

Exceptional Care  
Starts With You

2026 BENEFIT GUIDE



This guide  
is clickable

# Benefit Highlights

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## Important Legal Notices

Required legal notices can be reviewed anytime online at [TOIbenefits.com](http://TOIbenefits.com).

# Welcome to Your TOI Benefits!

At The Oncology Institute of Hope & Innovation, we know success begins with our teammates. Each of you plays a key role in our organization, and your hard work and compassion fuel our mission to deliver exceptional care. Our culture thrives when we support one another.

That's why we remain focused on supporting you with benefits and programs that encourage a healthy work-life balance. From fitness and mental health resources to paid time-off for rest, we want you to feel cared for—both at work and in the rest of your life.

We're committed to offering you and your family valuable benefits at competitive rates, and we invite you to take a close look at the information in this guide. Taking time to review your options now will help you choose the coverage that best fits your needs today and in the future.

Thank you for the impact you make every day. At TOI, exceptional care starts with you.

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*This guide provides an overview of the benefits program. It is not intended to be a complete description of the benefits or official summary plan descriptions for these programs. If there is a conflict between this guide and the official plan documents, the plan documents will govern. TOI reserves the right to modify or terminate any of the described benefits at any time and for any reason. The descriptions of these benefits are not a guarantee of current or future employment or benefits. For information about the specific plans available to you, please contact Human Resources.*



## Eligibility

As a full-time teammate, working at least 30 hours a week, you are eligible for benefits on the first of the month following 30 days of employment. The following dependents are eligible as well:

- Your legal spouse or domestic partner
- Your natural, adopted, or stepchildren up to age 26
- Children of any age if incapable of self-support due to mental or physical disability

### Did You Know?

Both part-time and full-time teammates can take advantage of programs like the Teammate Assistance Program (TAP), 401(k) retirement plan, and well-being resources.

## Exceptional Care Starts With You



# Enrolling & Making Changes

## TBX Benefits Service Center | 855-482-9669 | TBX Benefits

The choices you make when you first become eligible are in effect for the remainder of the plan year.

### When to Enroll

You have three opportunities to enroll in or make changes to your benefits:

**Within 30 days  
of your  
eligibility date**

**During the annual  
Open Enrollment  
period**

**Within 30 days of a  
Qualifying Life Event  
(QLE)**

### What Is a QLE?

A QLE is a major life change that allows you to update your benefits outside of Open Enrollment. Examples include:

- Marriage, divorce, legal separation, or death of a dependent
- Birth, adoption, or placement of a child
- Change in health coverage or job status for you or a dependent

**Note:** You must make changes within 30 days of the event. You may be asked to provide proof of the event to confirm your dependent's eligibility.

### How to Enroll

#### Make Decisions

- Compare plans, costs, and potential savings.
- Consider who to cover, past spending, and upcoming healthcare needs.

#### Enroll Online

1. Log in to [TBX Benefits](#).
2. Review and update your dependents.
3. Use the Benefits Guru tool to compare options.
4. Choose your benefits and hit *Submit!*

#### Confirm Choices

- Review your confirmation statement to ensure details and selections are right.
- Call the TBX Benefits Service Center at **855-482-9669** if you need help.



#### Life Happens. Know the 3 QLE Rules.

**Watch** to learn the three rules that open your benefit change window and the required deadlines.



## Health Advocacy

**Alliant Benefit Advocates | 800-489-1390**

[benefitsupport@alliant.com](mailto:benefitsupport@alliant.com)

Need help navigating the healthcare system? Connect with a Benefit Advocate who can guide you through the healthcare system, answer your questions, and help you make confident, informed decisions. They can save you time and money, too.

Reach out to Alliant's benefit advocates to:

- Understand your benefit options
- Confirm eligibility for coverage
- Find in-network providers
- Resolve billing or claims issues



# Benefit Basics

Health insurance can be confusing. Check out these common terms to better understand how your coverage works.

## Cost for Coverage

The amount you pay each pay period for health insurance, often called a "premium."

## Copay

A flat fee you pay for a particular type of service (example: \$30 for a doctor visit).

## Deductible

What you pay before insurance starts sharing the cost. (Copays don't count toward this amount.)

## In-Network

Doctors and facilities that contract with your insurance plan, making costs lower.

## Cost at Time of Service

The amount you pay when you get care, like visiting the doctor or picking up a prescription.

## Coinsurance

A percentage of the cost you split with insurance (example: you pay 20%, insurance pays 80%).

## Out-of-Pocket Maximum

Once you reach this amount, insurance covers 100% of eligible costs for the rest of the year.

## Out-of-Network

Doctors and facilities that do NOT contract with your plan, making costs higher/not covered.\*

\*You may also face balance billing, where providers bill you for the difference between their charge and what insurance pays.



## What's It Going to Cost?

Your per pay period payroll deductions for medical, dental, and vision are shown here.

Benefit Plan	Teammate Only	Teammate + Spouse	Teammate + Child(ren)	Teammate + Family
<b>Medical</b>				
<b>HMO Whole Health*</b>	\$20.00	\$128.63	\$78.49	\$174.16
<b>HMO 1000*</b>	\$37.88	\$173.96	\$110.27	\$256.31
<b>EPO 1000</b>	\$95.85	\$321.92	\$236.92	\$422.31
<b>POS 1500</b>	\$143.58	\$379.15	\$280.31	\$489.61
<b>HDHP 3300</b>	\$47.46	\$201.23	\$151.23	\$305.00
<b>Dental</b>				
<b>DHMO*</b>	\$5.32	\$10.63	\$13.93	\$20.42
<b>DPPO</b>	\$13.98	\$27.96	\$37.29	\$50.11
<b>Vision</b>				
<b>Aetna Vision</b>	\$3.71	\$7.04	\$7.42	\$10.89

\*For California residents only.



# Medical Plans

**Aetna | 888-256-1915 | aetna.com**

Review this chart for a side-by-side look at the cost-for-care with each of TOI's five Aetna medical plans.

## Remember

In-network preventive care is free! Schedule your annual wellness check and screenings.

What's Included in Your Coverage	HMO Whole Health CA residents only	HMO 1000 CA residents only	EPO 1000	POS 1500	HDHP 3300
	In-Network Only	In-Network Only	In-Network Only	In-Network*	In-Network*
<b>TOI Annual HSA Contribution</b> Teammate / Teammate + Spouse or Child(ren) / Family	N/A	N/A	N/A	N/A	\$750 / \$1,000/ \$1,200
Here's how much you'll pay					
<b>Annual Deductible</b> Teammate only / Family	\$1,000 / \$2,000	\$1,000 / \$2,000	\$1,000 / \$2,000	\$1,500 / \$3,000	\$3,300 / \$6,600
<b>Annual Out-of-Pocket Maximum</b> Teammate only / Family	\$4,500 / \$9,000	\$4,500 / \$9,000	\$4,000 / \$8,000	\$4,000 / \$8,000	\$6,000 / \$12,000
<b>Preventive Care</b>	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full
<b>Telehealth / CVS Health Virtual Care</b>	\$0	\$0	\$0	\$0	20%**
<b>Primary Care</b>	\$30	\$30	\$30	\$25	20%**
<b>Specialty</b>	\$50	\$50	\$50	\$50	20%**
<b>Urgent Care</b>	\$50	\$50	\$50	\$75	20%**
<b>Emergency Room (copay waived if admitted)</b>	\$150**	\$150**	\$200	\$300 + 20%	20%**
<b>Outpatient &amp; Inpatient Hospital</b>	30%**	30%**	30%**	20%**	20%**
<b>Outpatient Mental Health</b>	\$50	\$50	\$50	\$50	20%**
<b>Chiropractic (20 visits per year)</b>	\$15	\$15	\$50	\$50	20%**

\*This plan includes out-of-network coverage. Please review your plan documents for details.

\*\*This is the amount you pay after you've met the deductible.



## Cost for Coverage

See per pay period deductions for medical below.

Benefit Plan	Teammate Only	Teammate + Spouse	Teammate + Child(ren)	Teammate + Family
<b>HMO Whole Health*</b>	\$20.00	\$128.63	\$78.49	\$174.16
<b>HMO1000*</b>	\$37.88	\$173.96	\$110.27	\$256.31
<b>EPO 1000</b>	\$95.85	\$321.92	\$236.92	\$422.31
<b>POS 1500</b>	\$143.58	\$379.15	\$280.31	\$489.61
<b>HDHP 3300</b>	\$47.46	\$201.23	\$151.23	\$305.00

*\*For California residents only.*

### Still unsure what to pick?

Connect with a **Benefit Advocate** to help you decide!



# Which Medical Plan Is Right for You?

When deciding which medical plan is right for you and your family, it's important to consider the total cost of coverage. This includes what you pay in premiums and what you pay for services out of your pocket. While each medical plan covers in-network preventive screenings in full, the plans vary in other ways.

Plan	HMO Whole Health	HMO 1000	EPO 1000	POS 1500	HDHP 3300
<b>Eligibility</b>	California residents only	California residents only	All teammates	All teammates	All teammates
<b>Annual deductible to satisfy</b>	Low	Low	Low	Mid	High
<b>Per pay period premium cost</b>	Low	Low	Mid	High	Low
<b>In-network coverage</b>	Yes	Yes	Yes	Yes	Yes
<b>Out-of-network coverage</b>	No	No	No	Yes	Yes
<b>Mental health coverage</b>	Yes	Yes	Yes	Yes	Yes
<b>Health Savings Account (HSA)</b>	No	No	No	No	Yes
<b>Flexible Spending Account (FSA)</b>	Healthcare	Healthcare	Healthcare	Healthcare	Limited Healthcare
<b>Who Is It Best for?</b>	Teammates in California who want low premiums and only in-network care, a required PCP, and referrals.	Teammates in California who want low premiums and only in-network care, a required PCP, and referrals.	Those who want in-network coverage only, but without needing a PCP or referrals.	Teammates who want flexibility to see in- or out-of-network providers for higher premiums.	Teammates who want lower premiums, can handle a high deductible, and want the HSA with TOI's contribution.

## Curious About the HDHP?

Like the idea of low premiums but worried about paying the full cost of care before reaching the deductible? Learn about how the HDHP 3300 and **HSA** work together and their valuable advantages!



# Prescription Drugs

**Aetna | 888-256-1915 | [aetna.com](http://aetna.com)**

Prescription drug coverage is included in all of our Aetna medical plans.

## Save Time & Money with Mail Order!

With CVS Caremark Mail Service Pharmacy, you can have maintenance medications delivered to your home—often for less than it costs at a retail pharmacy. Call **888-792-3862** or log into your Aetna account to learn more.

What's Included in Your Coverage	HMO Whole Health	HMO 1000	EPO 1000	POS 1500	HDHP 3300
	In-Network Only	In-Network Only	In-Network Only	In-Network*	In-Network*
	Amount you pay				
<b>Annual Deductible</b> Teammate only / Family	\$200 / \$400	\$200 / \$400	\$200 / \$400	\$200 / \$400	Combined with medical
<b>Annual Out-of-Pocket Maximum</b> Teammate only / Family	Combined with medical				
<b>Retail (up to a 30-day supply)</b>					
Generic	\$10	\$10	\$10	\$10	\$10
Preferred Brand	\$30	\$30	\$30	\$30	\$30
Non-Preferred Brand	\$55	\$55	\$55	\$55	\$50
Specialty	30% up to \$250				
<b>Mail Order (up to a 90-day supply)</b>					
Generic	\$20	\$20	\$20	\$20	\$20
Preferred Brand	\$60	\$60	\$60	\$60	\$60
Non-Preferred Brand	\$110	\$110	\$110	\$110	\$100

\*This plan may include out-of-network coverage. Please review your plan documents for details.

## Is Your Medication Covered?

Explore the **Aetna Rx site** to see if your prescription is covered and find in-network pharmacies.



## Where to Go for Care

Knowing where to go for care can save you time, money, and hassle. Our medical plans offer a range of care options to address any medical issues you may encounter. Remember to save the Emergency Room for true emergencies.

CVS Virtual Care	CVS Minute Clinic	Primary Care Provider (PCP)	Urgent Care Center	Emergency Room
Virtual	In-Person at CVS & Target	Virtual or In-Person	In-Person	In-Person
Low cost	Free or low cost	Low cost	Mid cost	High cost
Low wait time	Low wait time	Low wait time	Mid wait time	High wait time
Best for minor illnesses, prescriptions, and limiting exposure	Quick, affordable walk-in care for minor illnesses and injuries	Best for preventive care and chronic condition management	Best for conditions needing prompt attention, like sprains or stitches	Only for life- or limb-threatening emergencies

### Telehealth

**CVS Health Virtual Care | 866-211-5678 | [cvs.com/virtual-care](http://cvs.com/virtual-care)**

Feeling sick? Need a prescription refill? Looking for virtual therapy or psychiatry? You can do it all from home with virtual care; no waiting room, no hassle, and often at a lower cost than in-person visits.

Allergies	Ear Infections	Rashes	Psychologist Visits
Cold & Flu	Sinus Infections	Medication Refills	Psychiatrist Visits

### Still Unsure Where to Go?

Call the 24-Hour Nurse Line for free, anytime advice from a registered nurse at **800-556-1555**.

**Know Where to Go:  
C.A.R.E Makes It Simple**



**Watch** to help you decide if you need virtual care, primary care, urgent care, or the ER.



## Aetna Mobile App & Website

### [aetna.com](http://aetna.com) | Aetna Health app

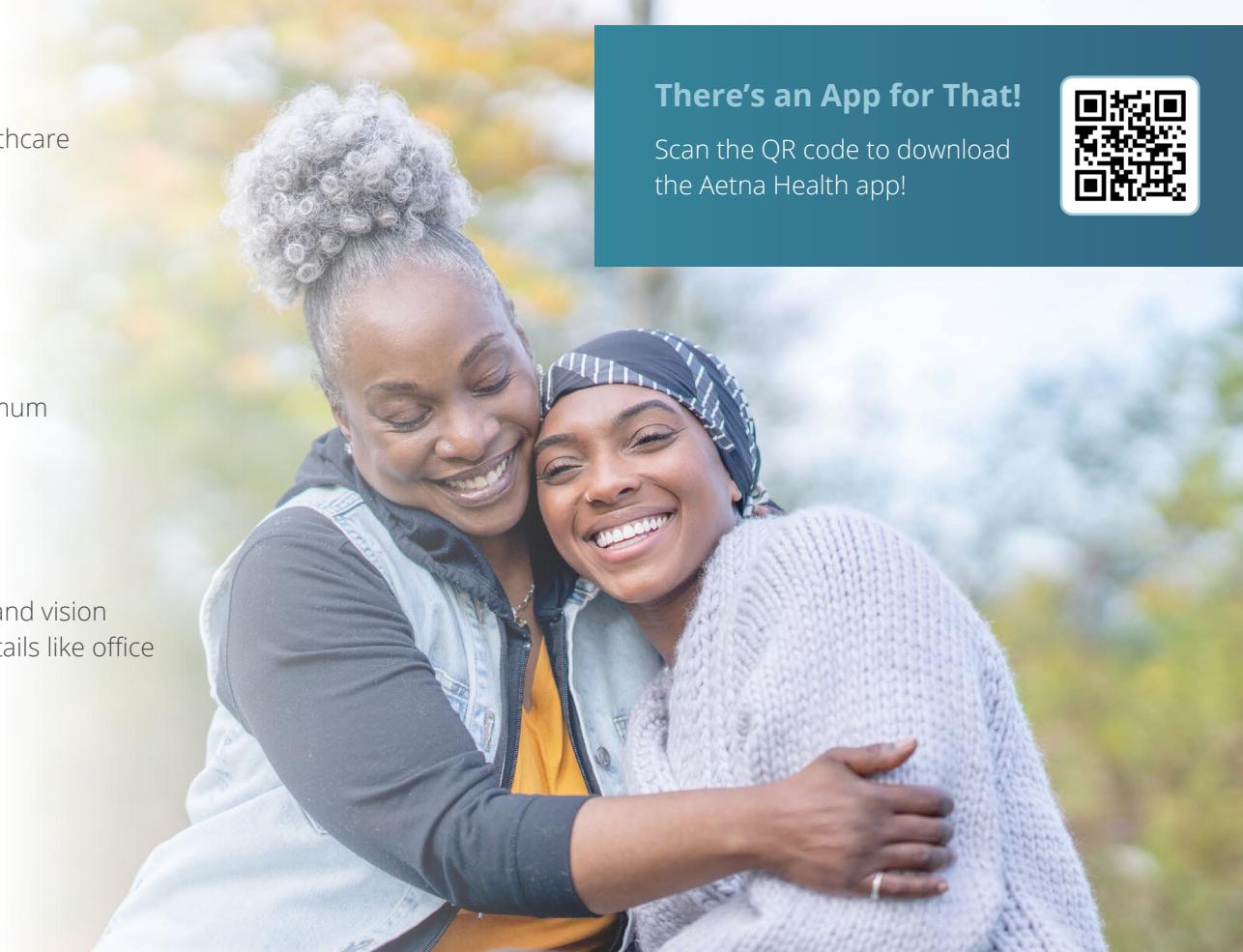
The Aetna mobile app and website make it easy to manage your healthcare wherever you are.

Through the [Aetna Health app](#) or website, you can:

- View or print your ID card
- Find doctors, specialists, or facilities near you
- Enroll in mail-order prescriptions
- Track spending toward your deductible and out-of-pocket maximum
- View and pay medical claims
- Review your wellness benefits

## Find a Provider

Use the [Aetna Provider Search](#) to find in-network medical, dental, and vision providers. You can search by name, specialty, or location, and see details like office hours, maps, and directions.



### There's an App for That!

Scan the QR code to download the Aetna Health app!



# Dental

**Aetna | 888-256-1915 | aetna.com**

Our Aetna dental plans help you maintain a healthy smile through regular preventive dental care and offer coverage to fix problems early.

What's Included in Your Coverage	DHMO Plan*	DPPO Plan**
	In-Network Only	In-Network
<b>Calendar Year Benefit Maximum</b>	N/A	\$1,500
<b>Orthodontia Lifetime Maximum</b>	N/A	\$1,000
<b>Amount you pay</b>		
<b>Calendar Year Deductible</b> Teammate only / Family	N/A	\$50 / \$150
<b>Diagnostic &amp; Preventive Services</b>	\$0	\$0
<b>Basic &amp; Restorative Services</b>	Copay varies by service	20%** after deductible
<b>Major Services</b>	Copay varies by service	50%** after deductible
<b>Orthodontia Lifetime Maximum</b> (adults and children)	\$2,000	50% after deductible

\*For California residents only.

\*\*For out-of-network services, members pay applicable coinsurance plus any amount that exceeds the usual, customary, and reasonable charge.

## Cost for Coverage

Your per pay period payroll deductions for dental are shown here.

Benefit Plan	Teammate Only	Teammate + Spouse	Teammate + Child(ren)	Teammate + Family
<b>DHMO*</b>	\$5.32	\$10.63	\$13.93	\$20.42
<b>DPPO</b>	\$13.98	\$27.96	\$37.29	\$50.11

\*For California residents only

## What's the Difference?

DHMO Plan
<ul style="list-style-type: none"> <li>The plan covers in-network services only.</li> <li>If you visit an out-of-network provider, you will be responsible for the full cost of services.</li> <li>Select a primary dentist who will coordinate your dental care needs, including referrals to specialists.</li> </ul>
DPPO Plan
<ul style="list-style-type: none"> <li>You may visit any dentist of your choice, but you'll receive the highest coverage when you visit in-network providers.</li> <li>If you visit an out-of-network provider, you will not benefit from discounted rates and will pay more for services.</li> <li>You may pay an annual deductible for select services.</li> </ul>



# Vision

**Aetna | 888-256-1915 | aetnavision.com**

Our vision plan offers an extensive network of optometrists and vision care specialists. Remember, you'll save money by visiting Aetna's in-network providers.

What's Included in Your Coverage	Aetna Vision Plan	
	In-Network	
	Amount you pay	
Exam every 12 months		\$10
Frames every 12 months	Amount above \$200 allowance, with 20% off balance	
Lenses every 12 months		\$10
<b>Contact Lenses every 12 months (instead of lenses and frames)</b>		
Medically Necessary		\$0
Elective	Amount above \$200 allowance, with 15% off balance	

\*Out-of-network benefits available. See plan document for details.

## Cost for Coverage

Your per pay period payroll deductions for vision are shown here.

Benefit Plan	Teammate Only	Teammate + Spouse	Teammate + Child(ren)	Teammate + Family
Aetna Vision	\$3.71	\$7.04	\$7.42	\$10.89

## Want to Save \$\$\$ on LASIK?

As an Aetna member, you get exclusive discounts on LASIK and PRK procedures, plus savings on contact lenses, hearing aids, and more.

For more details, see [aetnavision.com](http://aetnavision.com).

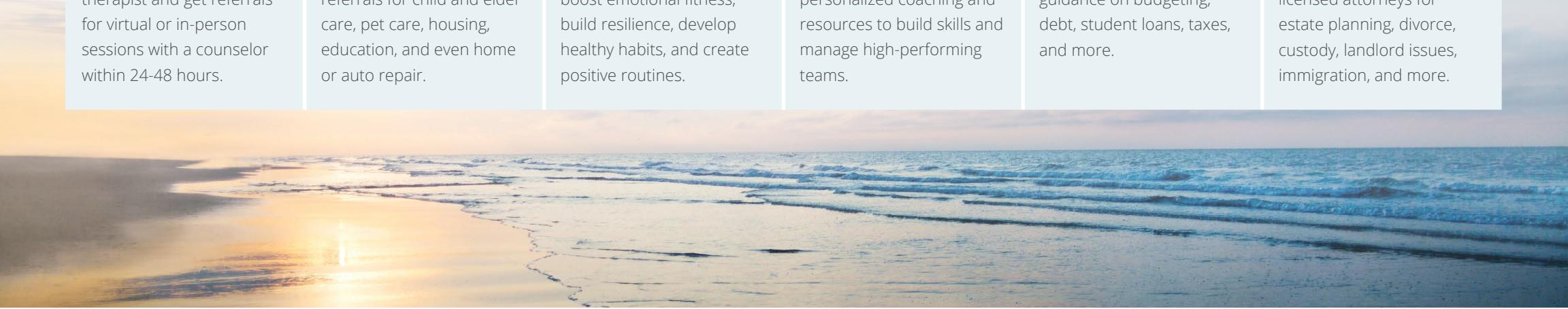


# Mental Health

## Teammate Assistance Program (TAP)

**CuraLinc | 888-881-5462 | [supportlinc.com](http://supportlinc.com) (group code: TOI)**

TAP offers you and your family a variety of free and confidential services and value-added programs.



					
<b>Free Counseling</b>	<b>Work-Life Referrals</b>	<b>Coaching Support</b>	<b>Supervisor Connect</b>	<b>Financial Planning</b>	<b>Legal Assistance</b>
Connect immediately with a therapist and get referrals for virtual or in-person sessions with a counselor within 24-48 hours.	Specialists provide expert referrals for child and elder care, pet care, housing, education, and even home or auto repair.	SupportLinc coaches help boost emotional fitness, build resilience, develop healthy habits, and create positive routines.	Leaders can access personalized coaching and resources to build skills and manage high-performing teams.	Financial counselors offer guidance on budgeting, debt, student loans, taxes, and more.	Free consultations with licensed attorneys for estate planning, divorce, custody, landlord issues, immigration, and more.



## Therapy and Psychiatry Services

**Rula | 323-205-7088 | [rula.com/toi](http://rula.com/toi)**

Connect virtually with a licensed therapist or psychiatrist. It's quick, easy, and covered under Aetna medical plans.

### How It Works

<b>1</b>	<b>Choose your therapist.</b>	Tell Rula your preferences (specialty, gender, availability) and get matched with a provider.
<b>2</b>	<b>Register online.</b>	Complete a quick registration; there are no charges until after your first appointment.
<b>3</b>	<b>Check your benefits.</b>	Rula verifies your insurance and gives you a clear estimate of costs up front.
<b>4</b>	<b>Confirm your time.</b>	Confirm a time in less than three minutes, often as soon as the next day.
<b>5</b>	<b>Join your session.</b>	You'll receive your secure video link before the visit.

### Why Use Rula?

- **Convenience:** Book therapy or medication management online, 24/7.
- **Choice:** Access a network of 18,000+ licensed providers in all 50 states.
- **Support:** Crisis support is available 24/7/365.
- **Outcomes:** 93% of members report feeling better within three months.



# Wellness & Fitness Benefits

## Wellhub | [promo.gympass.com/toi](https://promo.gympass.com/toi)

Wellhub is a well-being program for all TOI teammates and their families. It gives you flexible, affordable access to gyms, fitness classes, wellness apps, coaching, and more—all in one membership.

### What's Included

- Wellness apps for mental health, sleep, nutrition, and finances
- Free or discounted gym access (LA Fitness, 24 Hour Fitness, OrangeTheory, and more!)
- Live and on-demand fitness classes for flexible workouts
- One-on-one coaching and personal training with upgraded plans
- Add up to three family members for an additional cost

Digital & Starter Plans	Starter+ and Higher Tiers
TOI provides you with FREE access to 1,000+ gyms and 30+ wellness apps	Buy-up options for even more gyms, apps, and personal training



### Reminder

You can enroll or cancel your Wellhub membership at anytime. There are no initiation or cancellation fees.

### How to Enroll

- 1 Download the free Wellhub app or visit [www.wellhub.com](https://www.wellhub.com) and click *For employees* and *Find your plan*.
- 2 Search *The Oncology Institute of Hope and Innovation*, use your work email, and create a password.
- 3 Choose your plan. Add the option that best fits your needs to your basket and proceed to checkout.
- 4 Start using your benefits. Download the app, explore gyms, try classes, and connect with coaches.



# Flexible Spending Accounts (FSAs)

**HealthEquity | 877-924-3957 | [healthequity.com](http://healthequity.com)**

With an FSA, you can set aside pre-tax money to pay for eligible health care expenses. You choose how much to contribute each year, and the money is deducted from your paycheck before taxes, reducing your taxable income.

	<b>Healthcare FSA</b>	<b>Limited Purpose FSA</b>
<b>Who can use it?</b>	Eligible teammates enrolled in the HMO, EPO, or POS plans	Eligible teammates enrolled in the HDHP plan
<b>How much can you put in (pre-tax)?</b>	Up to \$3,400	Up to \$3,400
<b>What can you spend it on?*</b>	Medical, dental, and vision deductibles, copays, coinsurance	Dental and vision expenses only
<b>When can you use it?</b>	The full annual amount you elect is available on your plan effective date.	The full annual amount you elect is available on your plan effective date.
<b>How do you pay for expenses?</b>	Debit card or reimbursement	Debit card or reimbursement
<b>What is the last day to get care?</b>	12/31/26	12/31/26
<b>When is the reimbursement deadline?</b>	3/31/27	3/31/27

\*Refer to IRS Publication 502 and 503 for a complete list of eligible expenses.

## FSA Rules to Keep in Mind

	<b>Use It or Lose It</b> Anything you don't spend during the year will be forfeited, so plan ahead.
	<b>Rollover Exception</b> You can roll over up to \$660 from your Healthcare FSA to the next year.
	<b>Change of Contribution</b> Mid-year changes are only allowed with a Qualifying Life Event.
	<b>No Transfers Allowed</b> You cannot transfer funds from one FSA to another.

## Spend Smart with an FSA

**Watch** to learn how to use pre-tax dollars this year and avoid use-it-or-lose-it gotchas.



# The Health Savings Account (HSA)

**HealthEquity | 866-346-5800 | [healthequity.com](http://healthequity.com)**

The HDHP 3300 offers a variety of benefits, but it's important to understand the rules of how the plan works to see if it's the right choice for you.

				
<b>Must Have an HDHP</b>	<b>Contribute Pre-Tax Dollars</b>	<b>Free Money</b>	<b>Easy Access to Your Funds</b>	<b>The Money Is Yours</b>
You must be enrolled in the HDHP, not covered by another plan (including Medicare or Tricare), and not claimed as a dependent on someone else's tax return.	Invest money before taxes to lower taxable income. Contributions, plus any earnings, are tax-free when used for qualified medical expenses.	TOI adds money to your HSA each pay period, that you can use now or in the future.	Use your HSA debit card to easily and conveniently pay for eligible medical, dental, and vision expenses directly from your account; no need for reimbursement.	HSA funds roll over year to year and stay with you, even if you change jobs or plans. You can also save your funds for the future, even into retirement.

<b>Coverage Type</b>	<b>2026 Maximum Contribution Limit</b>	<b>TOI HSA Contribution</b>	<b>Maximum Teammate Contribution</b>	<b>Age 55+ Catch-up Contribution</b>
<b>Teammate Only</b>	\$4,400	\$750	\$3,650	
<b>Teammate + Spouse or Child(ren)</b>	\$8,750	\$1,000	\$7,750	Additional \$1,000
<b>Family Coverage</b>	\$8,750	\$1,200	\$7,550	

Still not sure how the HSA works with the HDHP? Learn more [here](#).



# Get to Know the HDHP 3300 with Health Savings Account (HSA)

A High Deductible Health Plan (HDHP) with an HSA helps you cover medical costs, save money for the future, and get tax advantages along the way.

## HDHP 3300 + HSA: Two Plans in One

Our HDHP 3300 Plan with HSA combines two parts that work together: the HDHP 3300 covers big stuff, and the HSA helps you pay for care now—and save for the future.

### High Deductible Health Plan (HDHP)

This is your main health plan; it's like typical insurance with key differences.

- You pay the full cost for care until you reach your deductible.
- Then, you split costs with the plan—usually you pay 20% and the plan pays 80%, up to your out of pocket maximum.
- Expect to pay more up front, no fixed copays.

### Health Savings Account (HSA)

This account helps pay higher early costs until you meet your deductible.

- You can save tax-free money for a wide variety of approved expenses.
- Your HSA funds help you bridge the gap until the plan shares costs.
- Unused funds roll over and can earn interest.

## How to Use the HDHP 3300

### Free Preventive Care

In-network preventive care (well visits, immunizations, screenings, etc.) is always covered at 100%.

### Pay for Medical Care

You pay 100% of your medical care until you meet the deductible (\$3,300 / \$6,600).

### Share the Cost

You and Aetna share the cost for care through coinsurance. You pay 20% and Aetna pays 80%.

### Plan Pays 100%

If you reach the out-of-pocket max (\$6,000 / \$12,000) Aetna pays 100% of your cost for care.



### Save Smart with an HSA

Watch to see how pre-tax dollars and annual rollover can stretch your healthcare budget.



# Life and AD&D Insurance

**Unum | 866-679-3054 | [unum.com](http://unum.com)**

Life and Accidental Death and Dismemberment (AD&D) insurance provides financial security to you and your family if you pass away or become seriously injured.

## Basic Life and AD&D Insurance

As an eligible teammate, you receive Basic Life and AD&D insurance in the amount of \$50,000. Basic Life and AD&D are provided by the company at no cost to you.

## Voluntary Life and AD&D Insurance

You may buy additional Voluntary Life and AD&D coverage at discounted rates. The chart describes the amounts of coverage you can buy for yourself, your spouse, and your child(ren).

Benefit Features	Voluntary Life and AD&D Options*			
	Basic Life and AD&D	Teammate	Teammate	Spouse/Domestic Partner
Coverage		\$10,000 increments	\$5,000 increments	
Maximum		\$500,000	\$250,000 (cannot exceed 50% teammate coverage)	\$10,000 (EOI not required)
Guaranteed Issue Amount	\$50,000	\$250,000	\$50,000	
Guaranteed Issue Period		Within 30 days of benefits eligibility or a qualifying life event		

\*Evidence of Insurability (EOI) may be required. This requirement is waived for new hires.

## How Much Additional Life and AD&D Should I Buy?

- **Debt:** How much would your family need to cover mortgages, loans, or credit cards?
- **Living costs:** How much would it take to maintain their current lifestyle?
- **Future needs:** What education, savings, or other support would you like to provide?



## Evidence of Insurability Form

All buy-up voluntary life and disability elections require an EOI.\* The EOI is a questionnaire used by Unum to determine eligibility and approval for the plan. Coverage will begin the first of the month following plan approval. You will not be charged for coverage unless you are approved.

\*Waived for new hires



# Voluntary Plans

## Disability

**Unum | 866-679-3054 | [unum.com](http://unum.com)**

If you experience an injury or illness that prevents you from working, disability coverage provides partial income replacement to assist you financially. You are responsible for the cost of this coverage, which is based on your age at the time of enrollment.

	<b>Short-Term Disability (STD)</b>	<b>Long-Term Disability (LTD)</b>
<b>What's Covered</b>	Provides partial income if you're temporarily unable to work due to pregnancy or non-work-related illness or injury.	Provides partial income if you're unable to work for an extended time due to a serious illness or injury.
<b>Percent of Earnings</b>	66.67%	60%
<b>Maximum</b>	\$2,500 weekly	\$15,000 monthly
<b>Elimination Period</b>	7 days	90 days or after STD ends
<b>Maximum Duration</b>	51 weeks	Up to Social Security Normal Retirement Age
<b>Benefits Offset By</b>	State disability programs in CA, NJ, NY, RI	Other income you receive, such as Social Security or Workers' Compensation

### Did You Know?

You can use Short-Term Disability (STD) for a C-section. It provides at least eight weeks of coverage unless you return to work sooner.



### Prepare for the Unexpected

54% of Americans have less than three months' worth of emergency savings. Disability insurance can help you be better prepared.



# Retirement

**Principal | 800-986-3343 | [principal.com/welcome](http://principal.com/welcome)**

Being retirement-ready is an important part of financial wellness. The key to success is to start saving now through TOI's 401(k) Retirement Plan. The plan offers several options to invest in your future, including target date funds, individual funds, and managed account programs.

			
<p>You are eligible the first of the month following 90 days of employment and can enroll at any time after that.</p>	<p>TOI matches your contributions dollar-for-dollar, for the first 4% of your eligible pay.</p>	<p>You are immediately vested in your funds and TOI's contributions; the money is 100% yours to keep.</p>	<p>You can increase or decrease your contributions at any time; you don't need to wait for Open Enrollment.</p>

## 2026 401(k) Contribution Limits

Age < 50	Ages 50-59	Ages 60-63	Ages 64+
\$23,500	+\$7,500/year	+\$11,250/year	+\$7,500/year

## Why start early? Because compound interest turns time into money.

Imagine putting money into an account and the bank pays you a little extra every month (interest), just for keeping your money there. Next time the bank pays you interest, it is paid on your original money, plus the interest you have already earned. Your money starts earning money and keeps growing.

## Helpful 401(k) Tips

- Start now.
- Make it automatic.
- Level up as you go.
- Stick with it.
- Hands off.
- Enjoy retirement!



# Financial Planning Support

## Retirement Planning Center | [toi.learnlux.com/join](http://toi.learnlux.com/join)

Planning for your financial future doesn't have to feel overwhelming. Through the Retirement Planning Center, TOI teammates have free access to 1-on-1s with certified financial advisors and access to digital learning resources.

Whether you're saving for retirement, buying a home, paying down student loans, or reviewing insurance options, you'll have access to personalized guidance and easy-to-use tools that help you make confident decisions at every stage of life.

Get answers and guidance on topics such as:

- Tackling debt
- Protecting your savings
- Navigating financial decisions
- Planning for rising costs
- Choosing the right investments and mitigating risk
- Leaving a legacy for your loved ones

### The Retirement Planning Center offers:

<b>Personalized Suggestions</b>	Receive guidance tailored to your needs at every stage of life—from building an emergency fund and improving your credit to buying a home, starting a family, saving for retirement, and investing for the future.
<b>Unbiased Financial Planners</b>	Connect with financial professionals who act in your best interest. They'll guide you step by step, without ever pushing products. <b>Chase Borganelli</b> Phone: <b>850-380-4752</b> Email: <a href="mailto:cborganelli@realsolutions.biz">cborganelli@realsolutions.biz</a> <b>Rob Hughes</b> Phone: <b>850-791-2624</b> Email: <a href="mailto:rob@longleaffinancial.com">rob@longleaffinancial.com</a>
<b>Digital Lessons, Tools, and a Podcast</b>	Explore interactive lessons and simple tools anytime, anywhere. Listen to our financial advisors as they simplify financial topics in their podcasts and videos.



## Personal Protection Benefits

**Aetna | 888-772-9682 | [myaetnasupplemental.com](http://myaetnasupplemental.com)**

In the event of an unexpected health event, these benefits are paid directly to you, in a lump sum.

### Accident Insurance

- Helps pay expenses related to unexpected accidents and injuries
- Starts at \$10.19/month\*

### Critical Illness Insurance

- Helps pay for expenses related to the diagnosis of a critical illness, such as heart attack or cancer
- \$50 reimbursement for health screenings
- Starts at \$4.35/month\*

### Hospital Indemnity Insurance

- Helps pay expenses and bills related to hospital admission or confinement, including maternity stays
- \$50 reimbursement for health screenings
- Starts at \$23.67/month\*

\*Please [click here](#) to find your exact cost, based on age, coverage amount, and who you are covering.

### Be Proactive, Earn Money

You and your covered family members can receive a benefit for completing specific health tests after your coverage starts. Filing is simple—just have this information ready: name, SSN or policy number, test details, physician, and facility. File a claim:

- Online: [myaetnasupplemental.com](http://myaetnasupplemental.com)
- By phone: **888-772-9682**



### Why do you need these? Because health plans have limits.

Your health insurance covers a large portion of your medical care expenses, but not all. That's where these benefits step in. These personal protection benefits help you cover gaps, such as lost income, or paying deductibles and everyday bills. You are paid in a lump sum, allowing you to focus on recovery rather than managing finances.



## Legal & ID Theft Protection

**LegalShield | 800-654-7757 | [legalshield.com](http://legalshield.com)**

When you enroll in the LegalShield program, you have access to attorneys who can offer assistance and advice on a variety of legal issues. LegalShield offers three plan options to fit your needs.

The legal plan gives you access to:

- **Pre-Paid Legal Plan:** Services include preventive legal, motor vehicle legal, trial defense, and IRS audit legal.
- **Identity Theft Shield:** Services include credit reporting, identity restoration, and continuous credit monitoring.
- **Pre-Paid Legal & Identity Theft Shield:** Includes all services listed in the previous two plans.

To get started, enroll at [www.legalshield.com](http://www.legalshield.com). Rates for coverage options can be found [here](#).

## Pet Insurance

**Spot | 877-738-7874 | [spotpet.link/TOI](http://spotpet.link/TOI)**

TOI's benefits program includes voluntary pet insurance so your four-legged family members can stay healthy, too! Voluntary pet insurance helps you be financially prepared, as vet bills can add up quickly. Spot pet insurance offers peace of mind and financial security through comprehensive coverage for your furry pals.

Here's how Spot pet insurance works:

- **Enroll!** Call **877-738-7874** to get an estimate.
- **Visit** any vet in the U.S. or Canada.
- **Submit your claim.** Send your vet bill online, through the Spot app, or via fax.
- **Get paid!** Get cash back quickly for covered vet bills, either direct deposit or a check.



# Time Off

Taking time away from work gives you the chance to rest, recharge, and focus on the people and activities that matter most to you. At TOI, we encourage you to make the most of your time off so you can thrive both inside and outside of work.

<b>Vacation</b>	Full-time teammates (30+ hours/week) earn paid vacation based on role and years of service. Vacation accrues each pay period and can build up to 1.5x your annual amount.
<b>Floating Holidays</b>	Full-time teammates receive three floating holidays (8 hours each) per year. These must be used within the calendar year and are not paid out if unused.
<b>Sick Time</b>	Full-time teammates receive 40 hours of sick time per year; part-time teammates receive 24 hours.*
<b>Company Holidays</b>	Both full-time and part-time teammates are eligible for seven company-recognized paid holidays each year.*

## Holidays

TOI recognizes seven paid holidays each year:

- New Year's Day
- Labor Day
- Martin Luther King Jr. Day
- Thanksgiving Day
- Memorial Day
- Christmas Day
- Independence Day

Role & Years of Service**	Vacation	Sick*	Floating Holiday	Total
<b>Teammates &amp; Managers</b>				
< 3 years	80 hours	40 hours	24 hours	144 hours (18 days)
3 – 9 years	120 hours	40 hours	24 hours	184 hours (23 days)
10+ years	160 hours	40 hours	24 hours	224 hours (28 days)
<b>Nurses &amp; APPs</b>				
< 1 year	80 hours	40 hours	24 hours	144 hours (18 days)
1 – 4 years	120 hours	40 hours	24 hours	184 hours (23 days)
5 – 9 years	160 hours	40 hours	24 hours	224 hours (28 days)
10+ years	200 hours	40 hours	24 hours	264 hours (33 days)
<b>Senior Leaders</b>				
< 5 years	160 hours	40 hours	24 hours	216 hours (27 days)
5+ years	200 hours	40 hours	24 hours	256 hours (32 days)

*\*Except where local and state laws apply. Part-time teammates should review the handbook for holiday pay rules.*

*\*\* Eligible positions may participate in the Flex Time Off Policy*



# Free Perks & Programs

## Education Benefits

TOI supports your ongoing educational and career development!

### Tuition Assistance

TOI provides tuition assistance each year to support teammates pursuing degrees or certifications.

Eligibility	Reimbursement	Grade Requirements
Full-time teammates are eligible after 90 days	<ul style="list-style-type: none"><li>\$2,000 per year for an Associate or Certificate program</li><li>\$3,000 per year for a Bachelor's program</li><li>\$4,000 per year for a Master's, MBA, or Doctorate</li></ul>	<b>Grade A:</b> 100% of cost <b>Grade B or "pass":</b> 85% of cost <b>Grade C:</b> 60% of cost <b>Grade D, F or "fail":</b> Not eligible

**Certification Programs:** Certificate courses are reimbursable if accredited and relevant to your role or career path at TOI.

### Continuing Education

TOI provides clinical teammates with yearly reimbursement for continuing education costs.

Eligibility	Reimbursement
Clinical teammates receive annual reimbursement for CE expenses	<ul style="list-style-type: none"><li>Nurses (RNs/LVNs): Up to \$500</li><li>APPs (NPs/PAs): Up to \$1,000</li><li>Physicians: See your employment agreement for details</li></ul> <i>Additional reimbursement is available for oncology certification costs.</i>

## Benefits on Us

We're proud to offer the following benefits that are 100% free to you!

- **Basic Life and AD&D**
- **401(k) Match**
- **HSA Contributions**
- **Mental Health Resources**
- **Education Benefits**
- **Health Advocate**
- **WellHub Fitness Program**
- **Discount Marketplace**
- **Paid Time Off**



## Licenses & Dues

TOI reimburses you for state licenses and dues required for your primary role.

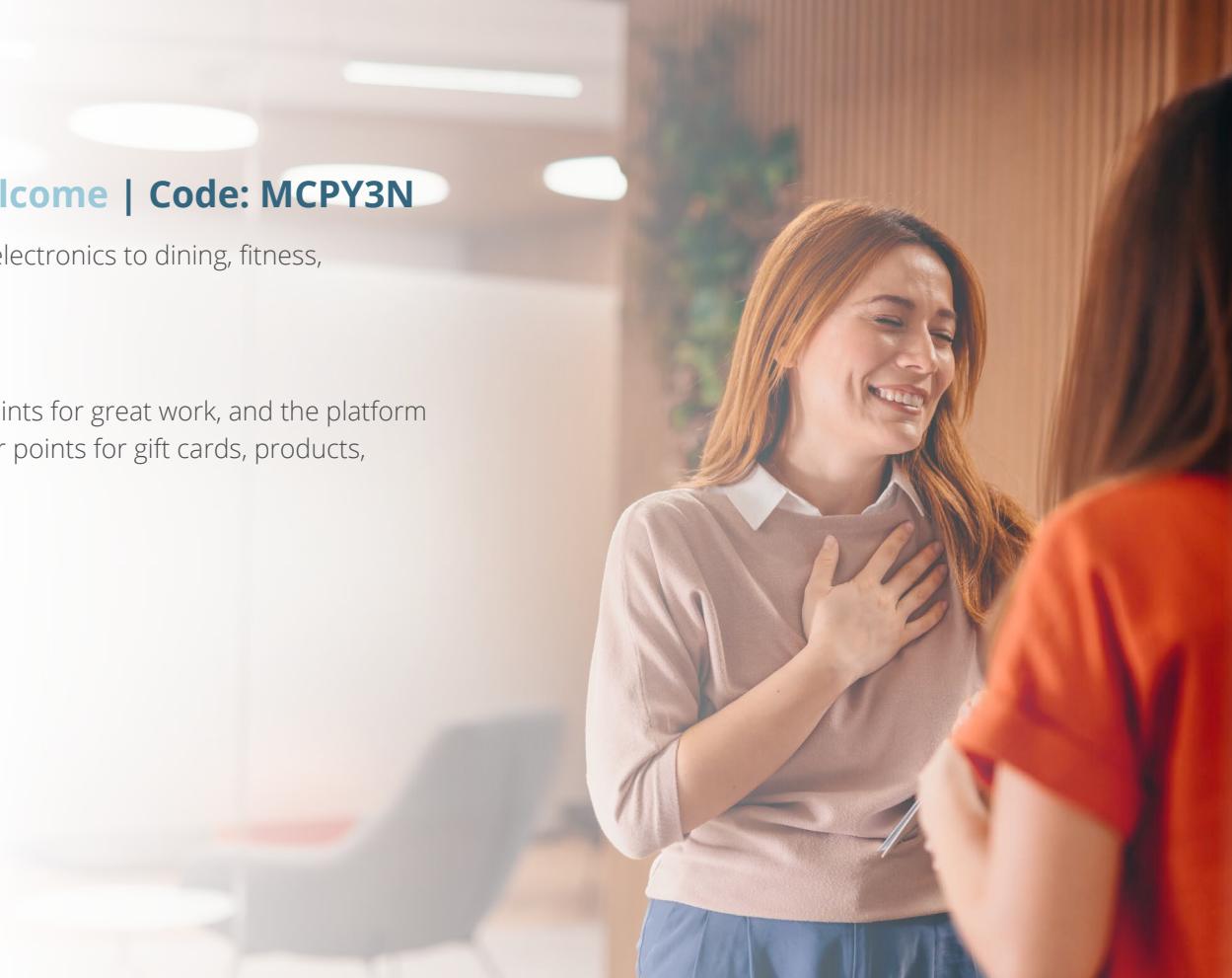
## Discount Marketplace

**BenefitHub | 866-664-4621 | [toi.benefithub.com/welcome](https://toi.benefithub.com/welcome) | Code: MCPY3N**

Enjoy exclusive savings on thousands of products and services, from travel and electronics to dining, fitness, and more.

## Kudos Recognition Program

Celebrate wins, milestones, and each other! Through Kudos, managers award points for great work, and the platform automatically recognizes birthdays and work anniversaries. You can redeem your points for gift cards, products, experiences and more!



# Your Benefit Contacts

Coverage	Vendor	Phone	Website/Email
<b>General Support</b>	TOI Total Rewards Benefits Team	–	<a href="mailto:benefits@theoncologyinstitute.com">benefits@theoncologyinstitute.com</a>
<b>Benefits Questions</b>	Benefit Advocates	<b>800-489-1390</b>	<a href="mailto:benefitsupport@alliant.com">benefitsupport@alliant.com</a>
<b>Benefit Enrollment</b>	TBX	<b>855-482-9669</b>	<a href="#">TBX Benefits</a>
<b>Medical</b>	Aetna	<b>888-256-1915</b>	<a href="#">aetna.com</a>
<b>24/7 Nurse line</b>	Aetna	<b>800-556-1555</b>	–
<b>Telehealth</b>	CVS Health Virtual Care	<b>866-211-5678</b>	<a href="#">cvs.com/virtual-care</a>
<b>Health Savings Account (HSA)</b>	Health Equity	<b>866-346-5800</b>	<a href="#">healthequity.com</a>
<b>Dental</b>	Aetna	<b>888-256-1915</b>	<a href="#">aetna.com</a>
<b>Vision</b>	Aetna	<b>888-256-1915</b>	<a href="#">aetnavision.com</a>
<b>Therapy and Psychiatry Services</b>	Rula	<b>323-205-7088</b>	<a href="#">rula.com/toi</a>
<b>Teammate Assistance Program (TAP)</b>	CuraLinc	<b>888-881-5462</b>	<a href="#">supportlinc.com</a>
<b>Flexible Spending Account (FSA)</b>	Health Equity	<b>877-924-3957</b>	<a href="#">healthequity.com</a>
<b>Retirement</b>	Principal	<b>800-547-7754</b>	<a href="#">principal.com/welcome</a>
<b>Life and AD&amp;D</b>	Unum	<b>866-679-3054</b>	<a href="#">unum.com</a>
<b>Voluntary Disability</b>	Unum	<b>866-679-3054</b>	<a href="#">unum.com</a>
<b>Voluntary Legal &amp; ID Theft</b>	LegalShield	<b>800-654-7757</b>	<a href="#">legalshield.com</a>
<b>Voluntary Pet Insurance</b>	Spot	<b>877-738-7874</b>	<a href="#">spotpet.link/toi</a>
<b>Voluntary Accident, Critical Illness &amp; Hospital Indemnity</b>	Aetna	<b>888-772-9682</b>	<a href="#">myaetnasupplemental.com</a>
<b>Discount Program</b>	BenefitHub	<b>866-664-4621</b>	<a href="#">toi.benefithub.com/welcome</a>

This communication highlights some of your TOI benefit plans. Your actual rights and benefits are governed by the official plan documents. If any discrepancy exists between this communication and the official plan documents, the plan documents will prevail. TOI reserves the right to change any benefit plan without notice. Benefits are not a guarantee of employment.

