

2027 BENEFITS

JANUARY 1 - DECEMBER 31, 2027

MEDICAL PLAN OPTIONS
TO FIT YOUR NEEDS

VOLUNTARY BENEFITS
THAT WORK FOR YOUR LIFE

BENEFITS CONCIERGE
WHEN YOU NEED ANSWERS

CLICK TO EXPLORE

ACADIA®

Welcome

Your benefits are an important part of your overall compensation. This guide answers some of the basics about your benefits. Read it carefully, alongside the plan materials you receive.

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Look for this icon to watch a short video about your benefits.

Eligibility

You are eligible for benefits if you work 30 or more hours per week.

Enroll online in Workday.

For detailed benefits information, visit **acadiahealthbenefits.com**



Who You Can Cover

- **Your legal spouse**
- **Your domestic partner (DP) +children**
- **Your biological or adopted children or stepchildren**
- **Disabled children over age 26**

When Coverage Begins

If you...	Enroll	Coverage begins
Are a new hire*	Within 30 days of hire	On your date of hire
Experience a Qualifying Event*	Within 30 days of the qualifying event	On date of qualifying event
Enroll at Open Enrollment (OE)	Before OE ends	January 1, 2027

***If you miss the deadline, you will NOT have benefits coverage (except for company-paid benefits).**

What You Need to Enroll

- A birth certificate or marriage registration for each new dependent
- A Social Security number and date of birth for each covered dependent
- Domestic partner coverage requires a notarized affidavit



Choose Carefully!

You cannot change your elections unless you have a qualifying life event:

- Marriage or divorce
- Birth or adoption
- Child reaching the age limit
- Death of a spouse, DP or child
- Losing coverage under another plan
- Gaining access to state coverage

Contact Benefits within 30 days of the event to request a change.

Medical

Choose from three Cigna plans. All plans use Cigna's Open Access network and include prescription drug coverage.

To learn more, visit **acadiahealthbenefits.com/2027-medical**

Your Medical Plan Options

EPO

Cigna Open Access EPO

EPO network coverage only (except emergency care). You are not required to select a Primary Care Physician (PCP).

In-Network Deductible
None

In-Network Out-of-Pocket Maximum
Individual / Family
$2,500 / $5,000

Health Savings Account (HSA)
Not Available

PPO

Cigna Open Access PPO

Freedom to seek care from any provider, however you will pay less when you stay in-network.

In-Network Deductible
Individual / Family
$500 / $1,500

In-Network Out-of-Pocket Maximum
Individual / Family
$3,000 / $6,000

Health Savings Account (HSA)
Not Available

HDHP

Cigna Open Access HDHP

Freedom to seek care from any provider. Your plan pays after the deductible is met.

In-Network Deductible
Individual / Individual in a Family / Family
$3,000 / $3,500 / $4,500

In-Network Out-of-Pocket Maximum
Individual / Individual in a Family / Family
$4,000 / $4,000 / $8,000

Each family member only has to meet their own individual deductible or out-of-pocket max (not the full family amount) before the plan starts paying for their care. Click here to learn more.

Health Savings Account (HSA)
Available—contribute up to the IRS maximum less Acadia's contribution.

Benefits Concierge

Health Advocate offers personalized, confidential support for any health or benefits question — fully paid by Acadia.

- Find in-network providers and coordinate care
- Understand your benefits and treatment options
- Resolve claims issues
- Get second opinions
- And more!

(866) 695-8622
healthadvocate.com/acadiapharm
Code: ACADIA1

Medical

The following is a high-level overview of the coverage available. For complete coverage details, please refer to the Summary Benefits and Coverage (SBC).

To learn more, visit **acadiahealthbenefits.com/2027-medical**

2027 Medical Plan Comparison

Key Benefits	EPO	PPO		HDHP	
	In-Network Only	**In-Network**	**Out-of-Network**	**In-Network**	**Out-of-Network**
Deductible *Indiv. / Indiv. in a Family / Family*	None	$500 / NA / $1,500	$1,200 / NA/ $2,400	$3,000 / $3,500 / $4,500	$4,500 / $4,500 / $7,500
Out-of-Pocket Maximum *Indiv. / Indiv. in a Family / Family*	$2,500 / NA / $5,000	$3,000 / NA / $6,000	$9,000 / NA/ $18,000	$4,000 / $4,000 / $8,000	$8,000 / $8,000 / $16,000
Preventive Care	No charge	No charge	40%*	No charge	40%*
MDLive Virtual Care	No charge	No charge	Not covered	No charge	Not covered
Other Virtual Visits	No charge	No charge	40%*	No charge*	40%*
Office Visits *Physician / Specialist*	$20 / $30	$25 / $40	40%*	20%*	40%*
Emergency Room *Copay waived if admitted*	$125	$150 + 20%*	$150 + 20%*	20%*	20%*
Urgent Care	$30	$25	$25	20%*	20%*
Inpatient Hospital Stay	$250/day (5 day max)	$250 + 20%* (5 day max)	$500 + 40%*	20%*	40%*
Outpatient Surgery	$100	$125 + 20%*	$250 + 40%*	20%*	40%*
Retail Pharmacy *Generic / Brand / Non-Formulary*	$10 / $20 / $40	$10 / $30 / $50	Not covered	$10* / $30* / $50*	Not covered
Mail Order Pharmacy *Generic / Brand / Non-Formulary*	$20 / $40 / $80	$20 / $60 / $100	Not covered	$20* / $60* / $100*	Not covered

Coinsurance percentages and copay amounts shown in the above chart represent what the member is responsible for paying.
***Benefits with an asterisk (*) require that the deductible be met before the Plan begins to pay.**

Health Savings Account

The HDHP comes with a health savings account (HSA). The HSA lets you set aside pre-tax dollars to pay for qualified healthcare expenses.

To learn more, visit **acadiahealthbenefits.com/hdhp-health-savings-accounts**

How It Works

- **Add funds via payroll**
- **Acadia adds to your account***
- **Withdraw funds to pay for qualified expenses**
- **Unused money rolls over and stays with you**

2027 HSA Contributions

Coverage Level	Annual IRS Maximum	Acadia Per-Pay Period Contribution	Acadia Annual Contribution	Maximum Amount You Can Contribute
Employee Only	$4,500	$87.50	$2,100*	**$2,400**
Family	$9,000	$122.00	$2,928*	**$6,072**
Employee Only (Age 55+)	$5,500	$87.50	$2,100*	**$3,400**
Family (Age 55+)	$10,000	$122.00	$2,928*	**$7,072**

***Acadia's annual contribution is paid incrementally each payroll and pro-rated for mid-year enrollees.**



HSA Requirements

You must meet certain eligibility requirements to have an HSA. You must:

- Be at least 18 years old
- Be covered under a qualified HDHP
- Not be enrolled in Medicare, TRICARE, a non-high deductible medical plan, or general purpose healthcare FSA
- Not be claimed as a dependent on another person's tax return.

Adult children must be claimed as dependents on your tax return for their medical expenses to qualify for payment or reimbursement from your HSA.

Dental & Vision

Acadia offers two Cigna dental plans and a VSP vision plan. Freedom to seek care from any provider; however you will pay less when you stay in-network.

The following is a high-level overview of the in-network coverage available.

To learn more, visit **acadiahealthbenefits.com/dental**

acadiahealthbenefits.com/vision

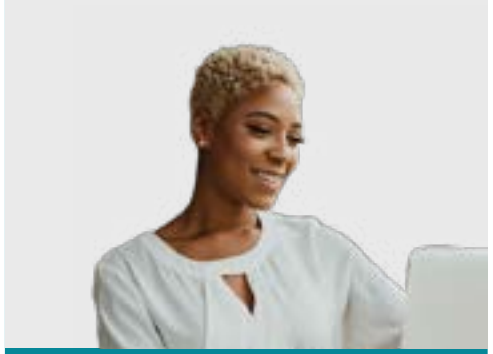
Dental

Key Benefits	Low PPO	High PPO
Deductible *Individual / Family*	$50 / $150	$50 / $150
Annual Maximum *Per Person*	$1,000	$2,000 - $2,450
Preventive Care	No charge	No charge
Basic Services	20%*	20%*
Major Services	40%*	40%*
Dental Implants	Not covered	40%*
Orthodontia *Child and Adult*	Not covered	50%; $2,000 Max. Benefit

Coinsurance percentages and copay amounts shown in the above chart represent what the member is responsible for paying.
***Benefits with an asterisk (*) require that the deductible be met before the Plan begins to pay.**

Vision

Key Benefits	Vision Service Plan
Exam *Standard / Contacts*	$20 / $60
Lenses *Single, Bifocal, Trifocal*	Cost varies by lens type
Frames	$200 allowance + 20% off overage
Contact Lenses *In Lieu of Glasses*	$150 allowance
Frequency	Once every 12 months



High PPO Coverage

The annual maximum increases progressively each year you get preventive care.

Orthodontia coverage is based on the cost of metal braces; clear aligners may be reimbursed at a lower amount.

Flexible Spending Accounts

Set aside a portion of your income, before taxes, into an account administered by IGOE.

To learn more, visit
acadiahealthbenefits.com/flexible-spending-accounts

acadiahealthbenefits.com/commuter-plan

financial

Account Types

Healthcare

Covers qualified *healthcare expenses* incurred by you, your spouse and your children.

Dependent Care

Covers eligible *dependent care expenses* for children under 13 or dependent adults.

Limited-Purpose

Covers eligible *dental and vision expenses* for HSA participants until HDHP deductible is met.

Commuter

Pays for qualified *work-related* mass transit and parking expenses.

You may contribute up to the IRS maximum for each account each year.

FSA Rules

- You must enroll each year to participate.
- Unused funds will NOT be returned to you or carried over to the following year.
- You can spend 2027 funds through March 15, 2028, and must file claims by March 31, 2028.



Life & Disability

Acadia pays for your basic life/ AD&D and disability coverage through Unum.

To learn more, visit **acadiahealthbenefits.com/ life-disability-voluntary-benefits**

financial

Life and AD&D

Coverage	Benefit Amount	Paid By
Employee *Basic*	2 times your annual base salary, up to a maximum of $750,000	Acadia
Employee *Supplemental*	$10,000 increments; minimum of $10,000 up to $500,000	You
Spouse/DP *Supplemental*	$5,000 increments; up to $200,000*	You
Child(ren) *Supplemental*	$5,000 increments; up to $10,000	You

***Not to exceed 100% of employee supplemental coverage.**

Disability

Key Benefits	Short-Term Disability	Long-Term Disability
Benefit Percentage	66.67% of base pay	66.67% of base pay
Benefit Maximum	$3,500 / week	$20,000 / month
Starts	After 7th day of disability	After 90th day of disability
Lasts	Up to 90 days	Up to Social Security Normal Retirement Age



Guaranteed Issue

During your initial eligibility period, you can elect coverage up to the Guaranteed Issue amounts below without providing Evidence of Insurability (EOI, or information about your health).

If you currently have at least $10,000 in coverage, during open enrollment you can increase your coverage up to the Guaranteed Issue amount without being subject to EOI.

- Employee: $250,000
- Spouse/DP: $30,000
- Child(ren): $10,000

Financial Benefits

Save for your future with our 401(k) Retirement Savings Plan and Employee Stock Purchase Plan.

To learn more, visit
acadiahealthbenefits.com/401k-retirement-plan

acadiahealthbenefits.com/employee-stock-purchase-plan-espp

401(k) Retirement through Fidelity

Contribute	Up to the	Catch-Up of	Enhanced Catch-Up
1-60%	**$25,500**	**$8,500**	**$11,750**
of eligible pay	IRS Maximum*	at age 50+*	age 60-63*

***2027 projection. Limits have not yet been released.**

Traditional (pre-tax) and Roth (post-tax) savings options are available.

New hires are eligible the first of the month following date of hire and automatically enrolled at a 5% pre-tax contribution. To opt out or change your contribution amount, you have 35 days from your date of hire to do so.



Free Money

Acadia matches 100% of your 401(k) contribution up to the first 5%. There is no vesting period and the match funds are yours right away!

Employee Stock Purchase Plan (ESPP) through E*TRADE

Employees scheduled to work at least 30 hours/week can purchase Acadia stock at a discounted price through after-tax payroll deductions.

ESPP Open Enrollment periods occur twice a year in May and November.

Extra Protection

Our benefit plans are here to help you and your family live well—and stay well. These plans can help you strengthen your coverage even further!

To learn more, visit **acadiahealthbenefits.com/life-disability-voluntary-benefits**

Voluntary Benefits through Cigna

Critical Illness

With critical illness insurance, you'll receive a lump sum if you are diagnosed with a covered condition.

Accident Insurance

Accident insurance pays you a benefit to help cover the out-of-pocket costs related to accidental injuries off the job.

Wellness Benefit

If you are enrolled in accident or critical illness insurance, you may receive a wellness payment for preventive medical expenses paid under Acadia's Cigna plans.



Even More

Business Travel Accident

Global travel and medical support through Chubb when you're away from home on business.

- Paid for by Acadia
- 24/7 security assistance and emergency medical evacuation
- Lost/stolen item help, embassy contacts, and emergency travel arrangements

Wellbeing & Support

Free confidential help for you and your household, from a counseling session to online resources, and more!

To learn more, visit
acadiahealthbenefits.com/employee-assistance-program

acadiahealthbenefits.com/wellness-2

Cigna Employee Assistance Program

- Mental Health
- Relationships
- Child and eldercare
- Substance Abuse
- Grief and Loss
- Legal and Financial issues

EAP Benefits

- Up to five (5) in-person sessions with a counselor per issue, per year, per individual
- Unlimited toll-free phone access and online resources
- On-demand mental health support from a licensed therapist via text, voice, or video, via Talkspace

Wellness Platforms

Platform	What they offer...
Calm	Guided meditations, sleep content, and mindfulness tools
Happify	App-based activities to reduce stress and build resilience
Headspace	On-demand access to coaches, therapists, and psychiatrists from your phone
Healthwise (Cigna)	Health assessments, gym discounts, and coaching for nutrition, stress, and smoking cessation
Omada	Personalized coaching for employees and adult dependents at risk for type 2 diabetes or heart disease

Cost of Benefits

Your contributions toward the cost of benefits are automatically deducted from your paycheck. The amount will depend on the plan you select and if you choose to cover eligible family members.

Monthly Medical Contribution

Coverage Tier	EPO		PPO		HDHP*	
	Acadia	You	Acadia	You	Acadia	You
Employee Only	$1,205.19	$190.00	$1,205.19	$303.00	$1,066.44	$265.00
Employee + Spouse/DP	$2,466.76	$571.00	$2,466.60	$700.00	$2,180.65	$616.00
Employee + Child(ren)	$2,234.48	$517.00	$2,234.58	$631.00	$1,971.58	$556.00
Family	$3,527.37	$815.00	$3,527.55	$996.00	$3,115.05	$879.00

***Acadia contributes to your HSA through semi-monthly contributions; annually up to $2,100 for individual coverage and up to $2,928 for family coverage (pro-rated for mid-year enrollees).**

Monthly Dental & Vision Contribution

Coverage Tier	Low Dental		High Dental		Vision	
	Acadia	You	Acadia	You	Acadia	You
Employee Only	$44.03	$0.00	$54.74	$10.00	$9.14	$0.00
Employee + Spouse/DP	$70.74	$18.00	$102.50	$28.00	$13.18	$2.50
Employee + Child(ren)	$75.19	$20.00	$109.98	$30.00	$13.48	$2.50
Family	$117.37	$32.00	$172.67	$47.00	$18.93	$4.25

Supplemental Life and AD&D

Deductions are taken from your paycheck after taxes. Rates are available during enrollment.



Domestic Partner (DP) Contributions

Because of Internal Revenue Code restrictions, in most cases, the fair market value of your DP's or DP's children's healthcare coverage that Acadia pays will be taxable to you as imputed income. The payroll deductions to cover a DP must be taken on an after-tax basis.

Contact Information

Start with **acadiahealthbenefits.com** for plan details and enrollment information.

If you have additional questions, you may also contact **Benefits@acadia-pharm.com**

Coverage	Carrier	Group #	Phone #	Website/Email
Medical and Pharmacy	Cigna	3337835	(800) 244-6224	**mycigna.com**
Health Savings Account	HSA Bank	AcadiaHSA	(800) 357-6246	**hsabank.com**
Dental	Cigna	3337835	(800) 244-6224	**mycigna.com**
Vision	Vision Service Plan (VSP)	12166627	(800) 877-7195	**vsp.com**
Flexible Spending Accounts	IGOE	—	(800) 633-8818	**goigoe.com**
Life/AD&D	Unum	986468	(866) 679-3054	**unum.com/employees/benefits/life-insurance**
Disability	Unum	986467 / 986469	(866) 679-3054	**unum.com/employees/benefits/disability-insurance**
Employee Assistance Program	Cigna EAP	Access Code: ACADIA	(877) 622-4327	**mycigna.com**
401(k)	Fidelity Investments	—	(800) 835-5097	**401k.com**
Voluntary Benefits	Cigna	AI111978 / CI111912	(800) 261-6242	**mycigna.com**
Employee Concierge Support Services	Health Advocate	Registration Code: ACADIA1	(866) 695-8622	**healthadvocate.com/acadiapharm**

DISCLAIMER: The material in this benefits brochure is for informational purposes only and is neither an offer of coverage or medical or legal advice. It contains only a partial description of plan or program benefits and does not constitute a contract. Please refer to the Summary Plan Description (SPD) for complete plan details. In case of a conflict between your plan documents and this information, the plan documents will always govern. **Annual Notices:** ERISA and various other state and federal laws require that employers provide disclosure and annual notices to their plan participants. The company will distribute all required notices annually.