All dental plans cover a full range of services with different provider networks. Out-of-network coverage is only available under both MetLife plans.

	MetLife PPO Value Plan		MetLife PPO Premium Plan		Aetna DMO Plan
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network Only Coverage
<b>Bi-Weekly Paycheck Cost</b> <i>employee</i> <i>employee +1</i> <i>family</i>		\$9.84 \$19.68 \$29.53		\$11.72 \$23.43 \$35.16	\$7.68 \$15.37 \$25.08
<b>Deductible</b> <i>employee</i> <i>family</i>		\$50 \$150		\$50 \$150	No deductible
<b>Preventive Care</b>	100% coverage	80% coverage*	100% coverage	80% coverage*	100% coverage
<b>Restorative Services*</b> <i>basic: fillings, extractions</i> <i>major: bridges, crowns, dentures</i>	80% coverage	60% coverage	80% coverage	60% coverage	100% coverage
	50% coverage	50% coverage	60% coverage	50% coverage	60% coverage
<b>Orthodontia Adult &amp; Child</b> <i>lifetime maximum</i>	N/A	N/A	60% coverage \$1,500 maximum	50% coverage \$1,500 maximum	\$2,000 co-pay No maximum
<b>Annual Benefit Maximum</b>	\$1,500 maximum		\$2,400 maximum		No maximum


\*For these services, you must meet the deductible before coverage starts.

**Please note:** You will not receive an ID card for your dental plan. To print a paper ID card or access your dental plan details, visit your provider's website, or visit the ESC.



**Did you know?**

Orthodontia coverage for adults and children is available as part of the MetLife PPO Premium Plan and Aetna DMO Plan.



# Vision Plan Option

We offer one vision plan, the Choice Plan, through [VSP](#). As a vision care member, you'll have access to an expanded network of eye doctors, quality eyewear, and the affordability you deserve, all at low out-of-pocket costs. Along with the plan offerings, VSP provides:

- 20% savings when you shop [eyeconic.com](#), plus free shipping, free returns, and free frame adjustments
- Extra \$50 to spend on featured frame brands like Calvin Klein, Cole Haan, and Nike (\$130 + \$50 = \$180 allowance)
- 40% savings on prescription glasses after a WellVision exam
- 30% savings on lens enhancements
- 20% savings on non-prescription sunglasses
- 15% off on laser vision correction
- No more than a \$39 copay on a routine retinal screening

	VSP Choice Plan	
	In-Network	Out-of-Network
<b>Bi-Weekly Paycheck Cost</b> <i>employee</i> <i>employee +1</i> <i>family</i>	\$2.75 \$5.49 \$8.21	\$2.75 \$5.49 \$8.21
<b>Exams</b>		
<b>WellVision Exam</b> <i>(Once every calendar year)</i>	\$0 copay	Up to \$45
<b>Diabetic Eyecare Plus</b> <i>retinal screening for diabetics*</i>	\$0 copay	See <a href="#">vsp.com</a> for your geographically based maximum allowance
<b>Prescription Glasses</b>		
<b>Frames</b> <i>(Once every other calendar year)</i> <i>Visionworks frame</i> <i>featured frame brands</i>	\$20 copay / \$130 allowance \$180 allowance \$180 allowance	Up to \$70
<b>Lenses</b> <i>(Once every calendar year)</i> <i>single vision</i> <i>lined bifocal</i> <i>lined trifocal</i> <i>standard progressives</i>	Covered in full	Up to \$30 Up to \$50 Up to \$65 Up to \$50
<b>Lens Enhancements</b> <i>scratch-resistant coating</i> <i>impact-resistant lenses</i> <i>UV protection and tints</i>  <i>premium progressive lenses</i> <i>custom progressive lenses</i>	Covered in full  \$95 – \$105 copay \$150 – \$175 copay	Not covered
<b>Contacts</b>		
<b>Contact Exam</b> <i>(fitting and evaluation)</i> <b>Contact Lenses</b> <i>(in lieu of glasses / frames)</i>	\$20 copay \$150 allowance	Up to \$105 for exam and contacts

\*Additional exams and services are available for members with diabetic eye disease, glaucoma, or age-related macular degeneration, with \$20 copay as needed.

**Please note:** You will not receive an ID card for your vision plan. To print a paper ID card or access your vision plan details, visit your provider's website, or visit the ESC.





# Wealth

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# Disability Protection

If you are ill or injured and cannot work for an extended period, disability coverage can help with your expenses. Short-Term Disability (STD) and Long-Term Disability (LTD) coverage can provide you with a portion of your pay if you become disabled and are unable to work. Make sure you check out all of your disability options! Employees who do not have disability coverage and try to enroll when they are already disabled will not qualify for the benefit. Make sure you take the time to elect the coverage you may need for your future.

	Short-Term Disability	Long-Term Disability	
Who Pays for Coverage?	You	Fresenius Medical Care	You
Coverage Amount and Duration	60% of your base salary for a maximum of 26 weeks up to \$2,308 / week	50% of your base salary up to a maximum monthly benefits of \$10,000 up to age 65	An additional 10% for a total coverage of 60% of your base salary
Begins After	14-day waiting period (10 business days)	180 days	
Important Notes	Pre-existing condition limitations will not apply after you are covered for at least 12 consecutive months after your most recent coverage effective date.	If you elect the LTD buy-up, you will need to provide Evidence of Insurability (EOI).	

**Please note:** In most cases, State Disability Insurance should be used concurrently with, and may be offset from, your Fresenius Medical Care benefits.

STD rates are based on your base salary up to a \$2,308 per week maximum. Use the following formula to determine your bi-weekly paycheck deduction:

**\$0.01143\* x annual base salary / 26 pay periods = cost deducted from your bi-weekly paycheck** (i.e., \$35,000 x \$0.01143 / 26 = \$15.39 bi-weekly STD cost)

*\*Costs may vary based on the state in which you live.*

## Important!

If you are thinking about getting pregnant or having a medical procedure, we encourage you to consider Short-Term Disability coverage and understand the different leaves available to you. For more information, call the Leave Management Office at **888-820-8202**.

Any illness, injury or condition, including pregnancy, for which you received medical treatment or advice, or took prescription drugs in the three months before the coverage effective date, will be considered a pre-existing condition for which benefits will not be paid.

Pre-existing condition limitations will not apply after you are covered for at least 12 consecutive months after your most recent coverage effective date.

**An Example: [Meet Alexis!](#)** See how Alexis' leave options differ with and without STD coverage.

Do you live in a state where there is a State Disability benefit? If so, you pay for a portion of the cost for this coverage via a bi-weekly payroll tax (CA, CO, CT, HI, MA, NJ, NY, OR, RI, WA).

Please refer to your state disability website and your state's Maximum Annual State Disability Benefit. In most instances, your Fresenius Medical Care STD benefits, if approved, will be integrated with your State Disability benefit so you may be paying for coverage you presently have under your state benefits. For more information, call the Leave Management Office at **888-820-8202**.



# Life Insurance

We provide you with Basic Life and Accidental Death and Dismemberment (AD&D) insurance coverage through [New York Life](#). You also have the choice to purchase Supplemental Life insurance\* for yourself, your spouse / domestic partner, and your children. Use our insurance needs calculator at [newyorklife.com](#) to help you find out how much you might need. [Business Travel Accident insurance](#) is provided through New York Life at no cost to you.

	Life and AD&D Insurance Options		
	Basic Life Insurance and AD&D	Supplemental Life Insurance	Business Travel Accident Insurance
Who Is Covered?	You	You may purchase coverage for you, your spouse / domestic partner, and / or dependent children	You
Who Pays for Coverage?	Fresenius Medical Care pays 100% coverage	You pay for supplemental coverage	Fresenius Medical Care pays 100% coverage
Coverage Amount	2x your annual salary up to a maximum of \$400,000	<ul style="list-style-type: none"><li>Employee: 1x to 8x your annual salary, up to a maximum of \$1,000,000</li><li>Spouse / domestic partner: \$15,000 - \$150,000</li><li>Dependent children: \$10,000 per child under age 26</li></ul>	5x your annual salary up to a maximum of \$3,000,000

**What is EOI?** Evidence of Insurability (EOI) is proof of good health. EOI is required for requesting any coverage amount increases.

*\*Your EOI must be approved by New York Life before the additional coverage takes effect. If you enroll in life insurance amounts requiring EOI, New York Life will contact you and / or your spouse by email or mail. You will be asked to login to New York Life’s secure website for submitting the rest of the information needed to process your application.*

View the cost of [Supplemental Life Insurance](#).

**Note:** The IRS requests employers to withhold income tax on the value of employer-paid life insurance coverage above \$50,000. The withheld tax, if any, comes out of your paycheck as “Basic Life Taxable” and is reported on your annual Form W-2.





# Retirement Savings

We offer you a pre-tax 401(k) plan and a post-tax Roth 401(k) through [Fidelity Investments](#). A 401(k) savings plan allows you to contribute pre-tax or after-tax dollars from your paycheck. Fresenius Medical Care will match a portion of your contributions, too!

It's always a good time to go in and review your 401(k) elections and see if you want to make any changes to your asset allocations and beneficiary designations. 401(k) elections can be updated at any time.

## What's the difference between a pre / post-tax 401(k) plan?

	401(k) Match Design
Your Contributions	Contribute up to 75% of your annual salary (subject to IRS limits)
Fresenius Medical Care Match	\$0.50 for each \$1.00 you contribute up to the first 6% of your contributions
Vesting	You are 100% vested in the company's contribution after five years of service with Fresenius Medical Care
Investment Choices	Choose the mix of investments that best fit your goals



Fidelity offers you 401(k) plan and investment options so you can pursue your retirement goals and plan for your future financial security. Learn more at [www.netbenefits.com](http://www.netbenefits.com) or call the Fidelity Call Center at **800-835-5095**.

**Enroll at any time:** To learn more about the 401(k), find out how to enroll, or make changes to your account, visit [www.netbenefits.com](http://www.netbenefits.com).

# An Example! Meet Sally

See the Benefits of Sally's 401(k):	
Sally makes	\$48,000
She elects to contribute 6% =	\$2,880
Fresenius Medical Care match contribution (full match) =	+
(\$48,000 base salary x 6% employee contribution x 50%)	\$1,440
<b>Total contribution for 2024 =</b>	<b>\$4,320</b>

**Eligibility:** All full-time and part-time employees are eligible to make contributions beginning the first of the month following 90 days of service. All temporary employees are eligible to make contributions beginning the first of the month following one year of service (per diem and independent contractors are excluded).

You earn one year of service upon completing at least 900 hours of service during a consecutive 12-month period beginning on your date of hire, or during any 12-month period commencing each July 1 and ending on the following June 30.



# Voluntary Insurance

Voluntary insurance provides you and your family with financial support when faced with a significant injury, illness, or even the birth of a child. These plans can be used to supplement your medical plan by contributing to deductibles, copays, or other needs during unexpected circumstances. Voluntary insurance is administered by [Cigna](#).

Voluntary Insurance Benefits		
Type of Insurance	You Might Need This If...	What It Covers
<b>Accident Insurance*</b> (Cigna)	You and your family need extra coverage in case of an accident	<ul style="list-style-type: none"><li>• Pays a lump-sum fixed benefit for a covered accident for injuries like a broken or dislocated bone</li><li>• \$50 Wellness Benefit (includes annual dental and vision wellness visits)*</li></ul>
<b>Critical Illness Insurance</b> (Cigna)	You or a family member experience a heart attack, stroke, cancer, or another covered illness	<ul style="list-style-type: none"><li>• Pays a lump-sum benefit directly for covered illnesses, including cancer, vascular, nervous system, infectious and childhood conditions, advanced heart failure, aortic and cerebral aneurysm, Crohn's Disease, and more</li><li>• ICU admission coverage for sickness / injury (including for COVID-19)</li><li>• \$50 Wellness Benefit (includes annual dental and vision wellness visits)*</li><li>• Pandemic benefit of \$3,000</li><li>* No maximum lifetime limit on covered conditions</li></ul>
<b>Hospital Care Insurance</b> (Cigna)	You and your family need protection for expenses associated with an unexpected, covered hospitalization	<ul style="list-style-type: none"><li>• Pays a lump-sum fixed benefit for a covered hospitalization</li><li>• Mental Health and Substance Abuse hospital coverage</li><li>• Skilled Nursing Facility Care, Substance Abuse Facility Care, and Mental Illness and Nervous Disorder Facility Admission</li><li>• Newborn Child benefit</li><li>• Hospital for rehab</li></ul>

**\*Note** that you must first elect coverage for yourself in order to elect coverage for your spouse or dependents.

## Legal Insurance through ARAG

[ARAG](#), a worldwide leader of legal providers, gives you access to a nationwide network of more than 14,000 attorneys. It covers 100% of any in-network attorney fees for most legal matters, such as creating a will or dealing with a traffic ticket. Coverage costs \$8.38 bi-weekly for you and your family.

[Learn what's covered with ARAG.](#)





# Total Well-being

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Total Well-being

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# Learn about the physical, emotional, financial, and social benefits and programs we offer you and your family to stay well.



## Physical Support

For All Employees

**RALLY**

### Rally

our digital wellness platform, helps you take action to improve your health through a variety of activities from exercise, nutrition, sleep, gratitude, and more. All benefits-eligible employees can participate at no cost — AND earn rewards along the way.

**HUSK**

### Husk

provides access to a variety of wellness services, including discounted fitness memberships, free virtual classes, nutrition programs, and more. Join a class at CrossFit, LA Fitness, or Golds.

Quit For Life®  
RALLY/COACH™

### Quit for Life

our free Tobacco cessation program, provides tools, resources, and personalized one-on-one coaching for all employees and their families.








**One Pass Select™**

### One Pass Fitness

offers discounts for 13,000+ fitness locations plus 20,000+ on-demand options. Includes home grocery delivery.

# Physical Support

For Employees Enrolled In Our UnitedHealthcare Plans Only

 <b>Virtual Visits</b> are available if you or a family member is not feeling well. Connect with a doctor from anywhere. It's free, or at a low cost.	 <b>2nd.MD</b> connects you with national board-certified doctors via video or phone for an expert second opinion. Important: A consultation with 2nd.MD is required prior to any spine, hip, knee, or shoulder replacement. A \$500 charge will be included if you miss this step.	 <b>Livongo</b> supports diabetes management with access to free meters, strips, lancets, and 24/7 assistance.	 <b>Fitness Reimbursement</b> of \$150 per year can help offset eligible fitness expenses, such as gym memberships and studios, wearable fitness trackers, and home fitness equipment.	 <b>Bloom</b> offers clinical-grade pelvic health therapy that is free to you and your covered family members. Bloom pairs you with a pelvic health specialist who can help with bladder disorders, pelvic pain, pregnancy, postpartum, menopause, and more.
 <b>Rally</b> our digital wellness platform, helps you take action to improve your health by completing activities. You can earn up to \$250 annually and Rally Coins to redeem for prizes.  You also have access to Wellness Coaching where you can connect with a trained coach online or by phone for help with eating better, sleeping, and more.	 <b>Real Appeal</b> is an online program to support your weight management goals. Meet with an online coach to create health goals and track your activity. You'll receive a Success Kit with a scale, portable blender, helpful guides, and more, required prior to bariatric surgery.	 <b>Sword</b> provides free, virtual personalized physical therapy. If you have a recurring back, neck or joint ache, then Sword is for you. You'll be paired with a physical therapist who'll create a program just for you, adjust it as you progress, and chat with you anytime.	 <b>Fertility Program</b> supports your family building journey, before, during, and after a pregnancy.	

# Emotional and Social Connections

For All Employees

<div>COMPSYCH® <small>GuidanceResources® Worldwide</small></div> <div><u>ComPsych</u> our Employee Assistance Program, offers confidential support with counselors 24/7 for you and your family. Access six counseling sessions, per life event, to care for depression, anxiety, family concerns and support, substance use, and more.</div>	<div> FRESENIUS MEDICAL CARE</div> <div><u>Employee Resource Groups</u> help you meet and engage with new people who share similar interests or passions. ERGs include LGBTQIA and Allies, Well-being, Veterans, and many more!</div>	<div>COMPSYCH® <small>GuidanceResources® Worldwide</small></div> <div><u>Koa Foundations</u> offers free virtual cognitive behavioral therapy counseling through ComPsych, accessible at home on any device.</div>	<div> FRESENIUS MEDICAL CARE</div> <div><u>Adoption &amp; Surrogacy Assistance</u> allows you to receive up to \$4,000 in adoption or surrogacy assistance, per child.</div>
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# Emotional and Social Connections

For Employees Enrolled In Our UnitedHealthcare Plans Only



**Advocate4Me**

can help you locate a behavioral health provider closest to you. Advocate4Me can also help with finding a provider for second opinions, supporting claims, and billing questions.



**Behavioral Health**  
**In-Person and Virtual Visits**

are available to help you manage anxiety, grief, depression, primary and specialty care visits, and more. Connect with a doctor from home. It's free, or low cost.



**AbleTo**

offers virtual access to self-care tools like guided meditations, breathing exercises, guided journaling, habit tracking, one-on-one coaching, and more.



**Talkspace**

allows you to connect with a therapist by text, phone, or video. Vent when it works for you!

# Financial Guidance

For All Employees



## **tickets**atwork

### Discounts

offer you access to savings on pet insurance, groceries, TV (Disney+, ESPN+), and more.

## **SoFi**

### Financial support

with SoFi financial counselors that are ready to help for free.



### FinancialConnect

through New York Life provide help with debt management and help reduce the worry of living paycheck to paycheck.

## **payactiv**

### Payactiv

allows you to access your earned funds if a need arises, without loans, interest, or a credit check.



### Legal guidance

offers employees a 30-minute legal counseling session and free will consultations. This is not a replacement for our voluntary legal insurance benefit offered by ARAG.



### Retirement support or planning

from Fidelity Investments allows you to meet with a counselor to discuss a retirement plan, or your 401(k).



### Legal Insurance

through ARAG gives you access to more than 14,000 attorneys. From divorce to LGBTQIA+ and cyberbullying support, to creating a will or dealing with a traffic ticket, it covers 100% of any in-network attorney fees for most legal matters.



### Business Travel Accident

is provided at no cost to you by New York Life, 5x your annual salary. NYL Secure Travel offers pre-trip planning, assistance while traveling, and emergency medical transportation for covered persons traveling 100 miles or more from home.

# Career Growth

## For All Employees



### Tuition Assistance Program

pays up to \$4,400 for full-time employees (\$2,200 for part-time) for job-related educational programs. You also have access to personalized coaching experts to guide you through your education journey while helping you make the most of your Fresenius Medical Care benefit, and tuition discounts at 200+ accredited colleges and universities.



### Go4RN Program

pays up to \$5,250 for full-time employees (\$4,200 for part-time) pursuing an ASN, BSN, or MSN. There's no up-front cost to you! Just choose a certified nursing program and have your tuition and fees paid without waiting for reimbursement. Or take the guesswork out of finding a school and make your dollars go further by choosing one of the EdAssist Nursing Partner Schools.



### Employee Referral Program

called the People Like You program, builds a culture of innovation, growth, and quality care for our patients.



### University of Fresenius

provides personalized learning and solutions to help you lead and work virtually, increase productivity and collaboration, and be resilient in turbulent times.





# Work & Life Support

For All Employees



## Bright Horizons

offers caregiving support for children and elderly loved ones. Bright Horizons Childcare Centers offer employees access to waitlist priority and waived registration at centers nationwide and discounts at participating non-Bright Horizons centers.



## Sittercity's

database of resources is available for childcare and elder companion care with membership fees waived (\$150 value). Receive discounts and access for nanny placement, summer camps, before and after school programs, and discounted creative educational options for your child.



## Health Coaching

offers access to fitness and nutrition experts. ComPsych, our EAP, is available 24/7 for you, your spouse / domestic partner, and children — for free.



## Helping Our Heroes

program provides a way for employees to share acts of kindness with one or more of our Fresenius Kidney Care, NxStage and RRI clinics, Azura Vascular Care centers, FreseniusRx pharmacies, and Spectra laboratories.



## Fresenius Medical Care Foundation

improves lives by raising awareness of kidney disease and igniting the advancement of life-saving solutions, like transplantation.



## CARES Fund

provides financial assistance to employees and families impacted by unforeseen hardships or emergency situations, supported by generous company and employee donations.



# Time Away Details

## Paid Time Off (PTO)

We offer PTO for vacation, holidays, sick, and personal days, which collectively make up your “PTO bank” — an accumulation of days that provides you with maximum flexibility in how and when you’d like to take days off. You can use PTO days to support extra time you need for:

- ✓ Vacation days away or staycation days at home
- ✓ Sick days to care for yourself or a loved one
- ✓ Mental health days whenever you need them
- ✓ Flexibility to pick a child up from school

New employees will begin to accrue PTO the first full pay period after completion of one month of employment. This is based on:

- Standard weekly hours\*
- Position within the organization
- Length of service



## Annual PTO Accrual (based on 40 standard hours per week)

Position with the Company	Year 1 – 4**	Year 5 – 9	Year 10+
Below Director	208 hours (26 days)	240 hours (30 days)	280 hours (35 days)
Director and Above	240 hours (30 days)	240 hours (30 days)	280 hours (35 days)

## How You Accumulate PTO

Employees accumulate PTO on a bi-weekly basis as 1/26th of the annual accrual. Employees working less than 40 standard weekly hours have PTO pro-rated as the percentage of their standard weekly hours compared to 40.

### Bi-weekly Accrual Formula: (Annual PTO Accrual / 26)\* PTO Pro-ration Factor

Examples based on Below Director level position with two years of service.

40 standard weekly hours	24 standard weekly hours	30 standard weekly hours
PTO Pro-ration Factor: 40 hours / 40 hours = 100%	PTO Pro-ration Factor: 24 hours / 40 hours = 60%	PTO Pro-ration Factor: 24 hours / 40 hours = 75%
Bi-weekly PTO Accrual: (208 hours per year / 26) * 100% = 8 hours	Bi-weekly PTO Accrual: (208 hours per year / 26) * 60% = 4.8 hours	Bi-weekly PTO Accrual: (208 hours per year / 26) * 75% = 6 hours

*\*Standard weekly hours are the hours an employee is hired to work on a regular basis. This is different from actual hours worked which may vary from week to week.*

*\*\*Year 1 is pro-rated based on your actual start date. Pro-rated means your PTO is assessed proportionately to reflect an amount of time that is less than the full amount.*

# Holidays

Your PTO bank includes holidays, which you must take. Holiday eligibility differs by employee type.

Holidays Recognized	
Direct Patient Care (6)	Non-Direct Patient Care (8)
New Year's Day	New Year's Day
Memorial Day	Memorial Day
Independence Day	Juneteenth
Labor Day	Independence Day
Thanksgiving Day	Labor Day
Christmas Day	Thanksgiving Day
	Day after Thanksgiving
	Christmas Day

# Leave of Absence

Our leave programs provide equitable and inclusive benefits for everyone.

Paid Leave Of Absence Programs	
Parental Leave	4 weeks of leave to be taken within the first 12 months after the birth or placement of a child
Caregiver Leave	1 week of leave to care for a loved one
Organ Donor / Bone Marrow Transplant Leave	6 weeks of leave for donating employees
Bereavement Leave	3 consecutive calendar days

*Certain jurisdictions have Paid Sick Leave laws. Paid Sick Leave is generally used for an employee's own illness or care of a family member, based on jurisdictional requirements.*

*For more detailed information on all benefits offerings, connect with your Recruiter or hiring Manager.*

*Employees covered under a Collective Bargaining Agreement may not be eligible.*





# Extended Sick Leave (ESL)

ESL provides time off for an employee's own illness, injury, or disability, that extends beyond **three days of absence**. Eligible employees working full-time will earn 40 hours (five days) of ESL annually after one year of service.

You can use ESL days to support extra time you need for:

- When you have an illness or injury for more than three days
- Extending caregiver leave
- Additional days for parental leave
- Supplementing your short-term disability benefit
- Statutory benefits







# Contacts



# Streamlined access for one-to-one support

## Reach the right resource the first time.

### Benefit Service Center 855-362-6247, option 2

- Medical, Dental, Vision
- Short & Long-Term Disability
- Basic Life, AD&D and Supplemental Life
- Life Insurance Claims / Beneficiary Updates / Survivor Support
- Flexible Spending Accounts
- Health Savings Accounts
- Commuter Plans
- COBRA Inquires / Enrollment
- Power of Attorney and Qualified Medical Child Support Order
- Adoption / Surrogacy

### Employee Service Center 855-362-6247, option 1

- Retirement Plan
- PTO & ESL
- Time Off Programs (leave of absence)
- Payactiv
- Tuition reimbursement
- Corporate Discounts
- Payroll Inquires & Updates
  - Address changes
  - Employment / Income Verification
  - Payroll deductions



# Contacts

For internal inquiries about your benefits, contact the **Benefit Service Center** at **855-362-6247**, option 2. For external inquiries, refer to the chart below. Please note, the contacts below are for active employees only. All new hires, or newly eligible employees, have **30 days to enroll for benefits** and should call the **Benefit Service Center** at **855-362-6247**, option 2 Monday through Friday between 8:00 a.m. and 8:00 p.m. ET for general questions on benefits and how to enroll.

Health			
Medical Plan – national plan	UnitedHealthcare (UHC) Group #: 717297	800-234-2848	<a href="http://www.whyuhc.com/fmc">www.whyuhc.com/fmc</a> (pre-enrollment) <a href="http://www.myuhc.com">www.myuhc.com</a> (post-enrollment)
Medical Plan - regional and HMO plans	HMO Illinois HMSA Kaiser Permanente SelectHealth	800-538-8833 808-948-6079 800-464-4000 800-538-5038	<a href="http://bcbsil.com">bcbsil.com</a> <a href="http://hmsa.com">hmsa.com</a> <a href="http://kp.org">kp.org</a> <a href="http://selecthealth.org">selecthealth.org</a>
Prescription Drug Plan	Express Scripts Group #: Premium.....FMSUNITEDHIGH Standard.....FMSUNITEDMED Consumer Plan.....FMSUNITEDCDH Health Saver.....FMSUHCHSACDH	800-597-6043	<a href="http://www.express-scripts.com/fresenius">www.express-scripts.com/fresenius</a>
Health Savings Account	Via Benefits	800-953-5395	<a href="http://www.viabenefitsaccounts.com">www.viabenefitsaccounts.com</a>
Dental Plans	MetLife PPO Group #: 228465 PDP Plus Network	800-942-0854	<a href="http://www.metdental.com">www.metdental.com</a>
	Aetna DMO Group #: 101942 (Suffix #10) Network Plan: DMO / DNO	877-238-6200	<a href="http://www.aetna.com">www.aetna.com</a>
Vision Plan	VSP	800-877-7195	<a href="http://www.fresenius.vspforme.com">www.fresenius.vspforme.com</a>
Weight Management	Real Appeal	888-492-1860	<a href="http://member.werally.com">member.werally.com</a>
Fertility, Adoption, & Surrogacy Assistance	UHC	800-253-2848	<a href="http://www.myuhc.com">www.myuhc.com</a>
Find Your Fit	One Pass Fitness		<a href="http://www.rallyhealth.com/fmcna">www.rallyhealth.com/fmcna</a>
Crisis & Substance Use Support	Quit For Life		<a href="http://quitnow.net/mev/quitnow">quitnow.net/mev/quitnow</a>



# Contacts *(continued)*

Wellness			
Wellness Provider	Rally Health	877-818-5826	<a href="http://www.rallyhealth.com/fmcna">www.rallyhealth.com/fmcna</a>
Livongo Diabetes Assistance	Livongo	800-945-4355	<a href="http://www.join.livongo.com/FMCNA/begin">www.join.livongo.com/FMCNA/begin</a>
Employee Assistance Program	ComPsych (Web ID is 1251)	877-595-5280	<a href="http://www.guidanceresources.com">www.guidanceresources.com</a>
Virtual MSK Therapy	Sword	888-492-1860	<a href="https://join.swordhealth.com/fmcna/">https://join.swordhealth.com/fmcna/</a>
Pelvic Health Therapy	Bloom		<a href="https://join.hibloom.com/fmcna">https://join.hibloom.com/fmcna</a>
Expert Second Opinion	2nd.MD	866-269-3534	<a href="http://www.2nd.md/fmcna">www.2nd.md/fmcna</a>
Caregiving, Tutoring & College Coaching	Bright Horizons	866-854-1958	<a href="https://www.brighthorizons.com/">https://www.brighthorizons.com/</a>
Behavioral Counseling & Telehealth	Optum	800-234-2848	<a href="http://www.optumbank.com">www.optumbank.com</a> <a href="http://www.myuhc.com">www.myuhc.com</a>
Counseling & Family Care	ComPysch	877-595-5280	<a href="http://www.guidanceresources.com">www.guidanceresources.com</a>
Mindfulness Resources	Koa Foundations		<a href="http://www.guidanceresources.com">www.guidanceresources.com</a>
Text Therapy	Talkspace		<a href="http://talkspace.com/connect">talkspace.com/connect</a>

Disability, Life & Supplemental			
Disability Plans (STD & LTD)	New York Life LTD: Group #LK980154 Sedgwick STD: Group #VDT980045	855-362-6247 888-820-8202	<a href="http://www.myNYLGBS.com">www.myNYLGBS.com</a> <a href="http://www.sedgwick.com">www.sedgwick.com</a>
Life and AD&D Insurance	New York Life Life .....FLX980203 AD&D.....OK980230	800-732-1603	<a href="http://www.myNYLGBS.com">www.myNYLGBS.com</a>
Business Travel Accident Insurance	NY Life	800-732-1603	<a href="http://www.myNYLGBS.com">www.myNYLGBS.com</a>
Accidental Injury Insurance, Critical Illness Insurance, and Hospital Care Insurance	Cigna	800-351-9214 (pre-enrollment) 800-754-3207 (Member Number)	<a href="http://my.cignasupplementalhealth.com/freseniusmedicalcareOE">my.cignasupplementalhealth.com/ freseniusmedicalcareOE</a>

# Contacts *(continued)*

Savings & Retirement			
401(k) Savings Plan	Fidelity Investments	800-835-5095	<a href="http://www.netbenefits.com">www.netbenefits.com</a>
Health Savings Account	Via Benefits	800-953-5395	<a href="http://www.viabenefitsaccounts.com">www.viabenefitsaccounts.com</a>
Flexible Spending Accounts	Via Benefits	800-953-5395	<a href="http://www.viabenefitsaccounts.com">www.viabenefitsaccounts.com</a>
Commuter Benefits	Via Benefits	800-953-5395	<a href="http://www.viabenefitsaccounts.com">www.viabenefitsaccounts.com</a>
EAP Financial Program	ComPsych (Web ID is 1251)	877-595-5280	<a href="http://www.guidanceresources.com">www.guidanceresources.com</a>
Financial Support			
SoFi Finance Tools	SoFi (Access Code: FMCNA)	833-277-7634	<a href="http://www.sofi.com/at-work/dashboard/lookup">www.sofi.com/at-work/dashboard/lookup</a>
PayActiv — Access Wages Sooner	PayActiv	877-937-6966	<a href="http://www.payactiv.com">www.payactiv.com</a>
Financial Program, Money Coaching, Legal Counseling, Identity Theft Insurance	New York Life Group Benefit Solutions, My Secure Advantage	888-724-2262	<a href="http://www.mynylgbs.com/auth">www.mynylgbs.com/auth</a>
Legal Counseling	Compsych Group #: Fresenius Medical Care (Web ID is 1251)	877-595-5280	<a href="http://www.guidanceresources.com">www.guidanceresources.com</a>
Legal Insurance	ARAG Legal (Access Code: 18456fmc)	800-247-4184	<a href="http://ARAGlegal.com/myinfo">ARAGlegal.com/myinfo</a>
Discounts	Tickets at Work		<a href="http://www.ticketsatwork.com">www.ticketsatwork.com</a> code: FMCNA

**Total Rewards.  
Total You.**



*The information contained in this 2024 Benefits Magazine is a general overview only and should not be regarded as an employment contract between you and Fresenius Medical Care. This is not an official plan document. Each one of Fresenius Medical Care's benefits plans has an official plan document that must be used to resolve any questions about the terms of the individual plan. You may find additional information by visiting the BenefitConnect website at [fmcna.ehr.com](http://fmcna.ehr.com). The benefits contained herein may or may not pertain to union employees, depending on the terms of their collective bargaining agreements. Fresenius Medical Care reserves the right to amend or change the provisions of its benefit plans at any time.*

*In the event an employee is covered by an existing collective bargaining relationship and / or collective bargaining agreement, then the terms of the relationship / agreement control the employee's eligibility to participate in the program and / or the terms of such participation.*

*Please note: Benefits choices may result in deductions from your paycheck. Any missed deductions associated with benefits elections (e.g., during a leave of absence or rehire) will be taken from your next available paycheck for when hours / time is submitted.*

**Full-time, benefits-eligible employees (30-40 hours / week)**

- ✓ Medical / Prescription Drug
- ✓ Health Savings Account (HSA)
- ✓ Dental
- ✓ Vision
- ✓ Healthcare and Limited Purpose Flexible
- ✓ Spending Accounts (FSA)
- ✓ Dependent Care FSA
- ✓ Short-Term Disability (STD)
- ✓ Legal Insurance
- ✓ Supplemental Life Insurance
- ✓ Life Insurance
- ✓ Accident Insurance
- ✓ Critical Illness Insurance
- ✓ Hospital Care Insurance



### **Part-time benefits-eligible employees (17.5-29 hours / week)**

- ☒ Healthcare and Dependent Care FSA\*
- ☒ Commuter Reimbursement

*\*You must enroll in this benefit and set your contributions each year or you will not have coverage.*

### **Eligible dependents**

- ☒ For certain coverages, you can also enroll your eligible dependents, including your spouse / domestic partner, and dependent children up to age 26. Children of any age who are mentally or physically incapable of self-support may be covered beyond the age of 26, if the child was enrolled in a medical plan on their 26th birthday.

Regional & HMO Coverage

	Regional and HMO Plans Bi-Weekly Paycheck Costs		
	Individual	Employee + 1	Family
HMO Illinois	\$68.75	\$157.66	\$235.72
HMO Illinois Blue Advantage	\$73.52	\$165.75	\$247.82
SelectHealth HMO – Utah	\$76.91	\$173.92	\$260.90
SelectHealth POS – Utah	\$68.12	\$154.27	\$230.98
Kaiser Permanente – North California	\$81.62	\$169.88	\$254.67
Kaiser Permanente – South California	\$81.62	\$169.88	\$254.67
Kaiser Permanente – Oregon	\$80.86	\$189.83	\$284.50

*Please note: These are premium costs only. Check your plan costs before receiving care.*

# How the Health Savings Account Works

Enroll in the Health Saver HSA Plan to contribute to a **Health Savings Account**. A Health Savings Account is a tax-advantaged saving and spending account, so you can use the money to pay for eligible medical, dental, and vision expenses, as well as other eligible expenses, like long-term care coverage. You can also save the money for the future. Unused amounts roll over year-to-year, and you always own your account. Your Health Savings Account is administered by **Via Benefits**.



## 1. Tax-free money in!

After confirming your HSA eligibility and opening your Via Benefits HSA, you can make tax-free contributions up to annual IRS limits. The 2024 limits are:

- \$4,150 employee coverage,
- \$8,300 employee + 1 / family coverage,
- \$1,000 additional contribution if you are 55 or older.



## 2. Tax-free savings!

Your account can grow through interest and investment returns. Once your account balance reaches \$1,000, you may choose to invest the balance through funds just like you would a 401(k) plan. Via Benefits has a variety of best-in-class mutual funds.



## 3. Tax-free money out!

Pay for eligible medical, prescription drug, dental, and vision expenses incurred by you and your eligible tax dependents, even if they aren't enrolled in your plan. Remember, you never lose your money — even if you leave Fresenius Medical Care or retire!



# How the Consumer HRA Plan Works



Enroll in the Consumer HRA Plan to save big! With this plan, **Fresenius Medical Care provides employees with money** to use toward eligible medical expenses in a **Health Reimbursement Account**, or HRA. For those with employee only coverage, Fresenius Medical Care contributes \$500. For employee + 1 and family coverage, Fresenius Medical Care contributes \$1,000. HRA dollars will roll over if not used, up to a maximum of \$2,000.

Employee coverage: Makes \$50,000 annually or \$24.04 / hour OR LESS		
Your 2024 Medical Bills	\$3,000	\$750
Employee Responsibility:		
Toward annual deductible (\$2,000)	\$2,000	\$750
20% coinsurance after deductible	\$200	\$0
Fresenius Medical Care provided \$500 HRA	(\$500)	(\$500)
Total Employee Pays		
(Deductible after HRA + 20% Coinsurance)	\$1,700	\$250

Employee coverage: Makes MORE THAN \$50,000 annually or \$24.04 / hour		
Your 2024 Medical Bills	\$3,000	\$750
Employee Responsibility:		
Toward annual deductible (\$2,000)	\$2,000	\$750
20% coinsurance after deductible	\$200	\$0
Fresenius Medical Care provided \$500 HRA, after \$1,500	(\$500)	N/A
Total Employee Pays		
(Deductible + 20% Coinsurance – HRA, if eligible)	\$1,700	\$750
Unused HRA dollars rolled over into 2025	N/A	(\$500)



**Tobacco User Surcharge:** We support your health and wellness by offering programs like Quit For Life® for all employees. If you use tobacco products, you can still qualify to waive the \$20 bi-weekly tobacco surcharge by completing the Quit For Life® program. The program offers online support through Quit For Life® mobile app, a Live Tobacco Free course, and personalized support. Learn more at [Quit For Life](#).

**Spousal Surcharge:** Employees who elect to cover a working spouse / domestic partner who is eligible for group medical coverage through their employer, but opts to be covered under a Fresenius Medical Care plan, will be assessed a \$50 per-pay-period surcharge in addition to the bi-weekly rates.

**Note:** If you enroll a spouse, you will automatically be enrolled in the \$50 surcharge and will have to complete the affidavit to opt out or waive coverage. Reminder! It resets each year, so don't skip out on this step!



All benefits-eligible employees, regardless of UHC medical care coverage, are eligible for Fresenius prizes and sweepstakes winnings. Enter to win fun prizes!

## 2024 Fresenius Featured Sweepstakes Schedule — All Employees

Timeframe	Fresenius Medical Care Prizes	# of Prizes
January 1 – February 28	\$500 Visa Gift Card	20 Prizes
Quarter 1 Award (ending 3 / 31)	\$1,000 Paycheck Reward	5 Prizes
April 17 – April 28	\$250 Visa Gift Card	25 Prizes
Quarter 2 Award (ending 6 / 30)	\$1,000 Paycheck Reward	5 Prizes
August 1 – August 31	\$100 Visa Gift Card	75 Prizes
Quarter 3 Award (ending 9 / 30)	\$1,000 Paycheck Reward	5 Prizes
October 30 – November 20	\$250 Visa Card	25 Prizes
November Team Steps Challenge	\$5,000 FMC Foundation Charity Donation	1 Prize
Quarter 4 Award	\$1,000 Paycheck Reward	5 Prizes

# Which Plan Is Right for You?

Meet  
Cameron



Plan  
choice



## Health Snapshot

- Cameron is 32 years old with a salary of \$48,000 per year, she elects Employee coverage.
- Cameron experiences low moods and sees a behavioral health specialist to manage her depression.
- Otherwise, Cameron is generally healthy and uses preventive care to keep well. Occasionally, Cameron does need to visit the doctor for a sick visit.

## Best-Fit Plan Choice: Consumer HRA Plan

- ✓ Cameron accesses the HRA contribution immediately, before her deductible, because her salary is less than \$50,000 annually.
- ✓ She participates in Rally to earn her \$250 in Wellness incentives to offset even more costs.

Learn how Cameron’s coverage would compare under each medical choice.

		Most Cost Effective ★		
Cameron’s Cost	Health Saver HSA Plan	Consumer HRA Plan	Standard Plan	Premium Plan
Paycheck Costs				
Annual Premium Costs Employee Coverage	\$861	\$260	\$2,219	\$4,550
Medical Services: Out-of-Pocket Costs				
Annual Physical Covered at 100%	\$0	\$0	\$0	\$0
12 Behavioral Health Telemedicine Visits (1x per month x 12 months)	\$588	\$0	\$0	\$0
2 Sicks Visits	\$400	\$400	\$70	\$60
Rally Wellness Incentive and HRA Dollars Available				
Rally Wellness Incentive HRA Dollars Fresenius Medical Care pays \$500 for Employee coverage, which Cameron can access immediately since her salary is less than \$50,000	(\$250)	(\$250) (\$400) \$100 remaining HRA dollars will roll over into 2025	(\$250)	(\$250)
What Cameron Pays + Paycheck Costs + Out-of-Pocket Costs - Rally Incentive and HRA dollars	\$1,599	\$10	\$2,039	\$4,360

# Which Plan Is Right for You?

## Meet Lucas



## Plan choice

Consumer  
**HRA**

## Health Snapshot

- Lucas is 44 years old with a salary of \$78,000 per year, he elects Employee coverage.
- Lucas has high blood pressure and manages it with an ongoing medication; Lucas plans to get his generic prescriptions through Smart90 to save on costs.
- Lucas experiences anxiety and plans to utilize AbleTo's mobile app daily, otherwise he is generally healthy.

## Best-Fit Plan Choice: Consumer HRA Plan

- ✓ Lucas participates in Rally to earn his \$250 in Wellness incentives to offset even more costs.

Learn how Lucas' coverage would compare under each medical choice.

		Most Cost Effective ★		
Lucas' Cost	Health Saver HSA Plan	Consumer HRA Plan	Standard Plan	Premium Plan
Paycheck Costs				
Annual Premium Costs Employee Coverage	\$861	\$260	\$2,219	\$4,550
HSA Contributions Lucas' HSA Contribution	\$750			
Medical Services: Out-of-Pocket Costs				
Annual Physical	\$0	\$0	\$0	\$0
Specialist Visit for Blood Pressure	\$150	\$150	\$35	\$30
1 Urgent Care Visit	\$130	\$130	\$50	\$50
AbleTo Virtual Behavioral Health Support	\$0	\$0	\$0	\$0
Prescription Drugs: Out-of-Pocket Costs				
Generic Drug for High Blood Pressure Smart90 Program (4, 90-day Rxs)	\$300	\$280	\$280	\$240
Rally Wellness Incentive and HSA and HRA Dollars Available				
Rally Wellness Incentive	(\$250)	(\$250)		
Lucas' HSA Savings and HRA Dollars*	(\$750)	\$0 \$500 remaining HRA dollars will rollover into 2025	(\$250)	(\$250)
What Lucas Pays + Paycheck Costs + Out-of-Pocket Costs - Rally Incentive and HSA Savings or HRA Dollars	\$1,191	\$570	\$2,334	\$4,620

\*Fresenius Medical Care contributes \$500 toward your HRA for employee coverage. Lucas can access this money after the first \$1,500 of his deductible is met, because his salary is greater than \$50,000.



# Which Plan Is Right for You?

## Meet Daniel



## Plan choice

Consumer  
HRA

## Health Snapshot

- Daniel is 48 years old with a salary of \$84,000 per year, he elects Family coverage.
- Daniel has back pain and utilizes the free SWORD program for at-home virtual physical therapy and care.
- Daniel has two children and anticipates a few appointments each for them, although they are generally healthy.

## Best-Fit Plan Choice: Consumer HRA Plan

- ✓ Daniel will be able to use the HRA to offset a portion of his deductible.

Learn how Daniel's coverage would compare under each medical choice.

Learn how Daniel's coverage would compare under each medical choice.		Most Cost Effective ★		
Daniel's Cost	Health Saver HSA Plan	Consumer HRA Plan	Standard Plan	Premium Plan
Paycheck Costs				
Annual Premium Costs Family Coverage	\$3,282	\$780	\$7,148	\$15,353
Medical Services: Out-of-Pocket Costs				
Annual Physicals and Flu Shots for All Family Members	\$0	\$0	\$0	\$0
3 Sick Visits	\$600	\$600	\$105	\$90
2 Specialty Doctor Visits	\$600	\$600	\$70	\$60
SWORD Virtual Therapy Visits	\$0	\$0	\$0	\$0
Back Surgery	\$7,567	\$6,120	\$5,304	\$5,272
Prescription Drugs: Out-of-Pocket Costs				
Generic Drug for Pain (2 Rx, 30-day Rxs)		\$70		
HRA Dollars Fresenius Medical Care pays \$1,000 for Family coverage after the \$4,000 deductible is met	\$70	(\$1,000)	\$70	\$60
What Daniel Pays + Paycheck Costs + Out-of-Pocket Costs - HRA Dollars	\$12,119	\$7,170	\$12,697	\$20,835

# How STD Coverage Can Support Alexis

## With STD Coverage

### 2 WEEKS

#### STD WAITING PERIOD

##### Paid at 100%

- 2 weeks (10 business days) waiting period
- Alexis uses 3 days of PTO and 7 days of accrued ESL

### 4-6 WEEKS

#### SHORT-TERM DISABILITY

##### Paid at 60% (100% with ESL)

- 4 weeks STD for a vaginal birth, or 6 weeks STD for a C-section\*

*\*Uses ESL time to top off her STD 100% pay*

### 4 WEEKS

#### PARENTAL LEAVE

##### Paid at 100%

- 4 weeks Fresenius Medical Care Paid Parental leave; must be taken consecutively

### 2 WEEKS

#### EXTENDED SICK LEAVE

##### Paid at 100%

- Uses 2 weeks of her ESL to extend her Paid Parental leave; max 2 weeks ESL eligible after Paid Parental Leave

## Without STD Coverage

### 3 DAYS

#### PTO

##### Paid at 100%

- 3 days PTO before accessing the ESL benefit

### 6-8 WEEKS

#### ESL

##### Paid at 100%

- Up to 6 weeks ESL for a vaginal birth, or 8 weeks ESL for a C-section\*

*\*Uses accrued ESL time*

### 4 WEEKS

#### PARENTAL LEAVE

##### Paid at 100%

- 4 weeks Fresenius Medical Care Paid Parental leave; must be taken consecutively

### 2 WEEKS

#### ESL

##### Paid at 100%

- Uses 2 weeks of ESL to extend her Paid Parental Leave; max 2 weeks ESL eligible after Paid Parental Leave

*\* In most cases, State Disability Insurance should be used concurrently with, and may be offset from, your Fresenius Medical Care benefits.*

# Supplemental Life Insurance Coverage

Age	Monthly Cost of Supplemental Life Coverage		
	Employee	Spouse / Domestic Partner	Dependent Child(ren)
Level of Coverage	Per \$1,000	Per \$1,000	\$10,000
Under 30	\$0.040	\$0.081	\$0.092
30-34	\$0.050	\$0.104	N/A
35-39	\$0.059	\$0.115	
40-44	\$0.069	\$0.150	
45-49	\$0.098	\$0.207	
50-54	\$0.148	\$0.334	
55-59	\$0.276	\$0.563	
60-64	\$0.413	\$0.907	
65-69	\$0.787	\$1.607	
70-74	\$1.280	\$2.985	
75+	\$1.280	\$2.985	

**Note:** The IRS requests employers to withhold income tax on the value of employer-paid life insurance coverage above \$50,000. The withheld tax, if any, comes out of your paycheck as “Basic Life Taxable” and is reported on your annual Form W-2.

## **What's the difference?**

### **Pre-Tax 401(k):**

- Pre-tax contributions lower your taxable income and your taxes.
- You don't pay taxes on the money you save or its potential earnings until you take a distribution from the plan.

### **Post-Tax Roth 401(k):**

- Make tax-free withdrawals during retirement since the taxes were paid up front.
- After-tax contributions don't lower your taxable income, but the contributions and earnings won't be taxed later.

## **Legal Insurance through ARAG**

### **What it covers:**

#### **Consumer Protection Matters**

- Auto repair
- Buying or selling a car
- Consumer fraud
- Consumer protection for goods or services
- Home improvement
- Personal property disputes
- Small claims court

#### **Criminal Situations**

- Juvenile
- Parental responsibility

#### **Family Law Events**

- Adoption
- Domestic partnership
- Guardianship / conservatorship
- Name change
- Pet-related matters and damages
- Pre-marital agreements
- Divorce

#### **General Needs**

- Document review
- Credit records correction
- Document preparation

#### **Finance, Tax & Debt-Related Matters**

- Debt collection
- Garnishments
- IRS tax audit
- Personal bankruptcy
- Student loan debt

## **Home Ownership or Renter Matters**

- Buying and selling a home
- Contracts / lease agreements
- Contractor issues
- Deeds
- Foreclosures or evictions
- Disputes with a landlord
- Neighbor disputes
- Real estate disputes

#### **Traffic Troubles**

- License suspension / revocation
- Traffic tickets

#### **Wills & Estate Planning Needs**

- Funeral directives
- Powers of attorney
- Wills
- Trusts

#### **LGBTQIA+ Support**

- Domestic Partnership Agreement
- HIPAA / Hospital Visitation Authorization
- Funeral Directive
- Gender Identifier Change
- Social Security / Veterans / Medicare Dispute
- School Administration Hearing

### **How it works:**

1. Call ARAG when you have a legal need.
2. Answer a few questions to confirm your coverage and receive information on local network attorneys who can help with your legal matter.
3. Meet with a network attorney virtually, over the phone or in person to begin resolving your legal issue.