

2026 Benefit Enrollment Guide

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BENEFIT VENDOR CONTACT INFORMATION

Bright Horizons

1-866-610-6761

Back Up Care

www.bhlogin.brighthorizons.com

Ed Assist

www.kennedykrieger/edassist.com

Business Health Services (BHS)

(Provides our Employee Assistance Program)

6225 Smith Ave., Suite 203

Baltimore, MD 21209

1-800-327-2251

www.bhsonline.com (username KENNEDY)

CareFirst

Mail Administrator

PO Box 14115

Lexington, KY 40512

1-833-378-2103

www.carefirst.com

COBRA Participant Services

Administered by WEX

1-866-451-3399

email cobraadmin@wexhealth.com

www.wexinc.com

CVS - Caremark

(Administers our Prescription plan)

P.O. Box 94467

Palatine, IL 60094-4467

1-866-644-7527

www.caremark.com

Delta Dental

(Administers our Dental plans)

One Delta Drive

Mechanicsburg, PA 17055

1-800-932-0783

www.deltadentalins.com

Fidelity Investments

401(k)

1-800-343-0860

www.fidelity.com/atwork

Fidelity Investments

Health Savings Account

1-800-544-3716

www.fidelity.com/atwork

Labcorp

(In-Network Lab Provider)

1-800-845-6167

www.labcorp.com

Liberty Mutual

(Savings on auto and home insurance)

100 West Rd., Suite 407

Towson, MD 21204

1-800-699-5298

www.libertymutual.com

Quest Diagnostics

(In-Network Lab Provider)

1-866-MYQUEST

www.questdiagnostics.com

The Hartford

(Administers Life Insurance, Short and Long Term Disability, and Critical Illness and Accident plans)

Customer Service: 1-800-523-2233

Disability Claims: 1-800-448-5813

Critical Illness/Accident: 1-866-547-4205

www.thehartford.com/employeebenefits

The Kennedy Krieger Institute

Human Resources Department

707 N. Broadway, Baltimore, MD 21205

1-443-923-5800 | 1-443-923-5805 - fax

benefits@kennedykrieger.org

Transamerica

Permanent Life Insurance with Long Term Care Rider

1-888-763-7474

www.tebcs.com

Vision Service Plan (VSP)

(Administers our Voluntary Vision Plan)

1-800-877-7195

e-mail imember@vsp.com

www.VSP.com

WEX

(Administers our Flexible Spending Accounts and Dependent Care Advantage)

4321 20th Ave SW, Fargo, ND 58103

Toll Free 866-451-3399

Fax 1-888-410-6024

www.wexinc.com



Welcome! We're proud to have you as part of our mission-driven team and even more proud to offer benefits that support your health, your family, and your future. This guide is here to help you make informed, confident choices so you can make the most of the resources available to you. We encourage you to explore your options and take full advantage of the benefits and wellness resources designed with you in mind.

At Kennedy Krieger, we believe that your well-being, both inside and outside of work, is essential to your success. That's why we're proud to offer a comprehensive benefits program designed to support you and your family at every stage of life.

This guide is here to help you understand the breadth and value of the benefits available to you, so you can make informed choices that best meet your personal needs. Whether you're just starting your career, raising a family, caring for loved ones, or planning for retirement, our benefits are built to provide peace of mind and meaningful support at prices that are affordable and competitive.

Our goal is to ensure that every employee, regardless of age, background, or life circumstance, can find coverage and resources that empower their health, financial security, and overall well-being.

In addition to your core benefits, we encourage you to take full advantage of our Keys to Wellness program, which offers a variety of educational resources and activities to help you stay healthy and engaged. Don't forget to read our All Hands communications to stay informed about upcoming Keys to Wellness activities, employee challenges, and opportunities to connect with colleagues while improving your well-being.

KEYS TO WELLNESS

FITNESS	NUTRITION	MINDFULNESS	FINANCIAL	CONNECTION
Engage in 30 minutes of moderate activity 5 days per week.	Eat a balanced diet containing 5 or more servings of fruits and vegetables daily.	Practice focusing on the present, to heighten awareness and create balance.	Take an active role in managing finances to become financially fit now and in the future.	Thriving through togetherness and belonging.

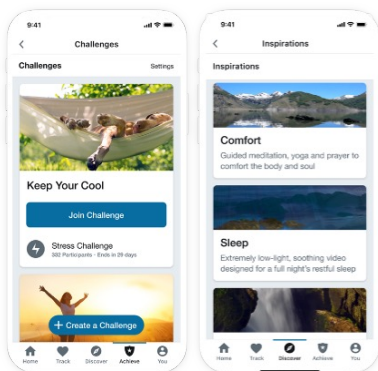


Your Member Portal

Kennedy Krieger and CareFirst have teamed up to create your employee Portal—your centralized hub for managing your healthcare benefits. Through this secure platform, you can easily log in to review your plan details, access explanations of benefits (EOBs), and find in-network doctors and specialists. Designed for convenience and clarity, the portal helps you make informed decisions about your care and coverage, all in one place. carefirst.com/kennedykrieger

CareFirst WellBeing App

Download the **CareFirst WellBeing app** and take the first step in your personal wellness journey. This dynamic platform is your gateway to a healthier lifestyle. From personalized nutrition guidance and exercise tracking to weight management support and stress reduction techniques, the CareFirst Wellbeing app empowers you to build sustainable habits and stay informed. Wherever you are, your health and wellness tools are just a tap away.



Take advantage of these engaging, interactive programs after downloading the CareFirst Wellbeing app!

- **Noom:** weight management program
- **Eat Right Now:** nutritional and behavioral change coaching
- **Ovia:** pregnancy, parenting and women's health support
- **Unwinding:** evidence-based, digital resource that helps you build resilience and manage stress
- **Coaching:** support from a health coach
- **SmartDollar:** your guide to financial freedom – pay off debt, save for the future, and retire with confidence

Online 24/7 Virtual Healthcare

Download the **CloseKnit app** and unlock access to virtual-first care designed to support every aspect of your health. Whether you need a primary care provider, urgent care, or behavioral health services, CloseKnit connects you with a dedicated team of licensed professionals who are ready to help when and where you need it. With convenient, on-demand access and a patient-centered approach, the app makes it easier than ever to manage your health proactively and confidently, all from the comfort of your home or on the go.



FAMILY FOCUSED BENEFITS

Paid Parental Leave

All active employees are eligible for six weeks of paid leave, following the birth or adoption of a child. This benefit can be used by either parent. Staff employees are eligible the first of the month after the successful completion of the initial 6 month evaluation period. Faculty and Senior Staff are eligible the first of the month following hire date.

Adoption Assistance

Bringing a new child into your life is one of the most exciting times for families. The Institute is committed to providing financial support for adoption assistance. All employees (Staff, Senior Staff and Faculty) working a minimum of 30 hours per week, who have completed two years of service can receive \$10,000 per child (up to \$20,000) for the adoption of a child under the age of 12. Staff employees are eligible the first of the month following the successful completion of the 6 month evaluation period. Faculty and Senior Staff are eligible the first of the month following hire date.

Bright Horizons

Bright Horizons supports your family with back-up child and elder care, free Sittercity memberships for finding sitters and household help, and educational resources like tutoring and SAT prep for kids ages 5–18. Just visit your Bright Horizons benefits page to register, reserve care, and explore available services. Available to all employees budgeted to work 30 hours a week or more.

Ovia

Whether you're trying to get pregnant or looking for tips to manage menopause, Ovia can help! Included with your CareFirst Wellbeing program, Ovia offers support for your reproductive health, including pre-conception, looking to conceive, conception and perimenopause/menopause. Available to all employees enrolled in our CareFirst medical insurance.

Infertility Benefits

The Institute provides comprehensive infertility benefits designed to support families on their journey to parenthood by covering a full range of medically necessary diagnostic and treatment services. Through the medical plan, up to **\$20,000** is available for the diagnosis and treatment of infertility, including Artificial Insemination (AI), Intrauterine Insemination (IUI), and In Vitro Fertilization (IVF). In addition, the pharmacy plan provides up to **\$100,000** in infertility-related prescription drug coverage. Please note that deductibles apply to both medical and pharmacy benefits. For detailed information on covered services, limitations, and exclusions, please refer to the **Kennedy Krieger Employee Benefit Plan - Summary Plan Description (SPD)** and **Evidence of Coverage (EOC)** documents.



Employee Assistance Summary of Services

WHAT IS AN EAP?

Provided by BHS, your Employee Assistance Program (EAP) provides you and your household members with free, confidential, in-the-moment support to help with personal or professional problems that may interfere with work or family responsibilities.

WHAT HAPPENS WHEN YOU CALL THE EAP?

A Care Coordinator (master's level clinician) will confidentially assess the problem, assist with any emergencies and connect you to the appropriate resources. The Care Coordinator may resolve your need within the initial call; assess your need as a short-term issue, which can be resolved by an EAP counselor within the available sessions; assess your need as requiring long-term care and assist with connecting you to a community resource or treatment provider available through your health insurance plan.*

COMMON REASONS TO CALL YOUR EAP

Relationships

Boss/Co-worker
Customers
Friends
Spouse/Kids

Risks

Burnout/Anger
Depression/Anxiety
Suicidal thoughts
Substance abuse

Life Events

Birth/Death
Health/Illness
Marriage/Divorce
Promotion/Retirement

Challenges

Daily responsibilities
Financial/Legal
Parenting
Stress/Conflict

PROGRAM FEATURES

Program Cost

This benefit is provided at NO COST* to you and is paid for by your employer.

Confidentiality

BHS follows all federal and state privacy laws. When you speak with us, you can trust that your conversations and information will be kept completely confidential. Information about your problem cannot be released without your written permission.

Available 24/7

Services are available 24-hours a day, 7-days a week via a toll-free number 800-327-2251

MYBHS PORTAL

The mobile-friendly MyBHS customer portal provides access to more than 500,000 tools and resources on a variety of well-being and skill-building topics.



Features

- Program Information
- Access to Services
- Announcements
- Assessments
- Café Series Webinars
- Training Center
- Calculators
- Legal Forms
- News & Tips
- And more...

Access the MyBHS Portal online or via the app | portal.BHSONline.com | ID: KENNEDY

LEGAL AND FINANCIAL

When faced with a legal matter, simply contact BHS and you will be connected to an attorney with expertise specific to your needs. Legal benefits under the program include:

- Free 30-minute consultations
- In office or telephonic with local plan providers
- Each consultation must be over a new legal topic
- 25 percent off the attorney's hourly rate when an hourly rate is quoted for services beyond consultation

You and your household members can access unlimited telephonic financial counseling, information and education from BHS' team of highly-trained financial counselors. Typical financial matters include:

- Budgeting
- College Funding
- Credit Counseling
- Debt Management and Consolidation
- Retirement Funding

*If you require a referral for long-term treatment, costs may be incurred. These are often covered by your health insurance plan.

INCOME PROTECTION AND FINANCIAL SUPPORT

DISABILITY PLANS

The Institute provides eligible employees Short Term Disability and Long Term Disability income protection from a covered injury, illness or pregnancy. All employees are enrolled automatically, and there are no employee premium contributions required. All employees must complete an application for Short Term Disability and Long Term Disability, and if approved, are responsible for ensuring their medical provider is updating The Hartford on a regular basis.

STAFF ELIGIBILITY AND BENEFITS

- Must be budgeted to work a minimum of 30 hours per week or more.
- Coverage begins the first of the month, following 90 days of employment.
- There is a 14-day elimination period. Disability benefits begin on the 15th consecutive day of disability. Long Term Disability benefits begin on the 181st day of Disability.
- Disability benefits provide 60% of your pre-disability earnings per week, for a maximum of 180 days, minus the 14-day elimination period.
- Long Term Disability benefits are equal to 60% of your base weekly wage up to a monthly maximum of \$10,000.

FACULTY AND SENIOR STAFF ELIGIBILITY AND BENEFITS

- Faculty and Senior Staff must be budgeted to work 20 hours per week or more.
- Coverage becomes effective the first day of the month, following date of hire.
- Disability benefits provide 100% salary continuation of pre-disability earnings for up to 180 days.
- Long Term Disability benefits equal to 60% of your base weekly wage up to a monthly maximum of \$10,000.

MATERNITY LEAVE

Leave Due to Childbirth

Leave after childbirth references the period that is necessary for new mothers to recover from childbirth, attend postpartum medical appointments, and adjust to the demands of caring for a newborn. The standard approved medical leave following the date of delivery for a natural birth is typically six (6) weeks and eight (8) weeks for a Caesarian Section delivery.

Employees must provide written confirmation that their supervisor has been notified of this important milestone, their estimated due date, and any other relevant information that may be useful for planning purposes. For example, the planned duration of your maternity leave.

During an absence, it is required that employees utilize any available accrued time (i.e., sick/vacation time) or free days. Paid sick leave is available upon the 91st day of employment; both vacation time and free day time become available after six (6) months of employment for eligible employees. Available accruals and free day time will be deducted in the standard specified order of sick, vacation, and free day time unless written confirmation is provided of a different preferred sequence. Once available paid leave time and any eligible paid leave benefits have been exhausted, additional time away will be classified as unpaid leave.

Kennedy Krieger Institute Retirement Savings Plans - 401(K)

The Retirement Savings Plan provides you with the best opportunity to save for your future.

With the ease of regular payroll deductions, and the advantage of tax-deferred savings (lowering your taxable income), participation in the Kennedy Krieger Institute Retirement Savings Plan just makes sense.

Make the most of your retirement savings and contribute at least 6% to get the full employer matching potential! Employee Retirement Savings Plan Key Features of the plan include:

- **Base Contribution** - An Institute base contribution of 3% of pay.
- **Automatic Enrollment in the Plan***- Automatically enroll employees at 6% of your pay on a pre-tax basis, unless you contact Fidelity to change your contribution.
- **Automatic Increase Program** - Automatically increase the amount you defer by 1% on an annual basis, up to 10%.
- **Vesting** - You are immediately 100% vested in your own contributions to the Plan. Employer contributions for the Savings plan are vested 100% after 2 plan years.
- **Faculty and Senior Staff employees** will receive an additional 5% of pay contribution that will either go directly to 401(k) plan or be added to employee s' bi-weekly paycheck as taxable income.

*If you do not designate an investment choice; your contribution will be invested in the Fidelity Freedom® Fund - Class K.

Enrollment Resources

See your Employee Retirement Savings [Plan Highlights](#) to learn more about what your plan offers.



DOWNLOAD THE FIDELITY NETBENEFITS® MOBILE APP

- Review and update your retirement plan contributions
- Access your plan details

Fidelity.com/NetBenefitsApp



REVIEW YOUR BENEFICIARY ELECTION

- Review and update your beneficiaries
- Beneficiaries will not carry over from other benefits elections

Netbenefits.com



MEET 1:1 WITH FIDELITY (no cost to you)

- Review your investment strategy across your plans
- See if you're on track to meet your financial goals

Fidelity.com/schedule or call 800-642-7131



Investing involves risk, including risk of loss.

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For more information, contact Fidelity Investments at 1-800-343-0860, or visit Fidelity NetBenefits® at www.NetBenefits.com

INVESTING IN YOU

Student Debt Relief Program

Realizing the financial strain that student debt can cause, the Institute has partnered with Fidelity Investments to help pay down your student debt faster! You can save significantly on interest payments and free up your money for other goals!

The Institute will pay \$100 per month directly to employees' loan holders. Payment will go directly toward the loan balance. There is a lifetime maximum of \$10,500, and eligibility requirements include being budgeted for 30 hours or more per week and completion of the six month evaluation period. Loans must be held in employees' name to be eligible. To get started please log in to Fidelity Net Benefits.

For additional information contact studentdebtrelief@kennedykrieger.org



Education Assistance Programs

The Institute supports employees and their dependents, who choose to pursue higher education, achieve their individual and academic goals through several educational assistance programs. The cost of higher education has escalated over time and in some cases has put college out of reach for many. For that reason, the Institute is committed to investing in you and your family to help offset the cost of college courses from accredited colleges or universities through a range of educational assistance programs.

All applications through the **Education Assistance Program** are processed through EdAssist. Log on to <https://www.kennedykrieger.edassist.com> for more information or to submit an application.

****Please note:** Use your Network ID and network password to log on to the EdAssist portal.

- 1. Tuition Assistance:** Receive up to **\$10,500** per calendar year towards an Undergraduate, Graduate or Doctorate degree! Employees must complete their six-month initial evaluation period and work 16 or more hours per week to be eligible. Faculty and Senior Staff are eligible immediately. **Academic Advising:** Meet with an expert to get a customized education plan that will help you meet your goals, and get help with the admissions/financial processes. (Tuition Reimbursement program only)
- 2. Dependent Tuition Grant:** Receive up to **\$35,000** per year per dependent towards the cost of their Undergraduate degree. **Employees must have 5 or more years of service**, with 1,000 hours worked in each eligible year, and budgeted for 30 or more hours per week. Faculty and Senior Staff must be budgeted for at least 30 hours per week and are eligible immediately. Anyone budgeted for 30-39 hours per week will receive a prorated benefit based on hours.
- 3. Tuition Remission:** Reimbursement for Faculty and Senior Staff employees up to **\$5,250** per calendar year for certain continuing education (CEU's and CME's) classes and personal enrichment classes. This program also provides some limited benefits to eligible employee's spouse and dependents. Eligibility is immediate.

PRE-TAX FLEXIBLE SPENDING ACCOUNT BENEFITS

Eligibility

All Staff, Faculty/Senior Staff budgeted 16 hours per week.

This plan is administered by WEX Benefits.

Your Open Enrollment election will apply to expenses incurred between January 1 and December 31 of plan year. You must re-enroll each year that you want a Flexible Spending Account. A “grace period” has been added for Dependent Care and Medical flexible spending accounts. **You will have an additional 2 1/2 months to use your funds after the end of the plan year.**

WEX Benefits is our plan administrator. WEX is a provider of FSA services. Their address is 4321 20th Ave. SW, Fargo, ND 58103. Their website is www.wexinc.com.

A Flexible Spending Account is a tax-advantaged way for you to pay for certain medical and/or day care expenses. This added benefit allows you to pay for these expenses using pre-tax dollars, lowering your taxable income and resulting in a higher take home pay.

How An FSA Can Save You Money

Your contributions to an FSA are exempt from Federal taxes (Income, FICA and Medicare) and in most cases state and local taxes as well. (Note: Medical and Dependent Care FSA contributions by New Jersey residents are subject to state tax, as are Dependent Care FSA contributions made by Pennsylvania residents.) **Most participants save at least 28%** (savings vary by employee's tax bracket).

How Much Can You Direct Into Your FSA?

ACCOUNT	MAXIMUM (PER YEAR)	MINIMUM (PER PAY)
Medical Care FSA	\$3,300*	\$5.00
Dependent Care FSA	\$7,500	\$5.00

**Please note that these are 2025 maximums and the maximums for 2026 may go up after the printing of this guide.*

Medical Care FSA helps pay for eligible medical expenses such as, but not limited to:

- ▶ Deductibles, coinsurance and copayments required by your health, prescription, dental or vision plans.
- ▶ Vision care including glasses, contact lenses, solution and Laser Eye Surgery.
- ▶ Dental expenses including orthodontia.

Dependent Care FSA helps pay for eligible expenses such as, but not limited to:

- ▶ Child care expenses for dependents through age 12 that allow the employee and/or their spouse (if married) to work.
- ▶ Care for an elderly parent or disabled spouse.

Never use your FSA Debit Card to pay for services covered by your medical or dental plan.



PRE-TAX FLEXIBLE SPENDING ACCOUNT BENEFITS

This plan is administered by WEX Benefits



Dependent Care FSA provides tax relief for day care costs for children through age 12 and adult day care. Eligible expenses include day care provided by a licensed facility or in-home dependent care, before/after school care programs, pre-school and summer day camp.

- ▶ Your dependent day care expenses must be incurred to allow you (and your spouse if you are married) to work or look for work.
- ▶ You must use the funds as payment for dependent care to someone you claim as a dependent.
- ▶ This benefit program would be in lieu of the Federal Child Care Tax Credit that you may claim when filing your annual tax return. Consult with a tax advisor to determine which plan is most suitable to your situation.

Dependent Care Advantage (This plan is offered at no cost to you!)

The **Dependent Care Advantage** is another benefit designed to assist Institute employees with expenses related to child care for dependent children **up to age 10** that allows the employee, and if married, their spouse, to work outside the home. **You must enroll in this benefit each year that you have an eligible child.**

The Institute will contribute up to \$2,000 per year to employees earning under \$100,000, to your Dependent Care Spending Account for each child through age 6. Employees earning over \$100,000 per year will receive \$1,200 per year for dependents age 0-6. The Institute will contribute up to \$600 for each child age 7-10 for whom you pay childcare expenses. This amount is pro-rated for accounts effective after January 1st. You do not have to contribute any additional out of pocket money to the Dependent Care Spending Account in order to receive the Kennedy Krieger Institute contribution.

ELIGIBILITY:

- ▶ You must be a regular employee working a minimum of 16 hours per week and have dependent care costs directly related to your work schedule.
- ▶ Employees working between 16 and 29 hours per week are eligible for the benefit at 50%.
- ▶ Employees classified as temporary, intermittent or working less than 16 hours per week are not eligible.
- ▶ If you and your spouse are both Kennedy Krieger Institute employees, only one employee will be eligible to participate.

The Dependent Care Advantage is an **employer contribution** and follows all of the guidelines of the Dependent Care Spending Account. However, contributions are only made for dependent children who are **up to age 10** as of January 1st of the plan year, or as of the date the employee becomes benefit eligible.

FSAs, as authorized by the Internal Revenue Service (IRS), stipulate that you must forfeit any funds remaining in your account at the end of the plan year or grace period or within 90 days of your termination date. Other limitations apply.



QUALIFIED HIGH DEDUCTIBLE PLAN AND HEALTH SAVINGS ACCOUNT (HSA's) INFORMATION

What is a Qualified High Deductible Plan (QHDP)?

A qualified high-deductible health plan, or "QHDP," is a type of health insurance plan that has a higher annual deductible than a traditional insurance plan, yet offers tremendous savings on lower monthly premiums. Furthermore, when enrolled in a QHDP, participants become eligible to participate in a Health Savings Account (HSA) which allows participants to set aside pre-tax money for healthcare expenses.

How does the QHDP plan work?

- ▶ Participants use the same network as the PPO Gold and Silver Plan
- ▶ There are no copays for physician visits or prescriptions, however, coinsurance does apply to all medical and prescription charges
- ▶ Participants with employee only coverage must meet their annual deductible before coinsurance benefits pay for covered expenses
- ▶ Participants covering one or more dependents must meet the entire Family Deductible before coinsurance benefits begin to cover ANY covered family member
- ▶ Any number of covered family members may help to satisfy the in-network family out-of-pocket expense limit, but no family member will incur more than the individual in network Out Of Pocket Maximum. For out of network services, the family OOPM needs to be met before the Plan pays in full.
- ▶ Prescription expenses count towards the annual deductible

What is a Health Savings Account? (HSA)

An HSA is an individually owned savings account that allows participants to set aside pre-tax dollars through payroll deductions for medical expenses. As a result, contributions are not included in gross income and not subject to federal income tax. Furthermore, withdrawals from the HSA account to pay for qualified medical expenses are also tax free. Additionally, the contributions you make to the HSA can be invested (like an IRA). Any interest or earnings on those investments are also tax free.

Who is eligible to participate in an HSA?

Participants must be enrolled in a Qualified High Deductible plan to be eligible to enroll in an HSA.

What are the tax advantages?

Participants are eligible for triple tax advantages!

1. Payroll deductions are pre-tax
2. Earnings are tax free
3. Withdrawals for eligible medical expenses are tax free

What kind of medical expenses are typically paid from the HSA?

Participants can use money from the HSA to pay for medical and prescription expenses until their annual deductible is met. HSA monies can also be used for the balance billed services after the Plan pays coinsurance for covered services.

What happens to money I deposit that isn't spent on medical expenses?

Your pre-tax deposits will continue to roll over from year-to-year and grow tax free! The HSA account is yours and the assets in the account will always belong to you whether you remain employed, take a position with a different company, or retire.

HEALTH SAVINGS ACCOUNTS (HSA's)

This plan is administered by Fidelity



Eligibility

1. Participants must be enrolled in the Qualified High Deductible Plan to be eligible to enroll in the Health Savings Account (HSA).
2. **Participants enrolling in the HSA must spend down any Flexible Spending Account (FSA) balance, if any from the preceding plan year by 12/31. If participants have any remaining FSA balance on the first day of the new year, enrollment and contributions in the HSA cannot begin until May 1st of the new plan year.**

How does the HSA plan work?

- ▶ Participants elect an annual contribution they would like to set aside in the HSA. The institute initiates pre-tax payroll deductions to be deposited in the employees individually owned HSA account.
- ▶ Participants can change their bi-weekly payroll deductions throughout the plan year as they choose!
- ▶ Participants typically use the pre-tax payroll HSA deposits to pay for out-of-pocket medical expenses such as physician visits, lab charges, prescriptions, dental and vision services (for themselves and covered dependents) until the annual deductibles for their Qualified High Deductible Plan are met. Then the QHDP kicks in and pays coinsurance for qualified medical expenses. Plan participants also use HSA monies for balance billed medical expenses.
- ▶ All HSA deposits (and any earnings) that have not been spent for eligible medical expenses roll over into the next Plan year.

For a complete list of eligible expenses please visit the Fidelity Investments web site at <http://www.fidelity.com/atwork>.

Participants use the Fidelity Investments portal to:

- ▶ Check their balance
- ▶ Pay providers
- ▶ Review transactions
- ▶ View insurance claims
- ▶ Invest in mutual funds
- ▶ Submit requests for reimbursement

Employer Matching Contributions

To help offset costs associated with higher deductibles, the Institute offers matching contributions to your Health Savings Account.

- ▶ Employee Only Coverage: dollar for dollar up to \$500 per year
- ▶ Covering Dependents: dollar for dollar up to \$1,000 per year

Maximum Annual Contribution

ACCOUNT	MAXIMUM (PER YEAR)
Health Savings Account (Employee Only QHDP Coverage)	\$4,400
Health Savings Account (Covering one or more dependents on QHDP)	\$8,750
Catch-up Contribution, age 55+	\$1,000

Individuals may be excluded from HSA eligibility if they are:

- ▶ Covered under a spouse's or dependents employer's health plan that is not a Qualified High Deductible Plan.
- ▶ Claimed as a dependent on someone else's taxes.
- ▶ Covered by Medicare (Part A and/or Part B).
- ▶ Covered under a Medical Savings Account (MSA) or Health Reimbursement Arrangement (HRA), unless the coverage under the MSA or HRA is limited to permitted benefits or specific benefits not provided by the Qualified High Deductible Plan.
- ▶ Covered under a Flexible Spending Account. This means that if you have an FSA today, you must spend all of your FSA dollars by December 31, if you want to contribute in a HSA effective January 1.

SUMMARY OF MEDICAL BENEFITS



	PPO GOLD		PPO SILVER		Qualified High Deductible	
	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK
Medical Benefits						
Deductible (Individual/Family)	\$600 / \$1,200	\$1,400 / \$2,800	\$850 / \$1,700	\$1,700 / \$3,400	\$2,250 / \$4,500	\$4,500 / \$9,000
Coinsurance	90%	70%	80%	60%	80%	60%
Maximum Coinsurance Out-of-Pocket Individual/Family (Includes deductibles, office, hospital and prescription copays)	\$3,000 / \$6,000	\$5,000 / \$10,000	\$4,000 / \$8,000	\$6,800 / \$13,600	\$4,500 / \$9,000	\$9,000 / \$18,000
CVS Minute Clinic & Other Participating Retail Clinics	\$5	N/A	\$5	N/A	Deductible then 80%	N/A
PHYSICIAN OFFICE COPAY Participants will pay the family physician copay for in-network PT, OT and Speech Service appointments.	\$20 Family Phys.* \$35 Specialist	Deductible then 70%	\$30 Family Phys.* \$45 Specialist	Deductible then 60%	Deductible then 80%	Deductible then 60%
ROUTINE WELL CHILD CARE AND IMMUNIZATIONS	100%	Deductible then 70%	100%	Deductible then 60%	100%	Deductible then 60%
ROUTINE PREVENTIVE CARE (age 7 - adults)	100%	Deductible then 70%	100%	Deductible then 60%	100%	Deductible then 60%
Inpatient Care	\$200 inpatient copay per admission (maximum 3 per year) + applicable Deductible & Coinsurance				Deductible then 80%	Deductible then 60%
Inpatient/Outpatient Surgery	Deductible then 90%	Deductible then 70%	Deductible then 80%	Deductible then 60%	Deductible then 80%	Deductible then 60%
Diagnostic and X-ray	Deductible then 90%	Deductible then 70%	Deductible then 80%	Deductible then 60%	Deductible then 80%	Deductible then 60%
Emergency Room **	Deductible then 90% after \$50 copay	Deductible then 90% after \$50 copay	Deductible then 80% after \$50 copay	Deductible then 80% after \$50 copay	Deductible then 80%	Deductible then 80%
Mental Health and Chemical Dependency Care*** Inpatient	Deductible then 90%	Deductible then 70%	Deductible then 80%	Deductible then 60%	Deductible then 80%	Deductible then 60%
Outpatient	\$20 copay	Deductible then 70%	\$30 copay	Deductible then 60%	Deductible then 80%	Deductible then 60%
Lifetime maximum	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited

Prescription Drugs Benefits	PPO GOLD (CVS Caremark)	PPO SILVER (CVS Caremark)	Qualified High Deductible (CVS Caremark)
Prescriptions Deductible Retail (generic/preferred/non-preferred) Mail Order (generic/preferred/non-preferred)	\$50 Individual/\$100 Family \$10/\$30/\$50 \$20/\$60/\$100	\$65 Individual/\$130 Family \$13/\$35/\$55 \$26/\$70/\$110	Deductible then 80%
Specialty Rx on Program Drug List** ...if not participating in PrudentRx ...if participating in PrudentRx	30% after deductible \$0	30% after deductible \$0	30% after deductible Not Available

***Mental Health and Substance Abuse inpatient and outpatient services will be treated as any illness.

* Family Physician = Family Practice, Internist, Pediatrician and Gynecologist ** \$50 ER copay waived if admitted applies to Gold and Silver plans only. Note: There is a limit of 30 day supply of prescription at the pharmacy and there is a formulary or preferred list of medications with 3-tier copays. Medical deductibles and coinsurance cross apply in and out of network. Medical deductibles and coinsurance cross apply in and out of network.

** Program Drug Program List may be updated periodically; chart shows 30-day benefit.

IN-NETWORK LAB PROVIDERS

Please note: Employees can go to either Quest Diagnostics or LabCorp for labwork, they are both in-network. Laboratory testing is subject to deductibles.

Quest Diagnostics
www.questdiagnostics.com



Labcorp
www.labcorp.com



In order to provide a comprehensive & cost-effective prescription drug program for you and your family, Kennedy Krieger has contracted through its partnership with CVS to offer the PrudentRx Solution for certain specialty medications. Prudent Rx works in conjunction with your CVS/Caremark pharmacy benefits to save you money. PrudentRx is only available for the PPO Gold and PPO Silver plans.

What is it?

The PrudentRx Solution assists members by helping them enroll in manufacturer copay assistance programs. Specialty medications on the Program Drug List will be subject to a 30% co-insurance, following satisfaction of any applicable deductible. However, if a member is participating in PrudentRx, which includes enrollment in any available manufacturer copay assistance program for their specialty medication, the member will have a \$0 out-of-pocket responsibility for their prescriptions covered under the Solution.

How to Enroll?

If you currently take one or more specialty medications included in the Program Drug List, you will receive a welcome letter from PrudentRx that provides information about the solution as it pertains to your medication. All eligible members must call PrudentRx at the number listed below to register for any manufacturer copay assistance program available for your specialty medication.

If you or a covered family member are not currently taking but will start a new medication covered under the Solution, you can reach out to PrudentRx or they will proactively contact you.

PrudentRx can be reached at **800-237-2767** to address any questions regarding the PrudentRx Solution.

The PrudentRx program does not take the place of CVS/Caremark.



**The PrudentRx Program Drug List may be updated periodically.*

EMPLOYEE MEDICAL CONTRIBUTIONS

12-MONTH EMPLOYEES FULL-TIME AND PART-TIME RATES

Medical Employee Contributions Bi-Weekly Per Pay (26 Pays)	Full-Time Rates (30+ Hours per week)			Part-Time Rates (16-29 Hours per week)		
	PPO GOLD	PPO SILVER	Qualified High Deductible	PPO GOLD	PPO SILVER	Qualified High Deductible
EE Only	\$97.00	\$72.00	\$46.00	\$181.00	\$152.00	\$90.00
EE + Spouse	\$202.00	\$156.00	\$102.00	\$331.00	\$283.00	\$219.00
EE + Child	\$176.00	\$132.00	\$92.00	\$316.00	\$265.00	\$197.00
EE + 2	\$280.00	\$213.00	\$148.00	\$452.00	\$373.00	\$279.00
EE + 3 or more	\$348.00	\$257.00	\$176.00	\$521.00	\$421.00	\$312.00

11-MONTH EMPLOYEES FULL-TIME AND PART-TIME RATES

Medical Employee Contributions Bi-Weekly Per Pay (24 Pays)	Full-Time Rates (30+ Hours per week)			Part-Time Rates (16-29 Hours per week)		
	PPO GOLD	PPO SILVER	Qualified High Deductible	PPO GOLD	PPO SILVER	Qualified High Deductible
EE Only	\$105.08	\$78.00	\$49.83	\$196.08	\$164.67	\$97.50
EE + Spouse	\$218.83	\$169.00	\$110.50	\$358.58	\$306.58	\$237.25
EE + Child	\$190.67	\$143.00	\$99.67	\$342.33	\$287.08	\$213.42
EE + 2	\$303.33	\$230.75	\$160.33	\$489.67	\$404.08	\$302.25
EE + 3 or more	\$377.00	\$278.42	\$190.67	\$564.42	\$456.08	\$338.00

10-MONTH EMPLOYEES FULL-TIME AND PART-TIME RATES

Medical Employee Contributions Bi-Weekly Per Pay (22 Pays)	Full-Time Rates (30+ Hours per week)			Part-Time Rates (16-29 Hours per week)		
	PPO GOLD	PPO SILVER	Qualified High Deductible	PPO GOLD	PPO SILVER	Qualified High Deductible
EE Only	\$114.64	\$85.09	\$54.36	\$213.91	\$179.64	\$106.36
EE + Spouse	\$238.73	\$184.36	\$120.55	\$391.18	\$334.45	\$258.82
EE + Child	\$208.00	\$156.00	\$108.73	\$373.45	\$313.18	\$232.82
EE + 2	\$330.91	\$251.73	\$174.91	\$534.18	\$440.82	\$329.73
EE + 3 or more	\$411.27	\$303.73	\$208.00	\$615.73	\$497.55	\$368.73

* Faculty/Senior Staff budgeted for 16 hours or more per week pay FT rates.

SUMMARY OF VISION BENEFITS

Employees may choose between the Standard Vision Plan or Vision Service Plan (VSP).

Standard Vision Plan

This plan is available at no additional cost to employees that enroll in the PPO Gold or the PPO Silver medical plans. This is a reimbursement plan. Employees may go to any provider of their choice and there is no vision insurance card needed. The vision claim form is on the HR intranet page.

STANDARD VISION PLAN SERVICES	BENEFITS
Vision Exams	100% reimbursement up to \$100 every other year
Frames, Lenses and/or Contacts	100% reimbursement up to \$150 every other year.
Per pay Premium	\$0-Included in medical plan premiums

Vision Service Plan (VSP)

Employees have the option to enroll in a vision plan with significantly enhanced benefit coverage. **This plan is administered through Vision Service Plan (VSP)** and requires a voluntary pre-tax payroll deduction. Similar to a medical plan, enrolled participants can choose in or out of network providers. Employees and Senior Staff/Faculty must be budgeted 16 or more hours per week to be eligible for the plan, and are not required to be enrolled in any of the medical plans. There is no vision insurance card needed.



VSP VISION PLAN SERVICES	IN-NETWORK	OUT-OF-NETWORK
Benefit Frequency: Includes examinations, lenses, frames and contact lenses.	12 Months	12 Months
Routine Eye Exam	\$10 Copay	Up to \$71 Allowance
Frames	\$200 allowance then 20% Discount Frames at Costco will have \$110 allowance	\$70 Allowance
Base Lenses		
Single Vision Lens	\$25 Copay	\$32 Allowance
Bifocal Lens	\$25 Copay	\$50 Allowance
Trifocal Lens	\$25 Copay	\$65 Allowance
Contact Lenses		
Medically Necessary	\$25 Copay	\$322 Allowance
Disposable	\$130 Allowance	\$115 Allowance
Conventional	\$130 Allowance	\$115 Allowance

With VSP LightCare, you can use your frame and lens benefit to get non-prescription eyewear such as sunglasses or blue light filtering glasses – from your VSP network doctor.

EMPLOYEE CONTRIBUTIONS FOR VSP

Employee contributions are bi-weekly per pay

	12 MONTH EMPLOYEES	11 MONTH EMPLOYEES	10 MONTH EMPLOYEES
EE Only	\$4.15	\$4.50	\$4.90
EE + Spouse	\$9.70	\$10.51	\$11.46
EE + Child	\$9.11	\$9.87	\$10.77
EE + 2	\$9.93	\$10.76	\$11.73
Employee + 3 or more	\$14.64	\$15.86	\$17.30

SUMMARY OF DENTAL BENEFITS



This plan is administered by Delta Dental

We recognize that many factors affect the choice of a dentist and therefore employees have an option to choose a dentist from the Delta Dental PPO Participating Dentist (PPO), Delta Dental Premier Participating Dentist (Premier), and Non-Participating Dentist. This assures that you have full access to the dental treatment you need from the dental office of your choice. Your total out of pocket payment is the least if you go to a Delta (PPO) dentist, is more if you go to a Delta Premier dentist and will likely be the highest if you go to a non-participating dentist. Payment by Delta Dental for any single procedure that is a covered service will be made upon completion of the procedure. Payment for care is applied to the calendar year deductible and maximum benefit based on the date of service. After you have satisfied your deductible requirement, Delta Dental will provide payment for covered services at the percentage indicated in the Benefit Summary Chart, up to the maximum for each enrollee in a calendar year.



A List of Delta Dental Participating Dentists May Be Obtained By:

Visiting the Delta Dental Web site at deltadentalins.com, or calling Delta Dental directly at 1-800-932-0783. You can also check your claim status on the Delta Dental website.

	GOLD DENTAL PLAN		SILVER DENTAL PLAN	
	Delta PPO/ Delta Premier	Out-of-Network	Delta PPO/ Delta Premier	Out-of-Network
Deductible	\$70/person; \$210/family	\$70/person; \$210/family	\$70/person; \$210/family	\$70/person; \$210/family
Plan Payment after Deductible				
Diagnostic (includes exams, x-rays) NOTE: no more than 2 in a calendar year period)	100% Not subject to deductible	100% Not subject to deductible	100% Not subject to deductible	100% Not subject to deductible
Preventive (includes cleaning twice in a calendar year period, fluoride treatments to age 19, sealants to age 19)	100% Not subject to deductible (3 cleanings)	100% Not subject to deductible (3 cleanings)	100% Not subject to deductible (2 cleanings)	100% Not subject to deductible (2 cleanings)
Basic Restorative & Oral Surgery (includes amalgam and composite fillings)	80% Subject to deductible	80% of MPA* Subject to deductible	80% Subject to deductible	80% of MPA* Subject to deductible
Endodontic/Periodontic	80% Subject to deductible	80% of MPA* Subject to deductible	50% Subject to deductible	50% of MPA* Subject to deductible
Prosthodontics Procedures for replacement of missing teeth by construction or repair of bridges and partial or complete dentures; implants surgical placement and removal; implant supported prosthetics, including repair and replantation	50% Subject to deductible	50% of MPA* Subject to deductible	50% Subject to deductible	50% Subject to deductible
Major Restorative (includes crowns, inlays)	50% Subject to deductible	50% of MPA* Subject to deductible	50% Subject to deductible	50% of MPA* Subject to deductible
Calendar Year Maximum (Diagnostic/Preventive/Basic)	\$2,000 per person	\$1,500 per person	\$2,000 per person	\$1,500 per person
Orthodontia Benefit (eligible dependents up to age 19)	50%	50% of MPA*	50%	50% of MPA*
Adult Orthodontia (eligible employees, their spouses and dependents age 20-26)	50%	50% of MPA*	Not covered	Not covered
Orthodontia Lifetime Maximum	\$2,000	\$2,000	\$2,000	\$2,000

Note: If the total charge for a treatment plan is expected to exceed \$300, pre-determination is a condition of approval of the charges for payment. The dentist must submit the claim form in advance of performing the services. *All employees are responsible for charges above maximum plan allowance.

EMPLOYEE DENTAL CONTRIBUTIONS

12-MONTH EMPLOYEES

*Dental Employee Contributions Bi-Weekly Per Pay (26 Pays)	Full-Time Rates (30+ Hours per week)	
	PPO GOLD	PPO SILVER
EE Only	\$11.00	\$8.00
EE + Spouse	\$19.00	\$14.00
EE + Child	\$15.00	\$12.00
EE + 2	\$27.00	\$21.00
Employee + 3 or more	\$33.00	\$26.00

Part-Time Rates (16-29 Hours per week)	
PPO GOLD	PPO SILVER
\$16.00	\$12.00
\$27.00	\$20.00
\$21.00	\$16.00
\$37.00	\$29.00
\$47.00	\$37.00

11-MONTH EMPLOYEES

*Dental Employee Contributions Bi-Weekly Per Pay (24 Pays)	Full-Time Rates (30+ Hours per week)	
	PPO GOLD	PPO SILVER
EE Only	\$11.92	\$8.67
EE + Spouse	\$20.58	\$15.17
EE + Child	\$16.25	\$13.00
EE + 2	\$29.25	\$22.75
Employee + 3 or more	\$35.75	\$28.17

Part-Time Rates (16-29 Hours per week)	
PPO GOLD	PPO SILVER
\$17.33	\$13.00
\$29.25	\$21.67
\$22.75	\$17.33
\$40.08	\$31.42
\$50.92	\$40.08

10-MONTH EMPLOYEES

*Dental Employee Contributions Bi-Weekly Per Pay (22 Pays)	Full-Time Rates (30+ Hours per week)	
	PPO GOLD	PPO SILVER
EE Only	\$13.00	\$9.45
EE + Spouse	\$22.45	\$16.55
EE + Child	\$17.73	\$14.18
EE + 2	\$31.91	\$24.82
Employee + 3 or more	\$39.00	\$30.73

Part-Time Rates (16-29 Hours per week)	
PPO GOLD	PPO SILVER
\$18.91	\$14.18
\$31.91	\$23.64
\$24.82	\$18.91
\$43.73	\$34.27
\$55.55	\$43.73

VOLUNTARY BENEFIT OPTIONS

Eligibility

Staff budgeted 30 hours per week and Faculty/Senior Staff budgeted 20 hours per week.



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

This plan is administered by the Hartford

Life insurance needs can vary greatly from person to person. If you're single, you may not need a lot of coverage. If you have a family you may need more insurance in order to provide the financial stability your family requires in the event of your death or the death of your spouse (or even a child). The Institute understands this and offers you many options to choose from so that you can tailor your insurance needs to match your personal situation.

Basic Life and AD&D

The Kennedy Krieger Institute provides 1.5 times salary (up to \$300,000 maximum) in Basic Life and Basic AD&D coverage to all regular employees who are budgeted to work a minimum of 30 hours per week. The imputed cost of coverage in excess of \$50,000 is subject to Social Security and Medicare Taxes and therefore reported on the employee's W-2. Don't forget to update your life insurance beneficiaries through Navigator. From your dashboard click on *My Profile and Benefits > Benefits > View/Update Life Insurance Beneficiaries*.

****Please note: Basic and Supplemental Life Plan coverage will be decreased by 35% the first of the next calendar year that you attain 70 and by 50% when you attain age 75.**

Supplemental Life and AD&D

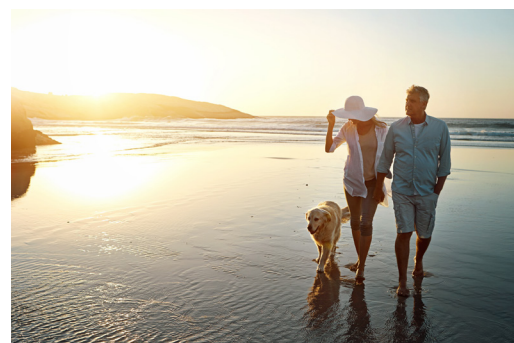
You also have the option of purchasing additional Life and AD&D Insurance if you wish to supplement the Institute-provided benefit. You may purchase an additional 1, 2 or 3 times your annual salary (up to \$500,000 maximum).

Evidence of Insurability will be required anytime you elect supplemental life insurance after your initial enrollment opportunity, if you increase the amount of life insurance, and for amounts over \$200,000. The cost for Supplemental Life and AD&D

Insurance is based on your age and the amount of coverage you elect, and it is paid entirely by you on an after-tax basis. A Human Resources Representative can help you calculate the cost of the coverage. You may also refer to the rate chart below for the cost of this coverage.

Participants losing employee or dependent life insurance coverage may be eligible to convert or port their coverage. Contact benefits@kennedykrieger.org for more information.

SUPPLEMENTAL LIFE AND AD&D INSURANCE RATES	
AGE AS OF 1/1/2026	RATE PER \$1,000 OF COVERAGE
>25	\$0.07
25-29	\$0.08
30-34	\$0.10
35-39	\$0.11
40-44	\$0.17
45-49	\$0.25
50-54	\$0.43
55-59	\$0.69
60-64	\$0.88
65-69	\$1.48
*70 or older	\$3.96



VOLUNTARY BENEFIT OPTIONS

Dependent Life

Employees scheduled to work 30+ hours per week have the option of purchasing Dependent Life Insurance for your spouse and/or your child(ren). You may elect to purchase up to an additional \$50,000 of Life Insurance for your spouse (in increments of \$10,000) and up to an additional \$10,000 of Life Insurance for your children (in increments of \$2,000).



Evidence of Insurability will be required anytime you elect Spouse Life Insurance after your initial enrollment opportunity, increase the amount and for amounts of Spouse Life Insurance over \$30,000.

The cost for this coverage is paid for entirely by you, it is on an after-tax basis, and it can be calculated by a Human Resources Representative. You may also refer to the charts below for the cost of this coverage.

SUPPLEMENTAL SPOUSE LIFE INSURANCE RATES						
SPOUSE AGE AS OF 1/1/2026	MONTHLY RATE PER \$10,000	\$10,000 per pay period	\$20,000 per pay period	\$30,000 per pay period	\$40,000 per pay period	\$50,000 per pay period
> 25	\$0.50	\$0.23	\$0.46	\$0.69	\$0.92	\$1.16
25-29	\$0.60	\$0.28	\$0.55	\$0.83	\$1.11	\$1.39
30-34	\$0.80	\$0.37	\$0.74	\$1.11	\$1.48	\$1.85
35-39	\$0.90	\$0.42	\$0.83	\$1.25	\$1.66	\$2.08
40-44	\$1.50	\$0.69	\$1.38	\$2.08	\$2.77	\$3.46
45-49	\$2.30	\$1.06	\$2.12	\$3.19	\$4.25	\$5.31
50-54	\$4.10	\$1.89	\$3.78	\$5.68	\$7.57	\$9.46
55-59	\$6.70	\$3.09	\$6.18	\$9.28	\$12.37	\$15.46
60-64	\$8.60	\$3.97	\$7.94	\$11.91	\$15.88	\$19.85
65-69	\$14.60	\$6.74	\$13.48	\$20.21	\$26.95	\$33.69

****Please note: Spouse Life Plan coverage will be decreased by 35% the first of the next calendar year that the spouse attains age 70 and by 50% when they attain age 75.**

*SPOUSE AGE AS OF 1/1/2026	MONTHLY RATE PER \$10,000	\$6,500 PER PAY PERIOD	\$13,000 PER PAY PERIOD	\$19,500 PER PAY PERIOD	\$26,000 PER PAY PERIOD	\$32,500 PER PAY PERIOD
70-74	\$39.40	\$11.82	\$23.64	\$35.46	\$47.28	\$59.10
*SPOUSE AGE AS OF 1/1/2026	MONTHLY RATE PER \$10,000	\$5,000 PER PAY PERIOD	\$10,000 PER PAY PERIOD	\$15,000 PER PAY PERIOD	\$20,000 PER PAY PERIOD	\$25,000 PER PAY PERIOD
75 OR MORE	\$39.40	\$9.09	\$18.19	\$27.28	\$36.37	\$45.46

SUPPLEMENTAL CHILD LIFE INSURANCE RATES				
This benefit applies to all dependent children from age 6 months to age 26.				
PER PAY PERIOD DEDUCTION				
\$2,000	\$4,000	\$6,000	\$8,000	\$10,000
\$0.10	\$0.20	\$0.31	\$0.41	\$0.51

VOLUNTARY BENEFIT OPTIONS



Accident Insurance

ELIGIBILITY

All Staff, Faculty/Senior Staff budgeted 16 hours per week. You have the opportunity to enroll in **Accident insurance for you, your spouse and/or child(ren) with no medical questions asked.** \$10,000 in employee coverage, Dependent children automatically receive 50% of the \$10,000 and covered spouses receive \$5,000 in coverage. Employee must be enrolled in order for spouse to be enrolled.

You have the opportunity to enroll in **Accident insurance for you, your spouse and/or child(ren) with no medical questions asked.**

WHAT IS IT?

With Accident insurance, you'll receive payment(s) associated with a covered injury and related services. You can use the payment in any way you choose – from expenses not covered by your medical plan to day-to-day costs of living such as the mortgage or your utility bills.

Accident insurance provides benefits for covered accidental injuries, related services and treatments.

Examples include:

- Diagnostic exams and other emergency services
- Initial and follow-up physician visits
- Hospital admission and confinement
- Follow-up/recovery services, including physical therapy and chiropractic care
- \$50 Health Screen Benefit payable once per year per covered family member, 25 health screens are covered

WHY DO I NEED IT?

An accident can happen to anyone, and recovery can be costly. Your medical insurance may pick up most of the tab, but leave you with out-of-pocket expenses that add up quickly. Accident insurance can help ease the unplanned financial burden by complementing other insurance you may have, including medical and disability coverage. As medical costs continue to rise, this additional layer of financial protection may make a difference at a time when you and your family need it most.

ACCIDENT INSURANCE RATES BI-WEEKLY - 26 PAYS:

Employee Only	Employee & Spouse	Employee & Child(ren)	Employee & Family
\$3.40	\$5.37	\$5.67	\$8.93



Wellness Benefit

This benefit (for either Accident or Critical Illness) can pay \$50 per calendar year, per insured individual, if a covered health screening test is performed, including blood tests, stress tests, colonoscopies, mammograms and chest x-rays. For more information please call The Hartford at 1-800-523-2233.



Critical Illness

ELIGIBILITY

All Staff, Faculty/Senior Staff budgeted 16 hours per week. You have the opportunity to enroll in **Critical Illness insurance for you, your spouse and/or chil(ren) with no medical questions asked.**

\$10,000 in employee coverage, Dependent children automatically receive 50% of the \$10,000 and covered spouses receive \$5,000 in coverage. Employee must be enrolled in order for spouse to be enrolled.

WHAT IS IT?

- With Critical Illness insurance, you'll receive a lump-sum payment when a covered illness is diagnosed. If a previously covered illness returns, and/or you're diagnosed with an additional covered illness, benefits remain payable up to the plan benefit maximum for as long as you are insured under the policy (subject to plan terms and conditions). Your plan includes a \$50 Health Screen Benefit payable once per year per covered family member. You can use the payment in any way you choose.

Expenses not covered by your medical insurance

- Deductibles and coinsurance
- Caregiver expenses
- Travel to and from treatment centers
- Extended rehabilitation needs
- Child care
- Day-to-day living expenses

WHY DO I NEED IT?

A major illness – such as cancer, a heart attack or stroke – can leave you emotionally, physically and financially overwhelmed. Critical Illness insurance can help relieve the financial impact of an illness so you can focus on recovery. Critical Illness insurance can enhance your traditional medical plan. When combined with accident or disability insurance, it can also help ensure that you'll be better prepared to cover out-of-pocket expenses in the event of a serious illness.

CRITICAL INSURANCE RATES BI-WEEKLY - 26 PAYS:

Attained Age Non-Tobacco Biweekly Premium Rates for \$10,000 Coverage Amount			Attained Age Tobacco Biweekly Premium Rates for \$10,000 Coverage Amount		
Age	Employee (Includes Child(ren))	Family (Includes spouse)	Age	Employee (Includes Child(ren))	Family (Includes spouse)
18-24	\$1.13	\$2.05	18-24	\$1.21	\$2.18
25-29	\$1.46	\$2.55	25-29	\$1.63	\$2.82
30-34	\$1.64	\$2.84	30-34	\$1.94	\$3.30
35-39	\$2.02	\$3.39	35-39	\$2.57	\$4.26
40-44	\$2.70	\$4.43	40-44	\$3.79	\$6.16
45-49	\$3.97	\$6.40	45-49	\$6.29	\$10.03
50-54	\$5.35	\$8.54	50-54	\$9.29	\$14.67
55-59	\$7.18	\$11.39	55-59	\$13.37	\$20.98
60-64	\$10.10	\$15.90	60-64	\$19.97	\$31.17
65-69	\$13.99	\$21.82	65-69	\$29.41	\$45.60
70-74	\$19.22	\$29.83	70-74	\$39.75	\$61.83
75-79	\$25.50	\$39.33	75-79	\$47.67	\$73.78
80+	\$30.88	\$47.49	80+	\$54.18	\$83.85

VOLUNTARY BENEFIT OPTIONS

Permanent Life Insurance with Long Term Care



ELIGIBILITY

All Staff, Faculty/Sr. Staff budgeted 16 hours per week. **You have the opportunity to enroll in Guaranteed Issue Permanent Life Insurance with no medical questions asked.**

WHAT IS IT?

Transamerica Permanent Life Insurance with Long Term Care is a guaranteed issue life insurance policy. This means that there are no medical questions asked, and no blood work or medical exams required. Transamerica Permanent Life Insurance builds cash value tax-deferred with a guaranteed interest rate. The cash can be borrowed against, and your premium will remain the same for the lifetime of your policy.

Transamerica Permanent Life Insurance includes benefits such as:

- **Guaranteed Interest Rate of 3%**
 - Currently earning 5.25%.
- **Long Term Care Living Benefit Rider**
 - 4% monthly for home or facility.
- **Accelerated Death Benefit for Terminal Condition**
 - Living benefit advance of up to 75% of policy.
- **Waiver of Premium for Layoff and Strike**
 - Protects against lapse for up to 6 months.
- **Chronic Condition Rider**
 - Provides an accelerated death benefit for chronic conditions if someone needs assistance with at least 2 or more Activities of Daily Living (ADLs).

WHY DO I NEED IT?

Transamerica Guaranteed Issue Permanent Life Insurance is available to all employees, with no medical questions asked. While for most life insurance policies, medical conditions and one's overall health can affect how much life insurance they can receive and the premium they will pay, Transamerica Permanent Life Insurance does not. Premiums are based solely on age and smoker or non-smoker status.

If an employee is diagnosed with a qualified condition, having the Chronic Condition Rider on their life insurance policy can help provide income to cover living and care expenses by accelerating the death benefit. It can be used to pay for financial needs such as mortgage, debt, or any care provided by a family member or facility. This simple action can help take the caregiving burden off of your employees' loved ones.

If you are interested and would like to learn more, receive a quote, or get enrolled in your Permanent Life Insurance with Long Term Care policy, **contact William Fedo at the MWE Partnership for assistance!** OR **scan the QR code**/follow the link below to schedule a virtual 1-to-1 meeting with William Fedo!

WILLIAM FEDO

(443)-863-6504

william.fedo@mwepartnership.com



<https://mwe.mobi/WillFedo>

WORK/LIFE AND ENGAGEMENT

Bank of America

Visit <https://go.bofa.com/KennedyKriegerInstitute> to learn more about special banking benefits from Bank of America

Brick Bodies and Cooley Center

The Institute has a partnership with Brick Bodies and the Denton A. Cooley Center (JHU) to provide discounted rates for our employees. For membership and rate information please reach out directly and let them know you are a Kennedy employee.

Computer Purchase Program

The Institute provides an interest free loan for up to 80% of the purchase price of new computer equipment. For more information check out our Job Perks page on the Beacon.

Johns Hopkins Federal Credit Union

All Kennedy Krieger Institute employees are eligible for all Johns Hopkins Credit Union benefits. For more information, contact the Credit Union at 1-410-534-4500 or visit www.jhfcu.org.

Kennedy Krieger Perks Site

It's employees such as yourself that make our success possible. We want to express our appreciation for your ongoing commitment by bringing you and yours this exciting employee benefit filled with everyday discount offerings throughout the community and across the nation.

FREE and exclusive discounts only available to our Kennedy Krieger Institute staff. Save on thousands of national and local discounts on things you already know and love.

Getting started is easy. Begin searching and saving today:

1. Log in to kennedykrieger.perksconnection.com
2. Activate your account
3. Browse deals and start saving!

Liberty Mutual Insurance

All Kennedy Krieger Institute employees are eligible to receive special group rates on automobile and home insurance with the option of payroll deductions. Employees can contact 1-800-699-5298 or visit www.libertymutual.com for more information or to receive a quote!

Liberty Mutual Pet Insurance

Pets are like family. Pet insurance can help your pet get the best veterinary care available when

they need it by reducing the financial burden of unexpected medical costs due to illness or injuries. Employees could save an extra 10%. Fetch your quote at pet.libertymutual.com/perksconnect OR call 844-250-9199

Live Near Your Work

The Live Near Your Work Program enables eligible Kennedy Krieger Institute employees to apply for a \$12,500 (\$10,000 from the Institute/\$2,500 from Baltimore City Housing) grant for down payment or closing costs associated with purchasing a home anywhere in Baltimore City. Please refer to the **Live Near Your Work (LNYW)** page on the Beacon for more information. **Please note: In order to qualify for the grant you must complete a housing counseling session prior to submitting a contract.**

MTA Pass

Kennedy Krieger Institute subsidizes MTA and MARC passes for active employees only. The MTA pass covers unlimited travel on MTA Bus, Light Rail and Metro Subway. Contact Facilities for more information. transportation@kennedykrieger.org

Tickets At Work

All employees are eligible for exclusive employee discounts and special offers to various theme parks, resorts, concerts and other entertainment venues. For more information, please visit <http://www.Ticketsatwork.com> and create an account. Use company code KENNEDYKRIEGER.

Travel Assistance

Travel Assistance is a valuable travel service brought to you through The Hartford for Institute employees working 30 or more hours per week. Help for travel emergencies for you and your dependents is available when 100 miles or more away from your primary home. Call 1-800-243-6108. Travel Assistance Identification number: GLD-09012

Truist (formerly Suntrust)

To open an account or explore the suite of benefits Truist offers, visit [@Work Code: 0036496](http://www.truist.com/atwork)

Will Services

Estate Guidance Will Service is brought to you through The Hartford for all active Kennedy Krieger Institute employees. For more information please visit www.estateguidance.com/wills. Use the code WILLHLF.

GLOSSARY OF TERMS

Claims Administrator: Any entity that recommends or determines to pay claims to enrollees, physicians, hospitals or others on behalf of the health benefit plan. Our medical and standard vision plan Claims Administrator is CareFirst BlueCross BlueShield. CVS Caremark is the prescription Claims Administrator, Vision Service Plan (VSP) is our vision Claims Administrator, Delta Dental is our dental Claims Administrator, WEX Benefits is our FSA Claims Administrator and COBRA Administrator, and Fidelity Investments is our HSA Claims Administrator.

Coinsurance: The insured person and the insurer share the hospital and medical expenses in a specified ratio (e.g., 90%:10% or 80%:20%) after the deductible is met.

Copay: The amount you pay for in network office visits or prescription drugs under the Gold or Silver plan.

Covered Expenses: Medically necessary services, supplies or treatments that are recommended or provided by a physician, professional provider or covered facility for the treatment of an illness or injury.

Deductible: A fixed amount of health care dollars, which an individual must pay before health benefits are reimbursed.

Qualified High Deductible Plan Only; Deductibles and Out of Pocket Helpful Information for other than individual coverage.

- ▶ The entire Family Deductible must be met before benefits begin to pay out for ANY family member.
- ▶ The entire Family Out of pocket Maximum must be met before the plan pays in full for ANY family member.

Dependent Eligibility:

- ▶ **Legal Spouse** - The spouse of the *employee* under a legally valid existing marriage with a person of either the same or the opposite sex, unless court ordered separation exists.
- ▶ **Your Children** - The *employee's* natural child, stepchild, legally adopted child and a child for whom the *employee* or covered spouse has been appointed legal guardian, provided: The child must be less than 26 years of age regardless of whether tax dependent, student, married or residing with employee.
- ▶ An eligible child shall also include any other child of an *employee* or their spouse who is recognized in a Qualified Medical Child Support Order (QMCSO) or National Medical Support Notice (NMSN) which has been issued by any court judgment, decree, or order as being entitled to enrollment for coverage under this plan, even if the child is not residing in the *employee's* household. The child is under age 26 and is not eligible for coverage under an employer-sponsored health plan. The dependent can be married, but his/her spouse and children do not qualify.
- ▶ A child who is unmarried, incapable of self-sustaining employment, and dependent upon the *employee* for support due to mental and/or physical disability, and who was covered under the Plan Prior to reaching the maximum age limit or due to other loss of *dependent's* eligibility and who lives with the *employee*, will remain eligible for coverage under the Plan beyond the date coverage would otherwise be lost.

Emergency: The sudden onset of an illness or injury where the symptoms are of such severity that the absence of immediate medical attention could reasonably result in placing the covered person's life in jeopardy or causing other serious medical consequences.

Maximum Co-Insurance Out of Pocket: After the covered person has incurred an amount equal to the out of pocket expense limit, the Plan will begin to pay 100% for covered expenses for the remainder of the calendar year. Included in the Maximum Out of Pocket amount is coinsurance, all co-pays (office, hospital and prescription copays) and deductibles.

Preferred Provider Organization (PPO): A network of medical providers (hospitals, physicians and other healthcare providers) who agree to reduce their fees in exchange for being part of the preferred network. The CareFirst network is your PPO provider.

- ▶ Choice of receiving higher benefits when using a preferred provider or lower benefits when using a non-preferred provider.
- ▶ Pay an annual calendar year deductible for most services, then co-insurance.
- ▶ Pay co-pay for physician office visits.
- ▶ No claim form to file in-network.
- ▶ Can go to specialist without referral.

Usual, Customary and Reasonable (UCR): The UCR is determined from a statistical review and analysis of the charges for a given procedure in a given zip code area and is used to determine the maximum benefit for out-of network claims.

PLEASE NOTE: Every effort has been made to ensure that this benefit guide is as complete and accurate possible. However, should a conflict arise between this booklet and any plan it describes, the terms of the applicable plan document will govern.



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Human Resources Department
707 N. Broadway
Baltimore, MD 21205
1-443-923-5800
1-443-923-5805 - fax
www.kennedykrieger.org
benefits@kennedykrieger.org