



TOI 2026 Benefits at a Glance

The Oncology Institute of Hope & Innovation offers a wide range of benefits to support you and your family's health, financial security, and overall well-being. This snapshot provides a quick look at the benefits available to teammates working 30+ hours per week, many of which are also available to eligible dependents (spouse and children). For full details, see the Benefits Guide or visit TOIbenefits.com.

Health & Well-Being Benefits

Medical

You have five Aetna medical plan options, a Whole Health HMO (with a narrow network), an HMO (California residents only), EPO, POS, and HDHP. All plans cover in-network preventive care at 100% and include mental health and chiropractic benefits. Telehealth through CVS Health is available for all plans, and often at a lower cost than in-person visits.

What's Included in Your Coverage	HMO Whole Health California residents only	HMO 1000 California residents only	EPO 1000	POS 1500	HDHP 3300
	In-Network Only	In-Network Only	In-Network Only	In-Network*	In-Network*
Here's how much you'll pay					
Annual Deductible Individual / 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 Individual / 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	\$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	\$150**	\$150**	\$200	\$300 + 20%	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.

Per Pay Period Cost for Medical Coverage

Benefit Plan	Teammate Only	Teammate + Spouse	Teammate + Child(ren)	Teammate + Family
Whole Health HMO	\$20.00	\$128.63	\$78.49	\$174.16
HMO 1000	\$37.88	\$173.96	\$110.27	\$256.31
EPO 1000	\$20.00	\$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

Mental Health

Aetna members can use Rula to connect with licensed therapists or psychiatrists virtually. It's a convenient way to find in-network providers for therapy or psychiatry, with appointments often available as soon as the next day. All teammates can also access the Teammate Assistance Program (TAP) for **FREE** and confidential counseling, referrals, and financial and legal support.



Dental

Two Aetna dental plans are available: a DHMO, which provides in-network-only coverage with a primary dentist, and a DPPO, which offers both in- and out-of-network coverage. Preventive care is covered at 100% under both plans, and the DPPO includes a \$1,500 annual maximum, as well as orthodontia coverage for adults and children.

What's Included in Your Coverage	DHMO Plan California residents only	DPPO Plan*
	In-Network Only	In-Network
	Amount you pay	
Calendar Year Deductible Individual / Family	N/A	\$50 / \$150
Diagnostic & Preventive Services	\$0	\$0
Basic & Restorative Services	Copay varies by service	20%**
Major Services	Copay varies by service	50%**
Orthodontia (adults and children)	\$2,000	50%**

Per Pay Period Cost for Dental Coverage

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

*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.

Vision

The Aetna vision plan provides access to a large network of providers. Exams cost \$10, and you receive a \$200 allowance for frames or contacts. Discounts are also available for LASIK, PRK, contact lenses, and hearing aids.

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	

Per Pay Period Cost for Vision Coverage

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

Financial Benefits

Flexible Spending Accounts (FSAs)

Teammates enrolled in HMO, EPO, or POS plans may contribute to a Healthcare Flexible Spending Account (FSA) of up to \$3,400. HDHP participants can contribute to a Limited Purpose FSA for dental and vision expenses only.

Health Savings Account (HSA)

If you enroll in the HDHP, you're eligible for an HSA. This account lets you set aside pre-tax money to pay for eligible medical, dental, and vision expenses. The money is yours to keep—even if you change jobs or health plans—and rolls over from year to year. TOI also contributes money to your HSA each year:

Teammate Only	Teammate + Spouse or Child(ren)	Family
\$750	\$1,000	\$1,200

Life and AD&D

TOI provides \$50,000 of basic life and AD&D coverage at no cost to you.

Retirement

After 90 days of employment, you are eligible to participate in the 401(k) plan. TOI matches 100% of the first 4% of pay that you contribute. Both your contributions and TOI's contributions are immediately vested and yours to keep.

Voluntary Benefits

In addition to your core benefits, TOI offers voluntary coverage you can purchase for extra protection and peace of mind. You pay for these benefits at a reduced group rate.

Disability	Short-Term Disability pays 66.67% of your income, up to \$2,500 per week, while Long-Term Disability pays 60% of your income, up to \$15,000 per month.
Supplemental Life	Purchase extra life insurance for yourself, your spouse or partner, and your children to provide added financial protection.
Supplemental Health Coverage	Accident, Critical Illness, and Hospital Indemnity insurance provide cash benefits for unexpected health events, with some including a \$50 preventive screening reimbursement.
Legal & ID Theft	This combined plan offers attorney access, credit monitoring, and fraud support to protect you and your family.
Pet Insurance	Coverage is available to help pay for veterinary care, from unexpected accidents and illnesses to preventive services.



Explore Aetna Plans

With the **Aetna Health app** or **aetna.com**, you can find in-network care and manage your benefits on-the-go!



Lifestyle Benefits

Wellness & Fitness

All teammates have access to Wellhub, which offers gym memberships, fitness classes, and wellness apps, with the digital and starter tier fully paid by TOI.

Perks & Discounts

TOI offers additional perks at no cost:

- Kudos recognition program
- Tuition assistance
- Continuing education reimbursement
- Reimbursement for licenses and dues
- BenefitHub discount marketplace

Time Off

Vacation	Full-time teammates earn vacation based on role and years of service. Vacation accrues each pay period, up to 1.5x your annual amount.
Floating Holidays	Full-time teammates receive three floating holidays per year.
Sick Time	Full-time teammates receive 40 hours/year; part-time teammates receive 24 hours/year.*

**Except where state or local mandates differ.*

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

Benefit Support Made Simple

TOI wants to make sure you have the support you need to get the most from your benefits. That's why Benefit Advocates are available to answer questions, confirm eligibility, find in-network providers, and even resolve billing or claims issues, so you can feel confident in your coverage.

Alliant Benefit Advocates

📞 800-489-1390

✉ benefitsupport@alliant.com



Had a Life Change?

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

