

**The Oncology Institute
of Hope & Innovation**

Exceptional Care Starts With You

2026 BENEFIT GUIDE

 This guide is clickable

Benefit Highlights

<h3>Getting Started</h3> <ul style="list-style-type: none">▪ Eligibility▪ Enroll & Make Changes▪ Health Advocacy▪ Benefit Basics▪ Cost for Coverage	<h3>Wealth</h3> <ul style="list-style-type: none">▪ FSA▪ HSA▪ Life and AD&D▪ Voluntary Benefits▪ Retirement▪ Financial Planning▪ Time Off
<h3>Health</h3> <ul style="list-style-type: none">▪ Medical▪ Where to Go for Care▪ Dental▪ Vision▪ Mental Health▪ Wellness & Fitness	<h3>Resources</h3> <ul style="list-style-type: none">▪ Free Perks & Programs▪ Benefit Contacts

Important Legal Notices
Required legal notices can be reviewed anytime online at [TOIbenefits.com](https://www.toinc.org/benefits).

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.

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.



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

Ask Charlie | TOIbenefits.AskCharlie@imacorp.com

Need help navigating the healthcare system? Connect with an Ask Charlie 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 Ask Charlie 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.”

Cost at Time of Service

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

Copay

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

Coinsurance

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

Deductible

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

Out-of-Pocket Maximum

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

In-Network

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

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
Medical				
HMO Whole Health*	\$20.00	\$128.63	\$78.49	\$174.16
HMO 1000*	\$37.88	\$173.96	\$110.27	\$256.31
EPO 1000	\$95.85	\$321.92	\$236.92	\$422.31
POS 1500	\$143.58	\$379.15	\$280.31	\$489.61
HDHP 3300	\$47.46	\$201.23	\$151.23	\$305.00
Dental				
DHMO*	\$5.32	\$10.63	\$13.93	\$20.42
DPPO	\$13.98	\$27.96	\$37.29	\$50.11
Vision				
Aetna Vision	\$3.71	\$7.04	\$7.42	\$10.89

*For California residents only.



Medical Plans

Aetna | 888-256-1915 | [aetna.com](https://www.aetna.com)

Remember

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

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

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*
TOI Annual HSA Contribution 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					
Annual Deductible Teammate only / Family	\$1,000 / \$2,000	\$1,000 / \$2,000	\$1,000 / \$2,000	\$1,500 / \$3,000	\$3,300 / \$6,600
Annual Out-of-Pocket Maximum Teammate only / Family	\$4,500 / \$9,000	\$4,500 / \$9,000	\$4,000 / \$8,000	\$4,000 / \$8,000	\$6,000 / \$12,000
Preventive Care	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full
Telehealth / CVS Health Virtual Care	\$0	\$0	\$0	\$0	20%**
Primary Care	\$30	\$30	\$30	\$25	20%**
Specialty	\$50	\$50	\$50	\$50	20%**
Urgent Care	\$50	\$50	\$50	\$75	20%**
Emergency Room (copay waived if admitted)	\$150**	\$150**	\$200	\$300 + 20%	20%**
Outpatient & Inpatient Hospital	30%**	30%**	30%**	20%**	20%**
Outpatient Mental Health	\$50	\$50	\$50	\$50	20%**
Chiropractic (20 visits per year)	\$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
HMO Whole Health*	\$20.00	\$128.63	\$78.49	\$174.16
HMO1000*	\$37.88	\$173.96	\$110.27	\$256.31
EPO 1000	\$95.85	\$321.92	\$236.92	\$422.31
POS 1500	\$143.58	\$379.15	\$280.31	\$489.61
HDHP 3300	\$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
Eligibility	California residents only	California residents only	All teammates	All teammates	All teammates
Annual deductible to satisfy	Low	Low	Low	Mid	High
Per pay period premium cost	Low	Low	Mid	High	Low
In-network coverage	Yes	Yes	Yes	Yes	Yes
Out-of-network coverage	No	No	No	Yes	Yes
Mental health coverage	Yes	Yes	Yes	Yes	Yes
Health Savings Account (HSA)	No	No	No	No	Yes
Flexible Spending Account (FSA)	Healthcare	Healthcare	Healthcare	Healthcare	Limited Healthcare
Who Is It Best for?	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](https://www.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					
Annual Deductible Teammate only / Family	\$200 / \$400	\$200 / \$400	\$200 / \$400	\$200 / \$400	Combined with medical
Annual Out-of-Pocket Maximum Teammate only / Family	Combined with medical	Combined with medical	Combined with medical	Combined with medical	Combined with medical
Retail (up to a 30-day supply)					
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	30% up to \$250	30% up to \$250	30% up to \$250	30% up to \$250
Mail Order (up to a 90-day supply)					
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

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](#) | [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](https://www.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
Calendar Year Benefit Maximum	N/A	\$1,500
Orthodontia Lifetime Maximum	N/A	\$1,000
	Amount you pay	
Calendar Year Deductible Teammate only / Family	N/A	\$50 / \$150
Diagnostic & Preventive Services	\$0	\$0
Basic & Restorative Services	Copay varies by service	20%** after deductible
Major Services	Copay varies by service	50%** after deductible
Orthodontia Lifetime Maximum (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
DHMO*	\$5.32	\$10.63	\$13.93	\$20.42
DPPO	\$13.98	\$27.96	\$37.29	\$50.11

*For California residents only

What's the Difference?

DHMO Plan

- The plan covers in-network services only.
- If you visit an out-of-network provider, you will be responsible for the full cost of services.
- Select a primary dentist who will coordinate your dental care needs, including referrals to specialists.

DPPO Plan

- You may visit any dentist of your choice, but you'll receive the highest coverage when you visit in-network providers.
- If you visit an out-of-network provider, you will not benefit from discounted rates and will pay more for services.
- You may pay an annual deductible for select services.



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
Contact Lenses every 12 months (instead of lenses and frames)	
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

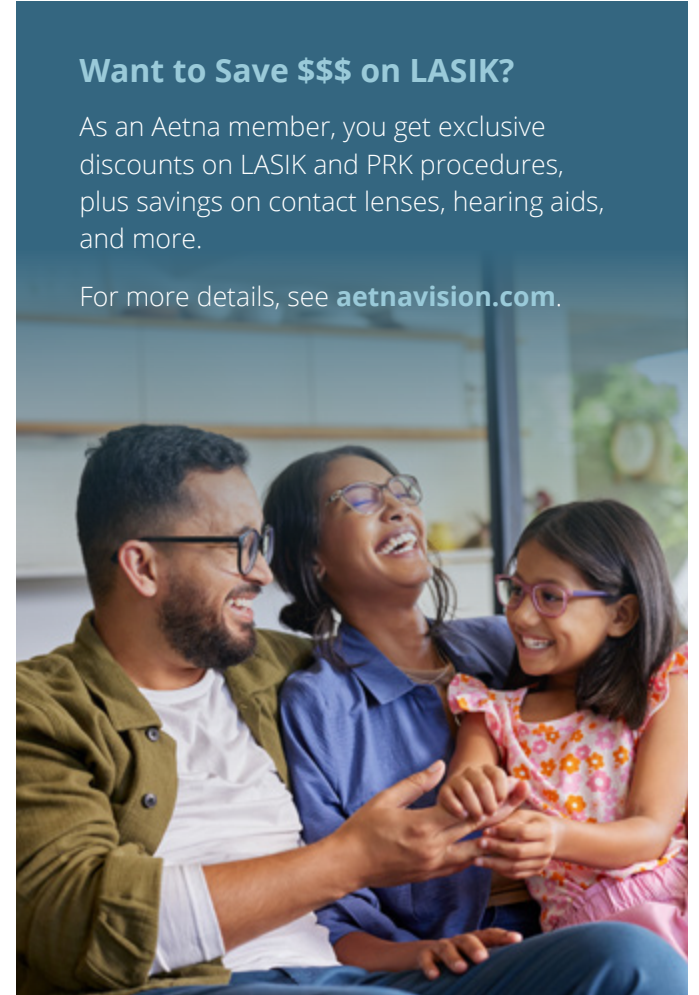
Your per pay period payroll deductions for vision are shown here.

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.



Mental Health

Teammate Assistance Program (TAP)

CuraLinc | 888-881-5462 | supportlinc.com (group code: TOI)

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

					
Free Counseling	Work-Life Referrals	Coaching Support	Supervisor Connect	Financial Planning	Legal Assistance
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

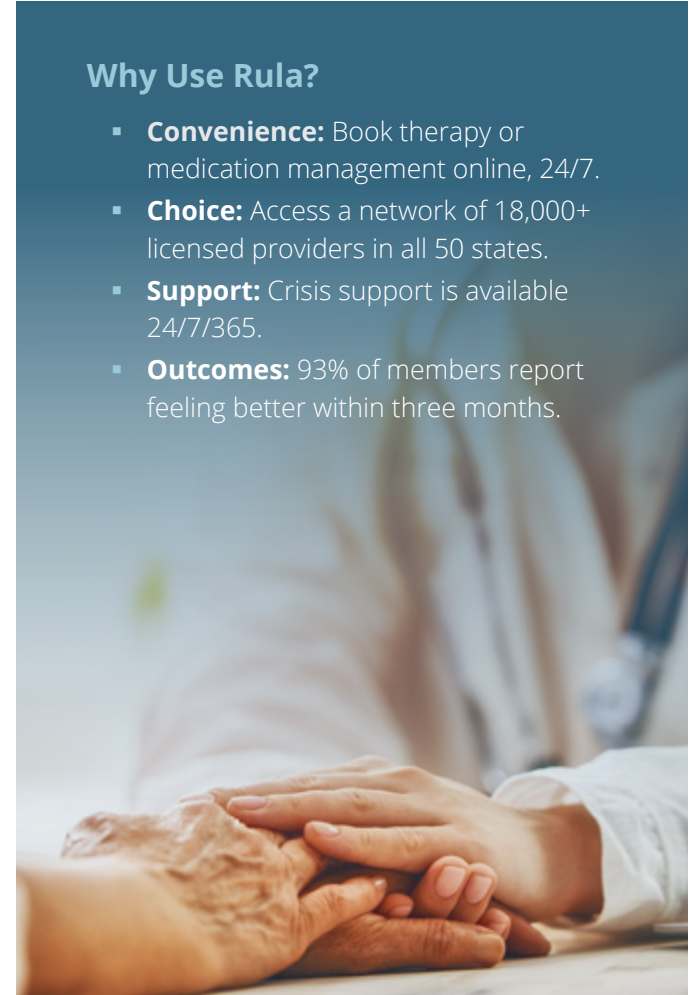
Connect virtually with a licensed therapist or psychiatrist. It's quick, easy, and covered under Aetna medical plans.

How It Works

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

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 and click <i>For employees</i> and <i>Find your plan</i> .
2	Search <i>The Oncology Institute of Hope and Innovation</i> , 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](https://www.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.

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

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

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

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.

				
Must Have an HDHP	Contribute Pre-Tax Dollars	Free Money	Easy Access to Your Funds	The Money Is Yours
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.

Coverage Type	2026 Maximum Contribution Limit	TOI HSA Contribution	Maximum Teammate Contribution	Age 55+ Catch-up Contribution
Teammate Only	\$4,400	\$750	\$3,650	Additional \$1,000
Teammate + Spouse or Child(ren)	\$8,750	\$1,000	\$7,750	
Family Coverage	\$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)	Health Savings Account (HSA)
This is your main health plan; it's like typical insurance with key differences.	This account helps pay higher early costs until you meet your deductible.
<ul style="list-style-type: none"> 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. 	<ul style="list-style-type: none"> 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



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

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	Basic Life and AD&D	Voluntary Life and AD&D Options*		
	Teammate	Teammate	Spouse/Domestic Partner	Dependent Child(ren) (up to age 26)
Coverage	\$50,000	\$10,000 increments	\$5,000 increments	\$10,000 (EOI not required)
Maximum		\$500,000	\$250,000 (cannot exceed 50% teammate coverage)	
Guaranteed Issue Amount		\$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

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.

	Short-Term Disability (STD)	Long-Term Disability (LTD)
What's Covered	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.
Percent of Earnings	66.67%	60%
Maximum	\$2,500 weekly	\$15,000 monthly
Elimination Period	7 days	90 days or after STD ends
Maximum Duration	51 weeks	Up to Social Security Normal Retirement Age
Benefits Offset By	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

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.



You are eligible the first of the month following 60 days of employment and can enroll at any time after that.



TOI matches your contributions dollar-for-dollar, for the first 4% of your eligible pay.



You are immediately vested in your funds and TOI's contributions; the money is 100% yours to keep.



You can increase or decrease your contributions at any time; you don't need to wait for Open Enrollment.

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

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:

Personalized Suggestions

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.

Unbiased Financial Planners

Connect with financial professionals who act in your best interest. They'll guide you step by step, without ever pushing products.

Chase Borganelli

Phone: **850-380-4752**

Email: cborganelli@realsolutions.biz

Rob Hughes

Phone: **850-791-2624**

Email: rob@longleafaffinancial.com

Digital Lessons, Tools, and a Podcast

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

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

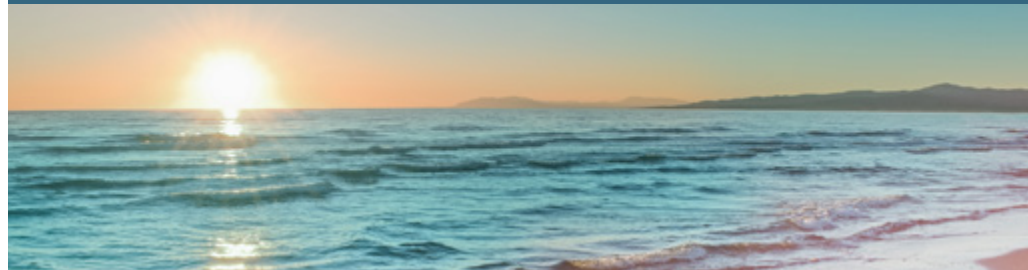
- Helps pay expenses and bills related to hospital admission or confinement, including maternity stays
- \$50 reimbursement for health screenings
- Starts at \$23.67/month*

*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
- 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](https://www.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. Rates for coverage options can be found [here](#).

Pet Insurance

Spot | 877-738-7874 | 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.

Vacation	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.
Floating Holidays	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.
Sick Time	Full-time teammates receive 40 hours of sick time per year; part-time teammates receive 24 hours.*
Company Holidays	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
- Martin Luther King Jr. Day
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day
- Christmas Day

Role & Years of Service**	Vacation	Sick*	Floating Holiday	Total
Teammates & Managers				
< 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)
Nurses & APPs				
< 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)
Senior Leaders				
< 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"> ▪ \$2,000 per year for an Associate or Certificate program ▪ \$3,000 per year for a Bachelor's program ▪ \$4,000 per year for a Master's, MBA, or Doctorate 	<p>Grade A: 100% of cost</p> <p>Grade B or "pass": 85% of cost</p> <p>Grade C: 60% of cost</p> <p>Grade D, F or "fail": Not eligible</p>

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"> ▪ Nurses (RNs/LVNs): Up to \$500 ▪ APPs (NPs/PAs): Up to \$1,000 ▪ Physicians: See your employment agreement for details <p><i>Additional reimbursement is available for oncology certification costs.</i></p>

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
- ▶ Benefit Advocate
- ▶ WellHub Fitness Program
- ▶ Discount Marketplace
- ▶ Paid Time Off



Licenses & Dues

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

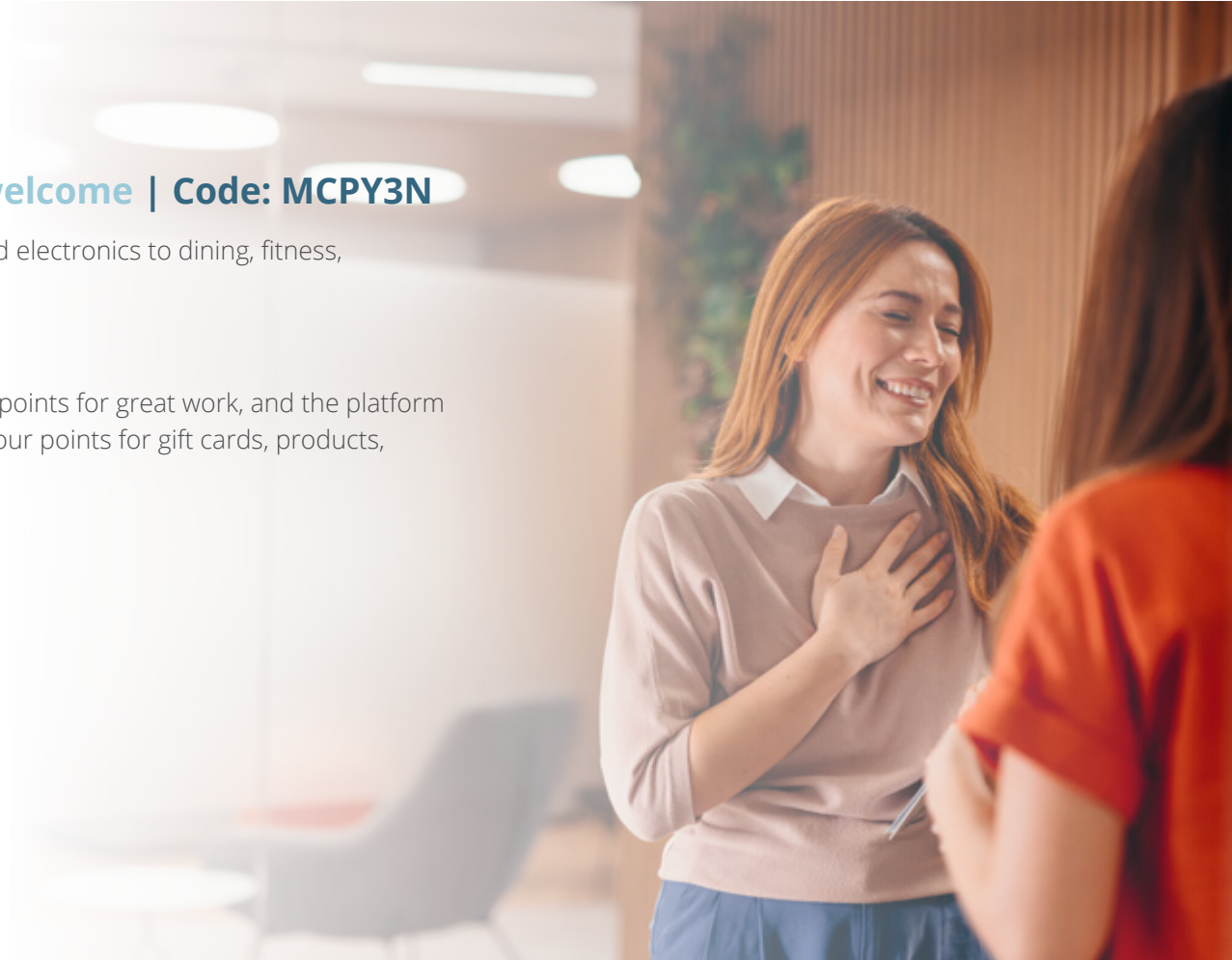
Discount Marketplace

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

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. Last updated 6/4/26.

©2026 Communication Partners, Inc. www.commpart.com

