

## STREAMLINE YOUR WELLBEING & MORE

FSA DEADLINE REMINDER | TELADOC HEALTH | STREAMLINE YOUR WELLBEING WITH MINDSTREAM  
MENTAL HEALTH RESOURCES | INTRODUCING EARNIN | LEAVE OF ABSENCE

### 2024 FSA CLAIMS

Those enrolled in a 2024 Flexible Spending Account (FSA) have until **March 31, 2025**, to file a claim for reimbursement.

Submit via **WEX app**, **online** or call **866.451.3399**.

### ACCESS QUICK CARE WITH TELADOC HEALTH

Teladoc provides a quick and convenient way to access a board-certified doctor 24/7 by phone, mobile app or video.

- + Now that Acadia has transitioned to UMR as our medical provider, you must register or re-register to use Teladoc services.
- + To register, visit **teladochealth.com**, download the Teladoc Health mobile app on the **App Store** or **Google Play**, or call **1.800.TELADOC** (1.800.835.2362).

### Explore Our Employee Assistance Program (EAP)

Acadia partners with CuraLinc to offer you and your family free, confidential services to help with a wide range of challenges affecting your mental health and well-being.

**Learn more about our EAP.**

### STREAMLINE YOUR WELLBEING WITH MINDSTREAM

#### Powered by CuraLinc, Our Employee Assistance Program (EAP)

Introducing Mindstream – a customizable platform that gives you access to live and on-demand video and audio sessions to boost your mental clarity and build helpful skillsets to tackle even life's biggest challenges. This service is available **at no cost**.

Download the mobile app on the **App Store** or **Google Play** and explore all the reasons Mindstream could be just the addition you need in your self-care routine:



Stream live and on-demand video and audio sessions.



Customize your experience to fit your goals. Sessions available in English and Spanish and closed captioning in 33 languages.



Add calendar reminders to keep you motivated and build the confidence to live your best life.

**Acadia offers a variety of resources to support your mental health.**

**Learn more.**



### INTRODUCING EARNIN

We are pleased to introduce a new, voluntary benefit aimed at fostering financial wellness: EarnIn, an app that allows you to access a portion of your earned but unpaid wages before payday. EarnIn can help you cover unexpected expenses, avoid overdraft fees and feel more financially confident.

#### To begin using EarnIn:

Visit **earnin.com** for details and to download the app. When prompted for your employer, enter "Acadia Healthcare."

Transfer your desired amount to your bank account. The amount you transfer is automatically repaid when your paycheck deposits to your bank account.

## LEAVE OF ABSENCE: WHO AND WHAT QUALIFIES?

### You can be prepared for the unexpected with MetLife's disability coverage.

If you are unable to work and need to take a Leave of Absence, you may be covered through MetLife's Short-Term Disability and Long-Term Disability insurance. Disability insurance protects you financially when you become unable to work and can provide reassurance during a difficult time. Premiums for voluntary disability plans are taken as a post-tax deduction so any benefits you receive can be paid to you tax-free.

### What's the Difference Between Short-Term and Long-Term Disability?

Short-Term Disability is used to replace a portion of your base salary when you are unable to work for up to 11 weeks. Acadia offers an employer-paid short-term disability benefit at 50% of your weekly earnings up to the maximum of \$1,500 per week. You also have the option to buy-up an additional 10% at your cost. Electing the voluntary buy-up will increase your benefit to 60% of your weekly earnings, up to the maximum of \$1,500 per week. Once your disability claim has been approved, you will receive disability benefits on the 15th day of your related injury/illness.

Long-Term Disability is used to replace a portion of your base salary when you are injured/ill and unable to work for a longer period of time. This plan is voluntary and pays 60% of your pre-disability income, up to \$5,000/month, on the 91st day of disability after claim approval.

**Important reminder: The plan includes a 3/12 limitation, meaning any diagnosis or condition treated during the three months prior to the coverage start date may be excluded from approval under the plan for the 12 months following the coverage start date. Consider the following scenarios or reach out to MetLife at the number listed below for additional details.**

#### Meet Henry

Henry was diagnosed with multiple sclerosis by his primary physician last week. Before that time, Henry had never received care for this condition or experienced long-term symptoms. Henry has worked for Acadia for over two years and is enrolled in disability coverage. His doctor recommended he take some time off work while they determine a treatment plan. If Henry files a disability claim, will his condition be covered?

**Answer:** Yes, Henry's multiple sclerosis is a new diagnosis, and he has had disability coverage for more than the 12-month pre-existing limitation period.

#### Meet Caroline

Caroline has been suffering with chronic migraines for the last few years and has been under medical care. Since Caroline was hired as an Acadia employee six months ago and enrolled in disability coverage, her migraines have gotten worse, and she is unable to come to work most days. If Caroline files a disability claim, will her condition be covered?

**Answer:** No, Caroline had chronic migraines before joining Acadia. Because she has received treatment in the 3-month period leading up to her enrollment in disability coverage, this would be deemed a pre-existing condition and therefore would not be covered. **However, if she files a claim after the initial 12-month pre-existing window has passed, the claim would be considered for a payout.**

If you have questions about how to submit a disability claim, or if your injury/illness qualifies for disability leave, reach out to MetLife at **800.438.6388** with the group number: **252797** or contact MyHR to review your options at **844.866.1475**, Monday through Friday, 8 a.m. to 5 p.m. CT.



## HELPFUL BENEFITS RESOURCE

### Call MyHR for benefits questions.

Call MyHR at **844.866.1475** to get assistance from a benefits counselor. The counselor will help you with enrolling in your benefits, coverage options, ID cards, qualifying life events, 401(k), leaves of absence, EAP, employment verification and more. Assistance is available Monday through Friday, 8 a.m. to 5 p.m. CT.