

Understanding and Maximizing Your Healthcare Benefits



At Versiti, we are committed to your wellbeing – physically, emotionally, financially and what you envision for your overall purpose in life. Staying well enhances your quality of life and helps us continue to work together to fulfill the Versiti mission. Versiti is proud to offer comprehensive selection of benefit options, resources and experiences to support you in realizing your health and wellbeing goals.

As we look to our annual benefits Open Enrollment (October 27-November 7), we offer information and support as you make decisions that impact your wellness. Versiti offers a number of wellness programs and benefits to help you remain healthy, as well as a number of medical plans and financial programs to help you in managing the cost of healthcare.

Benefit Options To Help Maximize Your Healthcare Dollars

Health Savings Accounts (HSA)

- A type of savings account that lets you set aside money on a pre-tax basis to pay for qualified medical expenses.
- Versiti will contribute to your HSA every year (contributions made on a quarterly basis). In 2026, Versiti will contribute \$600 if you elect Single Coverage and \$1,200 if you elect family coverage (have more than one person on your plan).
- Only those who enroll in our High-Deductible Health Plan through Anthem can enroll per IRS guidelines

Flexible Spending Account (FSA)

- A healthcare FSA allows you to set aside pre-tax money through payroll deductions to use for certain expenses not paid by your medical/dental/vision plans.

Samaritan Fund Program

- Supports those who have serious medical conditions or high-cost medications that may be financially crippling even with insurance in place.
- For those currently enrolled in a Versiti medical plan, this program helps you get an individual health insurance plan combined with financial assistance that leaves you with little to no out-of-pocket costs for insurance premiums or care!

Supplemental Medical Plan

- An option for those currently enrolled in a Versiti Medical Plan, but have the opportunity to enroll in another employer-sponsored medical plan, such as through a spouse's employer plan.
- Versiti will provide funds to pay for out-of-pocket expenses incurred with your main medical plan (deductibles, co-pays -- generating 100% coverage).

Voluntary Benefits

- Versiti offers additional benefit options to provide supplemental benefit for out-of-pocket expenses. Voluntary Income Protection plans include:
 - Accident Insurance
 - Hospital Indemnity Insurance
 - Critical Illness Insurance

