



It's time for
**ANNUAL
ENROLLMENT**
May 5–May 18

OWN EVERY MOMENT:

Your FY26 Memorial Hermann Benefits Bulletin

[Haga clic
aquí para ver
en Español](#)

Your dedication and care make a profound impact on the communities we serve. Memorial Hermann's promise to you is to provide benefits that help you make the most out of every moment in your life.

Our programs are built to grow with you personally and professionally, and they support your total well-being far beyond medical coverage. Annual Enrollment is the time to review your elections, make updates and make sure you're ready to own every moment in the year ahead.

This Benefits Bulletin will help you make confident decisions by recapping the range of resources available and important updates for FY26. Visit YourMHBenefits.com for full details on any of the programs mentioned here.

Thank you for your continued dedication to Memorial Hermann and the communities we serve.

SPRING HEALTH FOR EVERYDAY SUPPORT

All employees can use the Spring Health Employee Assistance Program (EAP), whether or not you're enrolled in a medical plan.

The EAP can help with mental well-being, finding care for loved ones, navigating health care and more. See [page 14](#) for details.



What You Need to Know

- Annual Enrollment runs from **May 5 through May 18, 2025**.
- Your elections will take effect on July 1, 2025, and run through June 30, 2026.
 - You may be able to make updates during the plan year if you have a qualifying life event like getting married or welcoming a new child.
- You will enroll through Workday
 - New this year, you can also conveniently enroll in Voluntary Health Plans such as Accident Insurance right through Workday.
- If you make no elections during Annual Enrollment, most of your FY25 coverage will carry over to FY26, at FY26 rates. But there are some important exceptions:
 - We have enhanced Accident and Critical Illness Insurance, so you will need to enroll if you want coverage in FY26 – even if you were enrolled in FY25.
 - NEW Hospital Indemnity Insurance requires enrollment if you want coverage in FY26. Learn more on [page 10](#).
 - Per IRS rules, you must re-enroll in a Flexible Spending Account (FSA) each year you wish to participate.
 - If you wish to buy or sell Paid Time Off (PTO) or sell Personal Holidays (PHO), you must act during Annual Enrollment. See [page 9](#) for details.
- We've got your back. Email us at HRSS@memorialhermann.org or call **713.456.MHHR (6447)** Monday through Friday, 7:00 a.m. to 5:00 p.m. CT with any questions about your benefits.



REMEMBER: Your Memorial Hermann benefits run on a Fiscal Year (FY) schedule. FY26 runs from July 1, 2025, through June 30, 2026.

What's New in FY26

Enhancements and Updates

More Peace of Mind: Did you know Memorial Hermann offers several Voluntary Health Plans carefully designed to compliment your core health coverage and protect you from the unexpected? Even better, we're adding a **new layer of support in FY26** with Hospital Indemnity Insurance. We're also partnering with an industry leader to make Critical Illness and Accident Insurance even more robust. See [page 10](#) for details.

New Dental Plan Option: Are you someone who usually only needs routine dental care each year? We're excited to introduce the new Essentials DPPO to give you more ways to find affordable coverage that fits your needs. See [page 7](#) to learn about this great new option.

Increased Frame Allowance: Enjoy wider access to frames that suit your style without having to pay more out of pocket, thanks to an increased frame allowance of \$175 with the Superior Vision Plan. Even better, vision plan rates are decreasing. See [page 8](#) for plan details.

YourMHBenefits.com: Your destination for benefits information at Memorial Hermann is better than ever, with expanded content and streamlined navigation. Learn more about the benefits available to help you:

- Get and stay well
- Plan for your financial future
- Care for your family
- Pay for your continuing education
- Find support for key life moments
- And so much more!

*Own every moment
at work, at home and
beyond with benefits
that empower you to
thrive.*



REMEMBER: You can save \$600 on your medical plan premiums by getting approved preventive care by June 30, 2025, such as an annual physical or cancer screening. For more information, go to the Employee Health Credit page on [allHR](#).



Medical Plans: Health Makes Everything Possible




Your health and well-being are our top priorities, and we're proud to offer world-class care right here where you work. This is why **the MH Care Plan and MH Care Broad Access Plan offer the lowest costs when you use the MH Preferred Tier** – these are facilities, clinically integrated physicians and other providers that are most closely aligned with Memorial Hermann. Both plans will continue to be offered through Aetna, include \$0 in-network preventive care and pharmacy coverage through CVS/Caremark.

Medical Plan Updates for FY26

- **Premium Updates:** Memorial Hermann will continue to cover the majority of rising health care costs to keep your premiums as low as possible. However, employees will see a slight increase to medical plan premiums for FY26.
- **Outside Specialty Tier for MH Care Plan:** Memorial Hermann continues to expand the types of high quality and highly specialized care we provide. Because of our robust network of providers and facilities, specialty providers such as Texas Children's Hospital and MD Anderson Cancer Center are moving to a new Outside Specialty Tier in the MH Care Plan.

This tiered structure ensures you have access to a wide range of care while helping you make the most of your health plan benefits. By choosing world-class Memorial Hermann providers, you can keep your out-of-pocket costs as low as possible.

Use the chart below to understand the MH Care Plan tiers at a glance, and visit the [Memorial Hermann Provider Directory](#) on Aetna's website or on the Aetna Health™ app to search for in-network providers.

MH Preferred Tier	Basic Tier	Outside Specialty Tier
Providers most closely aligned with Memorial Hermann	Providers that have agreed to negotiated rates	Specialty providers such as Texas Children's Hospital and MD Anderson Cancer Center
		

- If services are not available at an MH Preferred facility, you may be able to receive Outside Specialty services at MH Preferred rates, if approved.
- If you are currently receiving care from an Outside Specialty provider, you may be able to continue care at Basic Tier rates, if approved. For a Continuation of Care Form, please call Aetna Member Services at **800.334.9778**. You will have 90 days from July 1, 2025, to request a Continuation of Care review.
- **Save More for Health Care Expenses:** The annual contribution limit for the Health Care Flexible Spending Account (FSA) will increase from \$3,200 to \$3,300. See [page 9](#) for more details and remember, **you must re-enroll in an FSA each year if you wish to participate.**

Medical Plan Comparison

Use these charts to compare your medical plan options at a glance, or visit YourMHBenefits.com for full plan details and rates.

MH Care Plan

Covered Services	MH Preferred Tier	Basic Tier	Outside Specialty Tier
Annual Deductible	\$750 individual \$1,875 family	\$1,000 individual \$2,500 family	\$6,000 individual \$12,000 family
Out-of-Pocket Maximum	\$5,500 individual \$11,000 family	\$5,500 individual \$11,000 family	\$9,200 individual \$18,400 family
Preventive Care	100% covered	100% covered	100% covered
Physician Office Visit	\$25 copay	\$50 copay	\$100 copay
Specialist Office Visit	\$40 copay	\$75 copay	\$150 copay
Urgent Care Visit or Walk-in Clinic Visit	Memorial Hermann – GoHealth Urgent Care: \$25 copay	\$50 copay	\$100 copay
Memorial Hermann eVisit or Teladoc	\$15 copay	Not applicable	Not applicable
Memorial Hermann Virtual Clinic	\$25 copay	Not applicable	Not applicable
Emergency Department	\$300 copay after deductible		

If you or your family members live outside the Houston area, visit YourMHBenefits.com for information regarding your medical plan options.

CONTINUED ►

VIRTUAL CARE – ANYTIME, ANYWHERE

If you are enrolled in a Memorial Hermann medical plan, you can visit a doctor from the comfort and privacy of your home. Providers are available 24/7 by computer, phone or mobile app. Visit teladoc.com/aetna for more information or call 855.835.2362 with questions.



Medical Plan Comparison (cont.)

MH Care Broad Access Plan

Covered Services	MH Preferred Tier	Aetna Broad Network
Annual Deductible	\$750 individual \$1,875 family	\$2,000 individual \$5,000 family
Out-of-Pocket Maximum		\$5,500 individual \$11,000 family
Preventive Care		100% covered
Physician Office Visit	\$25 copay	30% after deductible
Specialist Office Visit	\$40 copay	30% after deductible
Urgent Care Visit or Walk-in Clinic Visit	Memorial Hermann – GoHealth Urgent Care: \$25 copay (all other urgent care locations: 30% after deductible)	30% after deductible
Memorial Hermann eVisit or Teladoc		\$15 copay
Memorial Hermann Virtual Clinic		\$25 copay
Emergency Department		\$300 copay after deductible

For full medical plan details, please visit YourMHBenefits.com.



REMEMBER: It pays to choose the best option for care. Your Memorial Hermann medical plan provides many ways to save time and money while getting the care you need.

Employees can use Employee Medical Clinics for free in-person or virtual appointments with an MH medical plan. Visit YourMHBenefits.com and select “Employee medical clinics” for a list of locations and contact information.

Employees and family members can also schedule low-cost, in-person or virtual appointments at a GoHealth Urgent Care Center.

Need help deciding where to go for care? Call the Aetna Nurse Health Line at **713.338.4997**, available 24/7.

Dental Plan Details: Every Smile Counts

Dental health is an essential part of your overall well-being. Memorial Hermann provides dental plan options through Delta Dental to meet the needs of you and your family, including fully covered preventive care and coverage for other basic services. This year **we've added the new Essentials DPPO Plan** and updated the names of our existing plans to make it easier to understand how the plans are different at a quick glance.

For full dental plan details, please visit YourMHBenefits.com.

	Essentials DPPO NEW	In-network Smiles DHMO (Formerly DeltaCareUSA HMO)	Full Coverage DPPO (Formerly Delta Dental DPPO)
At a Glance	Focuses on diagnostic and preventive services	Controls costs with in-network-only coverage	Provides the most comprehensive coverage
Best For	Those who only need routine preventive care	Those seeking a balance of coverage and cost	Those who need major care and services
Covered Services	In-network and Out-of-network	In-network Only	In-network and Out-of-network
Annual Deductible	\$50 per individual / \$150 per family (deductible is waived for diagnostic and preventive services)	Not applicable	\$50 per individual / \$150 per family (deductible is waived for diagnostic and preventive services)
Benefit Maximum	\$750 per person (diagnostic and preventive services don't count toward maximum)	Not applicable	\$1,500 per person (diagnostic and preventive services don't count toward maximum)
Diagnostic and Preventive Services	You pay 0%	Per DHMO fee schedule	You pay 0%
Basic Services	You pay 20%	Per DHMO fee schedule	You pay 20%
Endodontic, Periodontics, Oral Surgery	Not covered	Per DHMO fee schedule	You pay 20%
Major Services	Not covered	Per DHMO fee schedule	You pay 50%
Orthodontic Deductible	Not covered	Not applicable	\$50 lifetime deductible per person
Orthodontic Maximum	Not covered	Per DHMO fee schedule	Plan pays: \$1,500 lifetime
Orthodontic Benefits	Not covered	Dependent children up to the age of 26 and adults (employee and spouse) Per DHMO fee schedule	Dependent children to age 19: 50%

- To choose the Essentials DPPO for FY26, you must act during Annual Enrollment.
- Delta Dental PPO enrollees who do not act will roll over to the Full Coverage DPPO in FY26.
- DeltaCareUSA HMO enrollees who do not act will roll over to the In-network Smiles DHMO in FY26.

Vision Plan Details: See Every Moment Clearly

Regular eye exams can help keep your eyes healthy while monitoring, preventing and treating easily correctable vision problems that can cause permanent vision impairment. The Superior Vision Plan can help keep your eyes healthy and your costs low.

Covered Services	Frequency	Superior Vision Plan	
		In-Network Only	Out-of-Network
Exams	Once per plan year	\$10 copay	Up to \$50 retail
Materials (lenses and frames)	Once per plan year	\$10 copay	See allowances for frames/lenses
Frames	Once per plan year	\$175 retail allowance	Up to \$81 retail
Lenses (Standard) Per Pair:			
Single Vision	Once per plan year	Covered in full	Up to \$50 retail
Bifocal	Once per plan year	Covered in full	Up to \$70 retail
Trifocal	Once per plan year	Covered in full	Up to \$90 retail
Standard Progressive	Once per plan year	Covered in full	Up to \$90 retail
Contact Lenses (in lieu of eyeglass lenses and frames benefit)	One allowance per plan year	\$150 retail allowance	Up to \$100 retail

For full vision plan details, please visit YourMHBenefits.com.



NEW FOR FY26

Choose from more looks that fit your style with an increased frame allowance of \$175, up from \$150 in FY25. Even better, your costs for vision coverage are slightly lower than last year.

But Wait, There's Much More

Other Benefits to Review During Annual Enrollment

While medical, dental and vision coverage are vital to good health, your Memorial Hermann benefits go much further. Consider these benefits for financial well-being and peace of mind. Visit YourMHBenefits.com for full details on the options below.

Comprehensive Coverage Options

- **Supplemental and Dependent Life Insurance:** Offers you and your family financial protection if the unthinkable happens.
- **Accidental Death and Dismemberment (AD&D) Insurance:** Pays a benefit to you or your loved ones in the event you or a covered dependent suffers accidental injuries that result in death or dismemberment.
- **Supplemental Short-Term Disability (STD) Insurance:** If you have been with Memorial Hermann for fewer than 12 months, you can elect to purchase STD coverage. **Once you celebrate your one-year anniversary, STD coverage is provided at no cost to you.**
- **Group Legal Plan:** Provides access to attorneys for personal legal matters like wills, traffic ticket defense, real estate transactions and much more.

Flexible Spending Accounts

Take Action During Annual Enrollment



An FSA through HealthEquity is a great budgeting tool that allows you to set aside pre-tax money to pay for health care and/or dependent care expenses. The money comes out of your paycheck before taxes are applied, lowering your taxable income and saving you money.

Memorial Hermann offers both a Health Care and Dependent Care FSA. Visit YourMHBenefits.com for more information. And remember, per IRS rules **you must re-enroll each year to participate in an FSA.**

Manage Your Paid Time Off (PTO) and Personal Holidays (PHO)

It's important to take time away from work to recharge and connect with the people and activities that matter most. That's why Memorial Hermann offers a generous and flexible PTO and PHO program. During Annual Enrollment, you may be eligible to buy or sell PTO that is accrued in the upcoming year, or sell PHO.

- **PTO Buy:** You can buy up to 24 hours of additional PTO (in 8-hour increments) to be used during FY26. The cost for additional PTO is based on your base pay rate and spread over 26 pay periods.
- **PTO Sell:** You can also elect to sell up to half of your PTO accrued during FY26.
- **PHO Sell:** You can sell your PHO for cash, which is considered taxable income on your paycheck. A lump-sum payout for any PHO sold will occur in December.

WE'VE GOT YOU COVERED

Memorial Hermann provides the following protections to eligible full-time employees **at no cost**. Click each or visit YourMHBenefits.com to learn more:

Basic Life Insurance:

Pays 1x your salary rounded to the nearest \$1,000.

Short-Term Disability (STD): Pays 60% of your base salary for up to 180 calendar days. No-cost coverage is provided to employees after 12 months with Memorial Hermann.

Long-Term Disability (LTD): Pays 50% of your base salary, after the 180-calendar-day STD period.



Take Control of Life's Unexpected Moments

Improved Voluntary Health Plans

We've teamed up with Voya Financial to make your Voluntary Health Plans even better. If one or more of the plans below provide the peace of mind you need, you must act during Annual Enrollment – even if you had Critical Illness or Accident Insurance coverage in FY25. Plus, enrolling is easier than ever! You can now elect these benefits right through Workday during your regular enrollment process.

ENHANCED Critical Illness Insurance

Have you ever thought about how you'd handle the financial impact of a serious diagnosis like cancer, a heart attack or a stroke? Critical Illness Insurance serves as a financial safety net, so you can focus on recovery without extra stress.

This benefit provides a cash payment and the flexibility to use the funds however you choose – whether that's covering treatments, medications, everyday bills or childcare.

Helps with: Financial confidence if you're worried about your own health or protecting your family's future.

ENHANCED Accident Insurance

Do you love hiking, biking or playing in a weekend softball league? Or maybe you have kids who seem to be a magnet for bumps and bruises? Accidents are part of life, and sometimes they come with unexpected costs or time away from work.

Accident Insurance provides a cash payment and the freedom to use the money in a way that best suits your needs. That could be paying for childcare, replacing lost wages or just handling daily expenses. That way, an injury won't throw off your budget.

Helps with: Unexpected costs from everyday mishaps, from a sprained ankle to a broken wrist.

NEW Hospital Indemnity Insurance

A hospital stay is stressful enough without worrying about the costs that come with it. With this benefit, you receive a cash payout for a covered hospital stay, whether it's due to an accident, illness or even childbirth.

The funds can be used as needed – covering deductibles, paying rent or just treating yourself by ordering takeout while you recover. Whether you're planning ahead or just want extra protection, this benefit provides support when you need it most.

Helps with: Financial flexibility for planned hospital stays, such as childbirth or surgery, as well as unexpected illness or injury.

Take control of life's unexpected moments – explore these Voluntary Health Plans during Annual Enrollment and choose the coverage that gives you peace of mind, no matter what comes your way!

REMEMBER: You can get paid for keeping an eye on your health. Voya's Critical Illness, Accident and Hospital Indemnity Insurance plans all offer a \$75 wellness benefit for each enrolled employee, spouse and dependent who gets preventive care during the year. Schedule those check-ups today!





BENEFITS IN ACTION: Accident Insurance

Meet Jill. She has an active 12-year-old who took a hard fall during a basketball game and landed awkwardly on her wrist. The pain was immediate, so they headed to the MHHS emergency room where an x-ray confirmed a distal radius fracture.

They were admitted overnight for observation, pain management and possible surgical intervention if the fracture was unstable.

Because Jill enrolled in Accident Insurance from Voya, she received a cash payment to use however she chose. In Jill's case, it was a real relief to have the extra funds to cover her daughter's physical therapy appointments after the injury.

And because they got treatment at MHHS, Jill's Accident Insurance paid an extra benefit. In this example, after paying her annual premium, **Jill received \$3,570 in benefits!**

	Benefit Regardless of Location	Benefit if Seen at MHHS
Emergency Room Visit	\$350	\$525
X-ray	\$300	\$450
Child Hospital Admission	\$2,000	\$3,000
Employee + Children Coverage Premium	-\$405	-\$405
Total Benefit Paid to Jill	\$2,245	\$3,570

MORE COVERAGE, LESS COST

Thanks to our new partnership with Voya, Critical Illness and Accident Insurance pay more for covered incidents and cost you less per paycheck!

Even better, all Voluntary Health Plans now pay more when you receive care at MHHS facilities.



Here's What You Need to Do Before May 18

- 1 **Visit YourMHBenefits.com for enrollment details.** Explore your options and get valuable information to help you make your choices.
- 2 **Consider your needs for the coming year and what's most important to you.** Compare your options and decide if your current coverage still meets your needs.
- 3 **Decide who you are covering.** Do you need to add or remove dependents this year? You can add eligible dependents to your medical, dental, vision, life insurance and accidental death and dismemberment (AD&D) coverage. You can also remove dependents who are no longer eligible for coverage, such as those who have turned 26 years old. Visit YourMHBenefits.com to learn about who is an eligible dependent.
- 4 **Enroll through Workday and confirm your elections.** Workday's user-friendly system will walk you through the process if you want to change or re-enroll in any benefits. Once you've made your updates, click "View your 2025 Benefits Statement" and print it for your records. After you successfully enroll, you will receive an email in your Memorial Hermann Outlook inbox. Use the link in the email to confirm your elections are correct.
- 5 **Enroll by May 18 so you have the coverage that will meet your needs.** Once you enroll, your benefits will be effective July 1, 2025.

Where to go for help:



YourMHBenefits.com

OR

[allHR](#) on OneSource



Memorial Hermann HR Shared Services
at **713.456.MHHR (6447)**

Monday through Friday,
7:00 a.m. to 5:00 p.m. CT



"Ask a Question" via the
[allHR](#) portal or email us at
HRSS@memorialhermann.org

WHAT HAPPENS IF YOU DON'T ENROLL?

- You won't get to choose from great new options like the Essentials DPPO dental plan and Hospital Indemnity Insurance.
- Your next opportunity to enroll or make changes will be FY27 Annual Enrollment, unless you have a qualifying life event, like getting married or welcoming a new child.
- You won't be able to buy or sell PTO or sell PHO for FY26.
- You will not be enrolled in voluntary Critical Illness or Accident Insurance. You must actively elect these benefits if you want coverage in FY26, even if you had coverage in FY25.
- As of July 1, 2025, you will not participate in the Health Care FSA and/or Dependent Care FSA. To continue participating you must re-enroll each year.

Support for All of Life's Moments

Year-Round Benefits to Help You Meet Your Goals

You have access to even more Memorial Hermann benefits year-round. Don't forget to check out these resources that are **available anytime and don't require action** during Annual Enrollment. Visit YourMHBenefits.com to learn more about each one.

Own Today: Options for Ongoing Support

Every now and then, we all need some help. As a Memorial Hermann employee, you've got a wide range of support in your corner, including these benefits that you can utilize anytime during the year:



Learn Well Education Assistance: We make growing your career easy and affordable with financial assistance. Full-time and part-time employees enrolled in accredited degree and certification programs are eligible. We even offer no-cost options for certain degrees and programs.



Adoption Assistance: Receive up to \$5,000 to defray the cost of adopting a child.



Bright Horizons: Find backup care (elder and child), use Sittercity to find childcare and even get help with tutoring and test prep for applying to college.



Student Loan Repayment Program: Get help paying for degrees earned in the last five years.



Noom: Enjoy a free subscription for MHHS employees, with personalized nutrition coaching to support healthy eating and overall well-being.



Wellthy: Get personalized assistance with preparing, finding and scheduling care for you and your loved ones. Wellthy also offers specialized support for parents or caregivers of teenagers, including academic planning, mental health resources and parenting strategies.



Employee Discount Spot: Get exclusive discounts on auto, home and/or pet insurance, entertainment, wireless services and equipment, restaurants, car rentals, travel and much more.



Own Your Tomorrow: Options for Financial Wellness

Whatever your financial goals are, Memorial Hermann wants to help you stay on track. That's why we offer these benefits that you can enroll in anytime during the year:



Retirement Savings Plans: Save for retirement, with help from Memorial Hermann. **We will match your contributions up to 6% of your pay** (up to 3% for pension-eligible employees) to help your savings grow. When you participate, you have access to valuable tools and resources from Fidelity Investments that can help you manage what you earn and plan for the future.



Financial Finesse: Get personalized access to unbiased certified financial planners with this program, which is **free to all full-time and part-time employees year-round**.



Daily Pay: Get easy, on-demand access to money you've already earned. Pick up a shift and cash out quickly if needed, or get help with long-term financial planning.

Visit
YourMHBenefits.com
throughout the year
for information on
these programs
and more.

The Spring Health EAP

When you thrive, the communities we serve and our organization thrive with you. That's why we're committed to supporting you and your loved ones with our Employee Assistance Program (EAP) from Spring Health.



The EAP is **free to all employees and dependents** age six and older, regardless of medical plan enrollment. You and each covered family member receive up to **six free professional coaching sessions, and six free therapy sessions** each for mental well-being. After your six free therapy sessions, you can continue seeing your provider through your MHHS medical plan.

Total Support Beyond Mental Health

Our EAP goes much further to provide support for many aspects of life, including:

- Resources for finding local care for loved ones
- Professional coaching
- Financial and legal consultation
- Work/life resources
- Dedicated support from Care Navigators to find the providers you need

Three Easy Ways to Get Started

1. Visit the [Spring Health website](#) to sign up and access care.
2. Download the Spring Health mobile app for iPhone or Android.
3. Email the [Spring Health Care Navigation](#) team or call **855.629.0554** Monday through Friday, 7:00 a.m. to 5:00 p.m. CT.

For crisis support, call **855.629.0554** and press 2, available 24/7.

Bringing it all Together: MHHS Benefits in Action

These examples show how hypothetical Memorial Hermann employees use their MHHS benefits to **own every moment** of their personal journey.

Meet Anna.

Excited about a recent promotion, Anna is balancing work and home responsibilities. She uses her MHHS benefits to help her care for her aging mother and keep her own retirement plan on track.



Everyday Support

- The **MHHS Population Health and Wellness Team** provides free support to help balance new work responsibilities.
- **Wellthy** helps schedule care for Anna's aging mother, and **Bright Horizons** provides backup support in case scheduled care falls through.

Health and Well-being

- With a family history of heart disease, **Critical Illness Insurance** from Voya provides extra financial protection.
- Anna takes advantage of the **Health Care FSA** to set aside pre-tax money for health expenses.
- **Midi Health** provides holistic support as she navigates menopause.

Retirement Planning

- Anna contributes enough to her retirement savings to get the full **6% MHHS match**.
- She contacts **Financial Finesse** for free help maximizing her budget and making sure her retirement plan is on track.

Meet Jason.

Jason and his wife are planning to welcome a new child in FY26. Here's how Memorial Hermann's benefits support the couple through every step of their journey.



Getting Ready

- They use the **\$15,000 infertility treatment** benefit that comes with all MHHS medical plans.
- Jason enrolls in both the **Health Care and Dependent Care FSAs** to set aside pre-tax money for medical and childcare expenses.
- He also schedules 160 hours of **paid parental leave** at full pay, so he can bond with the baby.

Pregnancy & Delivery

- **MHHS medical plans** cover many maternity services at low out-of-pocket costs.
- He enrolls in **Hospital Indemnity Insurance**, which provides a cash payment to help cover expenses beyond basic medical insurance.
- Jason and his wife both use the **EAP** for free support for adjusting to parenthood.

Life as a New Family

- **Wellthy** helps the couple find a caregiver and **Bright Horizons** helps with backup care.
- **Financial Finesse** helps plan a new budget and ways to save for college down the road.
- Jason **buys more PTO** during Annual Enrollment to spend more time with his family.

**ANNUAL
ENROLLMENT**
is coming soon
May 5–May 18

**Don't Miss Out on
Exciting New Options**

This guide is a summary of recent changes to benefits and is treated as a summary of material modifications under the Employee Retirement Income Security Act (ERISA). The general information contained in this summary does not address all requirements of the Plans and complete information is contained in the office Plan documents. If this summary differs from the terms and provisions of the official Plan documents, the official Plan documents will govern and control. The applicable Plan documents govern the determination of your benefit, and no communication, oral or written, shall alter your benefit. Memorial Hermann reserves the right to amend, suspend or terminate its Plans at any time, in whole or in part. Participation in these Plans is not an offer or guarantee of employment.