ENSWORTH
In Search of Truth

Employee Benefits Summary 2026-27

Our Benefits

Medical
MERITAIN HEALTH · aetna

- Select a copay or HDHP option
- Low deductibles and out of pocket maximums
- Large Aetna provider network, Open Access Managed Choice POS; includes most major hospital systems in Nashville
- No cost, fully covered preventive care
- Health Savings Account (HSA) for HDHP participants with a generous Ensworth contribution

Health Savings Account
Pinnacle Financial Partners

- Tax savings account owned by you
- Ensworth contributes based on individual wellness program participation

Flexible Spending Accounts

- Health and Dependent Care options

Wellness Program
Vitality

- Earn monetary contributions from Ensworth based on earned status level

Dental
DELTA DENTAL

- Broad provider network
- Preventive cleanings twice per year
- Diagnostic and preventive services fully covered
- Basic services are covered 80% and Major services are covered 50% after your plan's deductible
- Orthodontia for children, plan pays 50%

Life and Disability
UNUM

- Ensworth-paid basic life: 1x salary up to $200,000
- Additional voluntary life available
  - If you buy at least $10,000 of coverage at your first enrollment opportunity, you can increase your coverage at future enrollments without having to answer medical questions
- Voluntary short-term disability
- Ensworth-paid long-term disability
- Accident, critical illness, hospital coverage available

Virtual Care
First Stop Health

- FREE Medical and Mental Health care
  - Virtual healthcare (medical and mental health services) for you and your dependents

Retirement
Transamerica

- Ensworth matches 100% of the first 7% of employee contributions to the plan
- Additional 2% employer match for 15-year service
- Vested 100% on day 1

Vision
vsp vision care | DeltaVision

- National VSP network
- $10 eye exam, up to $60 contact lens exam copay
- $150 allowance for contact lenses (every 12 month) or glasses every (24 months)

Pet Insurance
MetLife Pet Insurance

- Health insurance for your furry family

Other perks

- Children at Ensworth
  - 50% Tuition Remission
  - Financial aid priority
  - Free Aftercare
  - Discounted programs and summer courses
- Graduate school tuition assistance
- Free lunch
- Paid Time Off (PTO)
- Legal Insurance
- Estate planning assistance
- Employee Assistance Program
- Emergency Travel Assistance Program
- Discounted YMCA membership joining fee
- Verizon discount
- 25% Ensworth Spirit Store Discount