2026

Employee Benefits for H2 Health



Welcome to your Benefits at a Glance Overview

Employee Eligibility

Benefits are available to all full-time benefit eligible employees working 35+ hours per week. Employees become eligible on the first day of the month, following 30 days of employment. Employees will be responsible for enrollment online and enrollment must be completed within 30 days of employment.

Benefits Offered

H2 Health is committed to helping you and your dependents maintain your health and wellness by providing you with access to the highest levels of care. We offer you a choice of five medical plan options for 2026:

- SmartCare RBP Plan
- Classic EPO
- Premier PPO
- SmartCare HSA
- Classic HSA

SmartCare RBP and SmartCare HSA: Medical Insurance coverage is administered through HealthScope Benefits and uses ClaimDOC for Member and Provider Services.

Classic EPO, Premier PPO, and Classic HSA: Medical Insurance coverage is administered through UMR and utilizes the UnitedHealthcare network of providers.

The **SmartCare HSA and Classic HSA** plans have the advantage of allowing you to contribute to a Health Savings Account (HSA). See Page 6 for more information.

Please see pages 2 - 3 for the Medical Plan Comparison table for details on coverage, deductibles, max out of pocket, co-pays, prescription coverage, etc. All plans also offer Telehealth through Teladoc.

Life insurance, Short- and Long-Term Disability plans are offered through Lincoln. Dental is offered through Delta Dental and Vision is offered through EyeMed.

Other benefits offered include Accident, Critical Illness, Hospital Indemnity, Legal & ID Theft Protection, Pet Insurance, Flexible Spending Accounts, EAP, Corporate Discount Program and 401k.

H2 HEALTH

Medical Benefits Overview

H2 Health offers a choice of 5 medical plans: The SmartCare plans are Reference Based Pricing (RBP) plans are through HealthScope/ClaimDOC, The "traditional" plans through UMR (United Healthcare network), and 2 HDHP HSA compatible plans (see next page). The chart below provides a brief summary of some common services. **To determine the best plan for you and your family: consider 1) cost (per paycheck deduction and cost of care/plan benefits), 2) the doctors and facilities you choose to use and 3) when services are needed (timeframe & urgency).**

Benefits Coverage	SmartCare RBP	Classic EPO	Premier PPO
Administrator	HealthScope	UMR	UMR
Member & Provider Services	ClaimDOC	UMR	UMR
Network	N/A	United Healthcare Choice Plus Network	United Healthcare Choice Plus Network
Annual Deductible (DED) & Coinsurance			
Individual	$4,500	$5,300	$1,300
Family	$9,000	$10,600	$2,600
Coinsurance (Member Pays) after DED	0%	20%	10%
Maximum Out-of-Pocket			
Individual	$5,200	$6,000	$4,800
Family	$10,400	$12,000	$9,600
Office Visits / Telehealth			
Primary Care	$40 copay	$40 copay	$20 copay
Specialty Care	$125 copay	$125 copay	$60 copay
Telehealth (PCP / Specialty)	$40 / $125	$40 / $125	$20 / $60
Teladoc (Primary Care)	PCP: $0; $40 copay for dermatology	PCP: $0; $40 copay for dermatology	PCP: $0; $40 copay for dermatology
Preventive Care			
Adult Periodic Exams	Covered 100%	Covered 100%	Covered 100%
Well-Child Care	Covered 100%	Covered 100%	Covered 100%
Diagnostic Services			
Labs *(Doctor's Office / Independent Facility / Hospital)* X-rays *(Doctor's Office / Independent Facility / Hospital)*	$5 copay / $5 after DED / 100% covered after DED	$5 copay / $5 after DED / 100% covered after DED	$0 copay / DED plus coinsurance / DED plus coinsurance
Complex Diagnostic (MRI, CT, etc.) *(Doctor's Office / Independent Facility / Hospital)*	$300 after DED is met	$300 after DED is met plus coinsurance	After DED is met, plus coinsurance
Facility Services			
Urgent Care Facility	$125 copay	$125 copay	$50 copay
Emergency Room Facility Charges	$500 after DED is met	$500 after DED is met plus coinsurance	$500 copay
Inpatient Facility Charges	$600 after DED is met	$600 after DED is met plus coinsurance	After DED is met, plus coinsurance
Outpatient Facility and Surgical Charges	$400 after DED is met	$400 after DED is met plus coinsurance	
Prescription Coverage			
Drug Tier (Retail 30-day supply)	$10 / $100 / 100% covered after DED is met	$10 / $100 / 100% covered after DED is met	$10 / $45 / $80 / 30% to max $250
Out-of-Network (see plan documents for additional details)			
Deductible (Individual / Family)	N/A	Not Covered	$2,600 / $5,200
Maximum Out of Pocket (Individual / Family)			$9,600 / $19,200
Coinsurance			50%
Employee Cost Per Pay Period (Semi-Monthly)			
Employee Only	$46.79	$90.85	$154.62
Employee + Spouse	$166.61	$274.34	$433.16
Employee + Child(ren)	$115.70	$176.88	$270.13
Employee + Family	$202.60	$330.29	$513.78

*If using an Out of Network Provider, you may be balanced bill for amounts over allowable charges.

Medical Benefits Overview

H2 Health offers a choice of 2 HSA compatible HDHP Plans. These plans offer you the ability to contribute to a Health Savings Account (HSA). You will need to pay for out of pocket for most services until the deductible is met.

Benefits Coverage	SmartCare HSA	Classic HSA
Administrator	HealthScope	UMR
Member & Provider Services	ClaimDOC	UMR
Network	N/A	United Healthcare Choice Plus Network
Annual Deductible (DED) & Coinsurance		
Individual	$3,000	$4,000
Family	$6,000	$8,000
Coinsurance (Member Pays) after DED	20%	20%
Maximum Out-of-Pocket		
Individual	$6,000	$8,000
Family	$12,000	$16,000
Office Visits / Telehealth		
Primary Care	Coinsurance after DED	Coinsurance after DED
Specialty Care	Coinsurance after DED	Coinsurance after DED
Telehealth (PCP / Specialty)	$0 / Coinsurance after DED	$0 / Coinsurance after DED
Teladoc (Primary Care)	Coinsurance after DED	Coinsurance after DED
Preventive Care		
Adult Periodic Exams	Covered 100%	Covered 100%
Well-Child Care	Covered 100%	Covered 100%
Diagnostic Services		
Labs *(Doctor's Office / Independent Facility / Hospital)*	Coinsurance after DED	Coinsurance after DED
X-rays *(Doctor's Office / Independent Facility / Hospital)*	Coinsurance after DED	Coinsurance after DED
Complex Diagnostic (MRI, CT, etc.) *(Doctor's Office / Independent Facility / Hospital)*	Coinsurance after DED	Coinsurance after DED
Facility Services		
Urgent Care Facility	Coinsurance after DED	Coinsurance after DED
Emergency Room Facility Charges	Coinsurance after DED	Coinsurance after DED
Inpatient Facility Charges	Coinsurance after DED	Coinsurance after DED
Outpatient Facility and Surgical Charges	Coinsurance after DED	Coinsurance after DED
Prescription Coverage		
Drug Tier (Retail 30-day supply)	Coinsurance after DED	Coinsurance after DED
Out-of-Network (see plan documents for additional details)		
Deductible (Individual / Family)	N/A	Not Covered
Maximum Out of Pocket (Individual / Family)		
Coinsurance		
Employee Cost Per Pay Period (Semi-Monthly)		
Employee Only	$30.00	$75.00
Employee + Spouse	$140.11	$225.00
Employee + Child(ren)	$100.18	$150.00
Employee + Family	$175.41	$285.00

Employee & Family Therapy Benefits at H2 Health/GSR Clinics

As an employee of H2 Health, you have access to therapy services at your local H2 Clinic at **no out-of-pocket cost to you**! Review the chart and let our HR department know if you have any questions on how to access these services.

Employee with H2 Medical Plan	• $0 copay; No out-of-pocket responsibility for employee
Employee NOT on H2 Medical Plan *(non-Medicare/Medicaid)*	• $0 copay; No out-of-pocket responsibility for employee • H2 Health will bill your insurance company separately.
Employee Family Member with H2 Medical Plan at an H2 Health Clinic	• $30 copay for each date of service per discipline
Employee Family Member NOT on H2 Medical Plan	• Copay, Out of Pocket, and Billing as usual per their medical plan







Dental

Benefits Coverage	Base Plan		Buy-Up Plan	
	In-Network	Out of Network	In-Network	Out of Network
Annual Deductible – Waived for Preventive Services				
Individual	$50		$50	
Family	$150		$150	
Annual Maximum				
Per Person / Family	$1,000		$2,000	
Preventive Exams, Cleanings, X-Rays	100%		100%	
Basic Fillings, Root Canals Periodontic, Extractions	50% After Deductible		80% After Deductible	
Major Crowns, Bridges, Dentures, Implants	50% After Deductible		50% After Deductible	
Orthodontia				
Benefit Percentage	Not Covered		50%	
Eligible Members	N/A		Children Only to Age 19	
Lifetime Maximum	N/A		$1,000	
Employee Cost Per Pay Period (Semi-Monthly)				
Employee	$15.31		$19.27	
Employee & Spouse	$27.94		$35.56	
Employee & Child(ren)	$35.74		$43.84	
Employee & Family	$53.92		$66.93	

Vision

Benefits Coverage	Vision		
	Plus Providers	In-Network	Out of Network
Benefit Frequency			
Exams	Once every 12 months		
Lenses/Contacts	Once every 12 months		
Frames	Once every 12 months		
Benefit Coverage			
Exams	$0 copay	$10 copay	Up to $40
Lenses Single Vision Bifocal Trifocal / Lenticular	$25 copay	$25 copay	Up to $30 Up to $50 Up to $70
Frames	Up to $180 allowance, 20% off balance	Up to $130 allowance, 20% off balance	Up to $65
Contacts Conventional & Disposable Medically Necessary	Up to $180, 15% off balance Up to $180 $0 Paid in full	Up to $130 allowance, 15% off balance Up to $130 $0 Paid in full	Up to $65 Up to $65 Up to $300
Employee Cost Per Pay Period (Semi-Monthly)			
Employee	$3.16		
Employee & Spouse	$6.00		
Employee & Child(ren)	$7.04		
Employee & Family	$9.90		

Health Savings Account (HSA)

If you enroll in one of the HSA plans and meet the eligibility requirements, the IRS allows you to open and contribute to an HSA Account. An HSA is a tax-sheltered bank account that you own to pay for eligible health care expenses for you and/or your eligible dependents for current or future healthcare expenses. The Health Savings Account (HSA) is yours to keep, even if you change jobs or medical plans. There is no “use it or lose it” rule; your balance carries over year to year.

H2 Health contributes up to **$300** per year to your Health Savings Account (HSA) for employees enrolled in a High-Deductible Health Plan (HDHP). Contributions are prorated based on when you become eligible and are funded each pay period.

Life and AD&D

H2 Health's comprehensive benefits package includes employer paid financial protection for you and your family in the event of an accident or death. Group term life and AD&D coverage are provided at 1x your annual salary automatically at no cost to you.

In the event of your death, the life insurance policy provides a benefit to the beneficiary you designate. If your death is the result of an accident or if an accident leaves you with a covered debilitating injury, you are covered under the AD&D insurance for the same amount.

Employee Assistance Program (EAP)

We all know that life can be challenging at times. Issues like illness, debt and family problems can leave us feeling worried or anxious and not able to be at our best. The EAP, sponsored by Lincoln Financial Group, provides confidential support and resources for you and your dependents at no charge. You can seek expert guidance for any kind of issue, from everyday matters to more serious problems affecting your well-being. Whenever you need assistance with a work/life issue, the EAP is there for you, 24 hours a day. Specialists are available for confidential 24/7 assistance and support.

Additional Voluntary Benefits

• Flexible Spending Account (FSA)	• Critical Illness Insurance
• Voluntary Life and AD&D	• Hospital Indemnity
• Short-Term Disability Insurance	• LegalShield and IDShield
• Long-Term Disability Insurance	• Pet Insurance
• Accident Insurance	• Corporate Discount Program

401(k) Retirement

The company has established a 401(k) plan to reward employees for loyal service and to help employees save for retirement. The plan is managed through Fidelity. We provide employees a maximum 3% Fixed match with a $750 annual cap: in addition to a discretionary match. Employees must meet eligibility requirements; additional 401k plan information will be provided at time of hire.

Paid Holidays

H2 Health offers 6 paid days off to full-time eligible employees for holidays each year.

- New Year's Day
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day
- Christmas Day

Holidays that fall on Saturday will be observed on Friday, and Holidays that fall on Sunday will be observed on Monday. Conflicts in scheduling holidays may occur from year to year. The company reserves the right to substitute holidays as needed.

Benefit Resource Center

Need additional help choosing a plan? Have questions about your benefit plans or policy questions? Do you need to talk about an issue with one of the insurance vendors? Call the BRC! Our Benefits Specialists can help you choose the right plan for you and your family, translate confusing jargon, answer questions about which benefits are on your plan, and which aren't, work directly with insurance carriers to resolve tricky issues regarding claims and denials of service—and more!

Benefit specialists are available Monday-Friday 8am-5pm EST & CST

BRCSouth@usi.com | Toll Free: 855-874-0835

Free Benefits Mobile App

The MyBenenfits2GO app gives on-the-go access to all of your benefit and insurance policy details, HR contact information and more!

The MyBenefits2GO app provides a quick and simple way for you and your family to access benefit summaries and other important information about your group plans. The app also offers the ability to take photos of ID cards to store on the phone, as well as a way to easily locate carrier and HR contact information—all in one place—24/7 and on the go. The app is free, available for iPhone and Android!



Find it in Your App Store

Search for "MyBenefits2GO" and download the free app. After scrolling through the intro pages enter this code when prompted: **X47954**