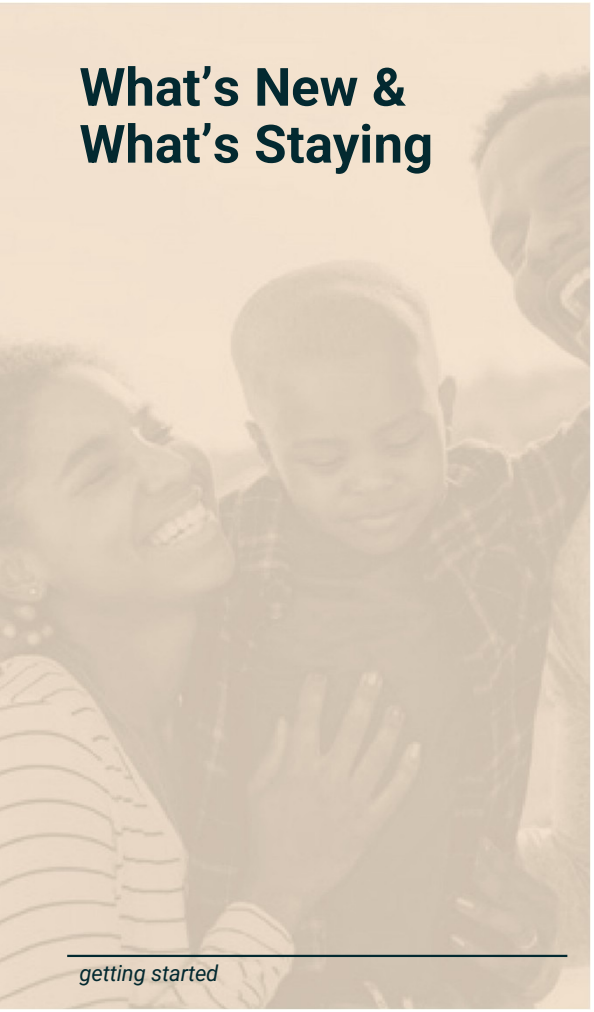

2027 BENEFITS
OPEN ENROLLMENT
NOVEMBER 16 - DECEMBER 1, 2026
GET READY TO ENROLL
MARK YOUR CALENDAR FOR
OPEN ENROLLMENT
IS YOUR COVERAGE
STILL RIGHT FOR YOU?
YOUR BENEFITS. YOUR CALL.
YOUR CHOICE.
ACADIA®

What's New & What's Staying



getting started

Your 2027 Benefits

New for 2027

- **New Cigna EPO Plan:** Replacing the HMO, with access to a nationwide network
- **Cigna Network for All Three Medical Plans** (EPO, PPO, HDHP)
- **More Financial Protection:** Increased Long-Term Disability Coverage Paid by Acadia
- **2027 Contributions:** Employee contribution rates for the upcoming plan year
- **Fertility coverage** for all plans

The Benefits You Can Continue to Count On

- **No Carrier Changes** (Cigna, Unum and VSP)
- **Dental and Vision Plan Designs Unchanged**
- **Acadia's 401(k) matching contribution continues**
- **Benefits Concierge:** Health Advocate offers personalized, confidential support for any health or benefits questions
- **Employee Assistance Program (EAP)** is available to support you and your family



New options, added protection, and the benefits you know and value!

Open Enrollment



getting started

What You Need to Know

Action Required

Flexible Spending Account (FSA)

You **must make a new election** to contribute in 2027

HMO Members

You will automatically be enrolled into the EPO UNLESS you **make a new election**

Optional Changes

- **HSA:** Review or change your contributions
- Change benefit elections
- Add or delete dependents
- Review & update beneficiaries
- Increase Voluntary Life/AD&D coverage



2027 Open Enrollment is Passive

Most current benefits continue automatically **UNLESS** you make changes

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	Birth: On date of birth All Others: 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.

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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 contribution; 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 will be taxable to you as imputed income. The payroll deductions to cover a DP must be taken on an after-tax basis.

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**

health

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.

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

Preventive Care



health

What is Considered Preventive Care?

- Annual Physical
- Annual Well-Women Exam
- Annual Well-Child Exam
- Mammogram & Colonoscopy
- Immunizations (adult & children)

Good to Know

- When scheduling your appointment, let your provider know you are requesting an **annual preventive exam**
- If you discuss a new health concern, an existing medical condition, or receive services beyond routine preventive care, your provider may bill for a separate diagnostic visit or services
- This could result in unexpected out-of-pocket expenses

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%*
MD Live Virtual Care	No charge	No charge	Not covered	No charge	Not covered
Virtual Visits	No charge	No charge	40%*	No charge*	Not covered
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	$250 + 20%*	$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**

health

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.

Choose the Right Care for Your Needs

For non-emergencies, choosing where to get care can help you save time and money.*

health

Estimated Costs by Plan

Telehealth	Retail Clinic	Doctor's Office	Urgent Care	Emergency Room
Minor illnesses & prescriptions	Minor injuries, vaccines & simple care	Routine care & ongoing health needs	Routine care & ongoing health needs	Serious or life threatening
EPO $0	**EPO** $20	**EPO** $20	**EPO** $30	**EPO** $125
PPO $0	**PPO** $25	**PPO** $25	**PPO** $25	**PPO** $150
HDHP $49	**HDHP** $100–$200	**HDHP** $150–$250	**HDHP** $150–$300	**HDHP** $1,000–$3,000

GOOD TO KNOW: * Estimated costs shown above may vary by location. Additional coinsurance or specialist costs may apply.

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

health

Dental

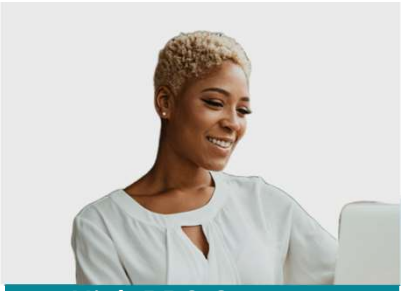
Key Benefits	Low PPO	High PPO
Deductible *Individual / Family*	$50 / $150	$50 / $150
Annual Maximum *Per Person*	$1,000	$2,000 - $2,450**
Preventive Care	No charge	No charge
Basic Services	20%*	20%*
Major Services	40%*	40%*
Dental Implants	Not covered	40%*
Orthodontia *Child and Adult*	Not covered	50%;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

**When you or your family members receive any preventive care service during one plan year, the annual dollar maximum will increase in the following plan year; until it reaches the highest level specified below.

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

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**

extras

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.

- 24/7 security assistance and emergency medical evacuation
- Lost/stolen item help, embassy contacts, and emergency travel arrangements
- Company paid

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

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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

Thank You

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