



2017 Benefits Guide

This Guide presents an overview of your Company benefits program through Ensign Services, but it is not a contract. This Guide does not include all plan rules and details and is not considered a summary plan description or a certificate of coverage. The terms of your benefits are governed by legal plan documents, including insurance contracts. If there are any differences between the benefit descriptions in this Guide and the legal plan documents and insurance contracts, the legal plan documents and insurance contracts are the final authority. The benefit descriptions in this Guide are not a guarantee of current or future employment. Ensign Services reserves the right to change, discontinue or terminate the benefit plans at any time.

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This Guide provides an overview of your benefit choices and information on how to enroll.

For more information:

- Refer to the plan descriptions found on www.EnsignBenefits.com
- Contact the **Ensign Benefits Center** at **877-352-8104**
- Use the benefits contacts information on the back cover

Benefit Basics

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Introduction



Our Commitment to You

We are committed to offering you competitive salaries, a comprehensive benefits program, and a work environment that promotes balance, teamwork, professional growth and personal satisfaction.

As caregivers, we take pride in caring for others. It's what we do best. We know from our experience that it's the simple things like a smile or a gentle touch that have the greatest impact.

It's no surprise then, that the companies affiliated with Ensign Services enjoy an excellent reputation in the field of eldercare and rehabilitation services. We owe this to the dedicated employees of Ensign-affiliated companies.

By doing the right thing, and by providing quality care and compassion, you continue to make a positive difference in the communities we serve. We are grateful for your contributions.

Our Core Values

Celebration

We love to celebrate successes and make work fun.

Accountability

We hold ourselves to the highest standards of care and professionalism.

Passion For Learning

Ongoing training and innovation are a part of our DNA.

Love One Another

We strive to see and treat each other as people whose interests matter as much as our own.

Intelligent Risk Taking

We trust your judgment. Be innovative. Be entrepreneurial.

Customer Second

In order for our patients to receive the care they deserve, we put our employees first.

Ownership

We reward and support our employees who treat this organization as if they owned it.

Benefits At-a-Glance

Ensign Benefits Center

Bilingual licensed Benefits Communication Specialists are available to help with questions on benefits and to provide enrollment assistance.

**Call toll-free: 877-352-8104
weekdays 8 am – 5 pm PT**



Our Benefit Program

Ensign is pleased to present a comprehensive program of affordable benefits to employees of Ensign-affiliated companies and their eligible dependents.

A brief overview of benefit options is shown on these two pages, with details provided in the balance of this Guide.

Health & Wellness	
Medical <i>Each option includes a Health Savings Account (HSA) feature</i>	<ul style="list-style-type: none"> • Anthem Blue Cross PPO 3000 Plan with HSA • Anthem Blue Cross EPO 2000 with HSA • Anthem Blue Cross PPO 1500 with HSA • Kaiser CA HMO 2000 Plan with HSA (California only)
Wellness Program	<ul style="list-style-type: none"> • Make wellness a part of your life and earn rewards
Dental	<ul style="list-style-type: none"> • Cigna Dental PPO Plan • Cigna DHMO Plan (available in certain locations)
Vision	<ul style="list-style-type: none"> • Vision Service Plan (VSP) offers benefits and discounts

Financial Protection	
Flexible Spending Accounts (FSAs)	<ul style="list-style-type: none"> • Use pre-tax dollars for qualified health care and dependent care expenses
Transportation Benefit Program	<ul style="list-style-type: none"> • You may use pre-tax pay to purchase transit or parking vouchers
Basic Term Life and AD&D*	<ul style="list-style-type: none"> • The Company pays for coverage of \$12,000; 1x salary for Service Center employees
Supplemental Life	<ul style="list-style-type: none"> • You may purchase additional life insurance for yourself and coverage for your dependents
Supplemental AD&D*	<ul style="list-style-type: none"> • You pay purchase additional AD&D insurance for yourself and coverage for your dependents

*Accidental Death and Dismemberment

Financial Protection continued

Voluntary Whole Life	<ul style="list-style-type: none"> You may purchase coverage for yourself, your spouse or domestic partner, your children, and/or your grandchildren
Voluntary Group Accident Insurance	<ul style="list-style-type: none"> You may purchase coverage for yourself, your spouse or domestic partner and your dependent children that pays benefits in the event of a covered accident
Voluntary Critical Illness	<ul style="list-style-type: none"> You may purchase coverage that pays a specified amount in the event of a covered critical illness
Voluntary Short Term Disability	<ul style="list-style-type: none"> You may purchase coverage that replaces a portion of your income if you are unable to work due to a non-work related illness or injury
Voluntary Long Term Disability	<ul style="list-style-type: none"> You may purchase coverage that replaces a portion of your income if you are unable to work for an extended period of time due to a non-work related illness or injury
Voluntary Hospital Indemnity Insurance	<ul style="list-style-type: none"> You may purchase coverage for yourself, your spouse or domestic partner and your dependent children that pays cash benefits if admitted to a hospital (you must have other medical coverage to elect this insurance)
Legal Plan	<ul style="list-style-type: none"> You may purchase coverage that provides legal benefits and identity theft protection
Pet Insurance	<ul style="list-style-type: none"> You may purchase coverage for veterinary care for your pet
Auto and Home Insurance	<ul style="list-style-type: none"> You may purchase group auto and home insurance

*Accidental Death and Dismemberment

Retirement

401(k) Savings Plan	<ul style="list-style-type: none"> You may contribute pre-tax pay to the plan or use the Plan's Roth feature which allows you to make after-tax contributions The Company currently matches the first 2% of your savings at the rate of 25 cents for each dollar you contribute
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Work-Life

Employee Assistance Program (EAP)	<ul style="list-style-type: none"> Free, confidential counseling and resources for a variety of personal issues
Tuition Reimbursement Program	<ul style="list-style-type: none"> Ensign sponsors a tuition reimbursement program for participating locations
TicketsatWork	<ul style="list-style-type: none"> You may purchase discounted entertainment tickets
Purchasing Power	<ul style="list-style-type: none"> You can purchase merchandise with payments deducted from your paycheck
Child Care Benefit Program	<ul style="list-style-type: none"> Take advantage of a 10% discount on KinderCare services
Amerinet Discount Program	<ul style="list-style-type: none"> Employee discounts on a variety of products and services

Eligibility

Who Is Eligible

Employees of an Ensign-affiliated company

Full-time employees of an Ensign-affiliated company

- Regularly scheduled to work at least 30 hours per week *and*
- Have completed their Benefits Waiting Period (see chart below)

Dependents

- **Legal spouse or same-sex domestic partner** (or an opposite sex domestic partner if you and/or your domestic partner is age 62 or over).

For domestic partnership coverage, you must submit a registered domestic partnership certificate, or domestic partner affidavit with proof that you and your domestic partner reside together and share financial interdependence. Examples include a mortgage statement or rental agreement with both names, dated within the last six months before your eligibility date.

- **Children under age 26**, and dependent children of any age who are not able to support themselves due to a physical or mental disability who became disabled before age 26.

*An eligible child includes your natural child, adopted child, step child or child for whom you have been appointed legal guardianship by a court of law. Children of a covered spouse or domestic partner are also eligible. **Newborns must be enrolled within 30 days of birth to be covered.***

When Coverage Begins

<p>Department heads, nurses, therapists and Service Center employees</p>	<p>Your benefits* are effective the first day of the month following your date of hire provided you enroll within 30 days following your date of hire. For example, if your date of hire is April 5, your benefits are effective May 1, provided you enroll by May 4.</p>
<p>Other employees of an Ensign-affiliated company</p>	<p>Your benefits* are effective the first day of the month following 60 days of employment provided you enroll within 30 days following your date of hire. For example, if your hire date is April 5, your benefits are effective July 1, provided you enroll by May 4.</p>
<p>Enrolled Dependents</p>	<p>Dependent coverage begins at the same time your employee coverage begins, provided documentation of a dependent's eligibility, such as a marriage or birth certificate, is submitted within 45 days of your benefits effective date. You can upload these documents directly in Workday or send them to the Ensign Benefits Center.</p>

*Effective dates for Voluntary Benefits are described on the applicable Guide page.

When Coverage Ends

<ul style="list-style-type: none"> • Flexible Spending Accounts • Life Insurance • Disability Coverage 	<p>Coverage ends on the last day of employment</p>
<ul style="list-style-type: none"> • Other benefits 	<p>Coverage ends on the last day of the month in which you terminate employment or become ineligible for benefits</p>

Cost of Coverage

The Company pays the full cost for:

- Basic Term Life and AD&D
- Employee Assistance Program (EAP)
- Tuition Reimbursement Program
- 401(k) Match

You and the Company share the cost for:

- Medical Coverage
- Dental Coverage (varies by location)

You pay the cost for:

- Vision Coverage
- Supplemental Term Life and AD&D
- Voluntary Whole Life Insurance
- Voluntary Accident Insurance
- Voluntary Critical Illness Insurance
- Voluntary Short Term Disability Coverage
- Voluntary Long Term Disability Coverage
- Voluntary Hospital Indemnity Insurance
- Purchasing Power
- Legal Plan
- Auto and Home Insurance
- Pet Insurance



Taxation of Contributions

Your contributions for the medical, dental and vision plans are deducted from your pay on a pre-tax basis, which saves you money.

However, federal law requires that contributions for a domestic partner are taken on an after-tax basis.

You may also contribute to Flexible Spending Accounts, a Health Savings Account, the Transportation Benefit Program and the 401(k) Plan on a pre-tax basis. The Company may provide a matching contribution for your 401(k) contributions.



Tools and Resources

Mobile Health Consumer

We are partnering with Mobile Health Consumer to keep you healthy and informed about your health care benefits. Using the Mobile Health Consumer mobile app or website, you can:

- Get personalized wellness recommendations to motivate you to move more, eat better, get more sleep and feel happier.
- Retrieve a digital copy of your Anthem Blue Cross medical ID card.
- Complete a Health Assessment to learn about your health risks and the steps you can take to improve your health.
- Find doctors, hospitals and urgent care facilities in your area.
- Check your Health Savings Account (HSA) account balance through HealthEquity.
- Receive alerts about gaps in care.

What are Gaps in Care Alerts?

Mobile Health Consumer will send you alerts about gaps in care including reminders to get routine preventive screenings such a mammogram, prostate exam, colonoscopy or annual physical. They can also include reminders about care and medications for certain medical conditions such high blood pressure or diabetes.

Get Set Up on Mobile Health Consumer

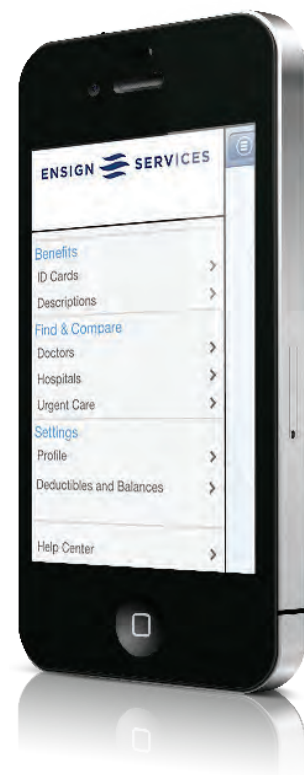
- 1 Download the Mobile Health Consumer app from the App Store or Google Play.
- 2 Open the mobile app and select **Register Now**.
- 3 Enter your first and last name, last 4 digits of your Social Security Number and your date of birth (mm/dd/yyyy format). Click on the **Next** button.
- 4 Set up your credentials by entering a username, password and email address. Click on the **Next** button.
- 5 Login with your username and password.

You can also register an account on the Mobile Health Consumer website. Go to www.mobilehealthconsumer.com and click on **User** in the top Nav bar. Select **Register Now** and follow steps 3-5 above to set up your account.

Participate in Wellness Activities and Earn Up to \$200 in Rewards

If you are enrolled in an Ensign medical plan, you can earn up to \$200 deposited into your HSA when you complete certain wellness activities through Mobile Health Consumer. If you have not yet registered and set up an account on Mobile Health Consumer, Ensign will deposit \$25 into your HSA bank account after you register and login to Mobile Health Consumer. Here are other ways you can earn incentive dollars deposited into your HSA bank account in 2017:

- Complete a Health Assessment
- Complete preventive screenings and close gaps in care
- Participate in a wellness challenge
- Complete a tobacco cessation program
- Complete a Future Moms Healthy Pregnancy program
- Complete an Anthem Blue Cross Condition Care Program



FAQs About Mobile Health Consumer

Q: What if I don't have a smartphone?

A: No problem! You can access the app from a web browser as well as a tablet. Simply go to www.mobilehealthconsumer.com then click on the User link in the upper right corner.

Q: Can the company see my personal information?

A: No. Your employer will not have access to any employee private health information, and all the safeguards required by federal law are followed. Personalized communications and alerts are based on data from wellness vendors and your medical plan.

Q: How do I link to my health savings account (HSA)?

A: Once in the app, click on "Balances and Deductibles" on the left hand navigation bar. Click on the "settings" tab at the bottom of the page. Then you can choose the account you want to link to the app. Then you will enter the user name and password for the relevant site.

Q: Will I be charged for text messages on my smartphone?

A: The app does not send communications via text messages so you will not incur any charges. The app will send notifications to your secure Mobile Health Consumer (MHC) mailbox or via email.



Tools and Resources continued

Ensign Benefits Website

[EnsignBenefits.com](http://www.EnsignBenefits.com) has it all!

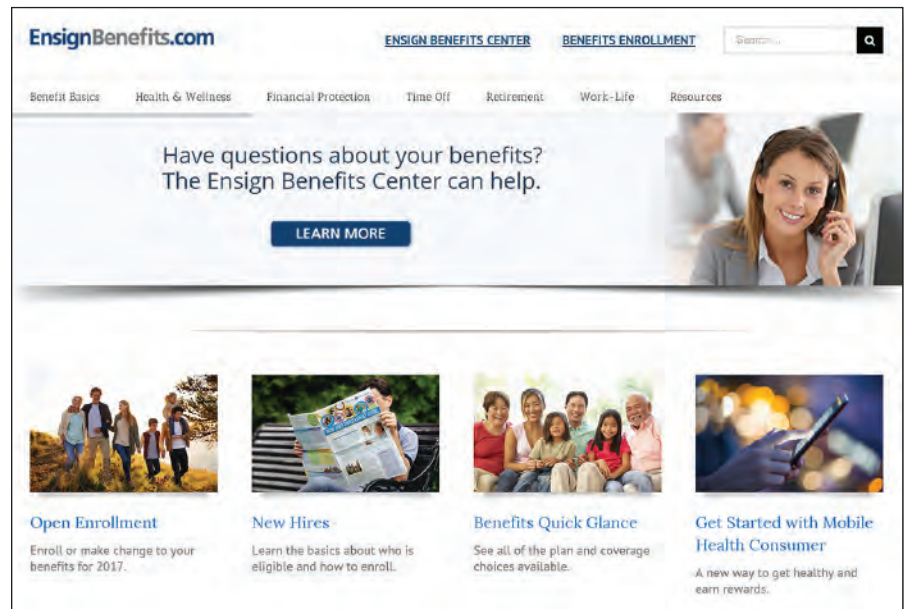
Find answers to your questions about benefits, receive guidance about enrollment, find forms and other resources, and be alerted to important benefit announcements.

It can even get you started earning wellness rewards.

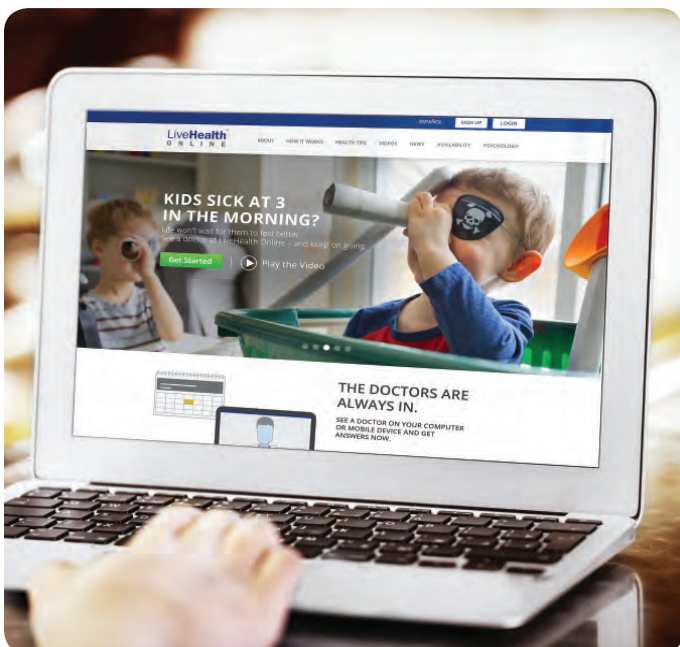
The easy “Search” function lets you pick a topic and find all relevant information throughout the site.

Your family members can also access the site and take advantage of its features.

Visit www.EnsignBenefits.com and check it out!



Telemedicine from LiveHealth Online for Anthem Blue Cross Members*



Employees enrolled in an Anthem Blue Cross medical plan will have access to **LiveHealth Online**—a service that lets you have a virtual doctor visit with highly qualified providers and get advice on basic primary care needs, such as allergies, flu and cold symptoms, ear infections and more for the cost of an in-network doctor’s office visit.

With LiveHealth Online, you get:

- Immediate access to doctors 24 hours a day, 365 days a year.
- Secure and private two-way video chats with board-certified doctors.
- Prescriptions sent to your drugstore, if needed.

Once you receive your new Anthem Blue Cross medical ID card, go to www.livehealthonline.com to set up an account and complete your profile. You can also download the LiveHealth Online mobile app from the App Store or Google Play.

* Not available in Texas.

Anthem Blue Cross Online/Mobile

Anthem Blue Cross Online

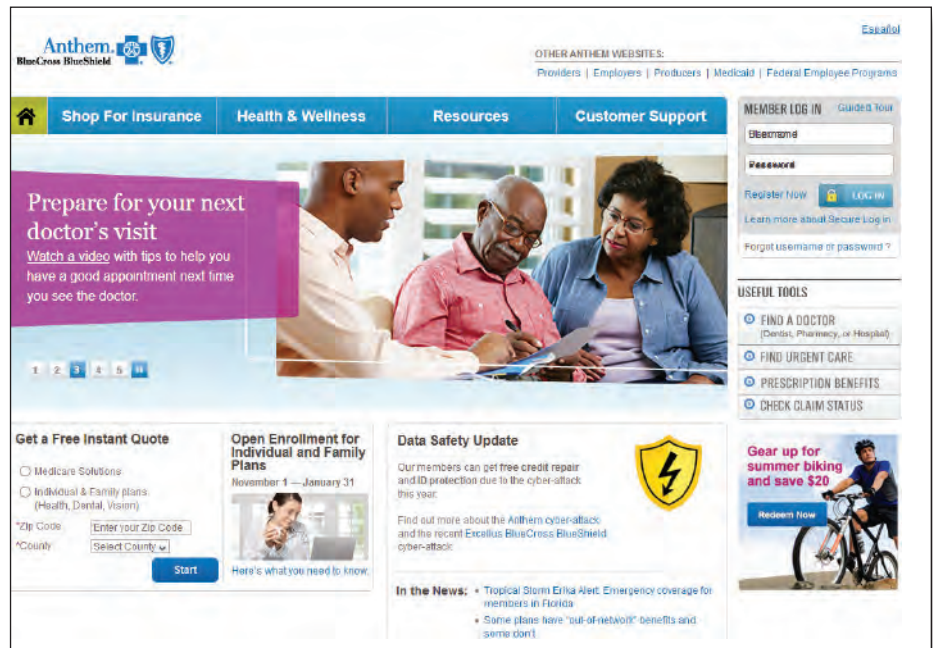
www.anthembluecross.com/ca

MyAnthem™ — Provides a wealth of information about your benefits through a secure site that is password protected to ensure privacy.

- Check the status of a claim
- Order a new ID card
- View your benefits
- Learn which services need prior approval
- View deductibles and maximums

Find a Doctor — Locate Anthem network providers through an online provider finder.

- Find a doctor, specialist, hospital or urgent care facility
- Search based on name, specialty or location



Smart Phone Access!

In addition to the Mobile Health Consumer mobile app described on page 6, the Anthem Blue Cross mobile app can help you find a doctor, get maps to an urgent care center, locate a hospital or access your Anthem Blue Cross ID and Estimate Your Costs Tool online.

Download the app at your smartphone's app store. Standard mobile phone carrier and data usage charges apply.

MyHealth@Anthem®

Offers a suite of interactive online health-related tools and resources:

- Take a health assessment
- Searchable library
- Condition Centers
- Secure Message Center and Personal Health News
- LEAP®, the Lifetime Exercise Adherence Program
- Women's and men's health centers
- Pregnancy and child health planners
- Medical reference encyclopedia of health topics

Tools and Resources continued

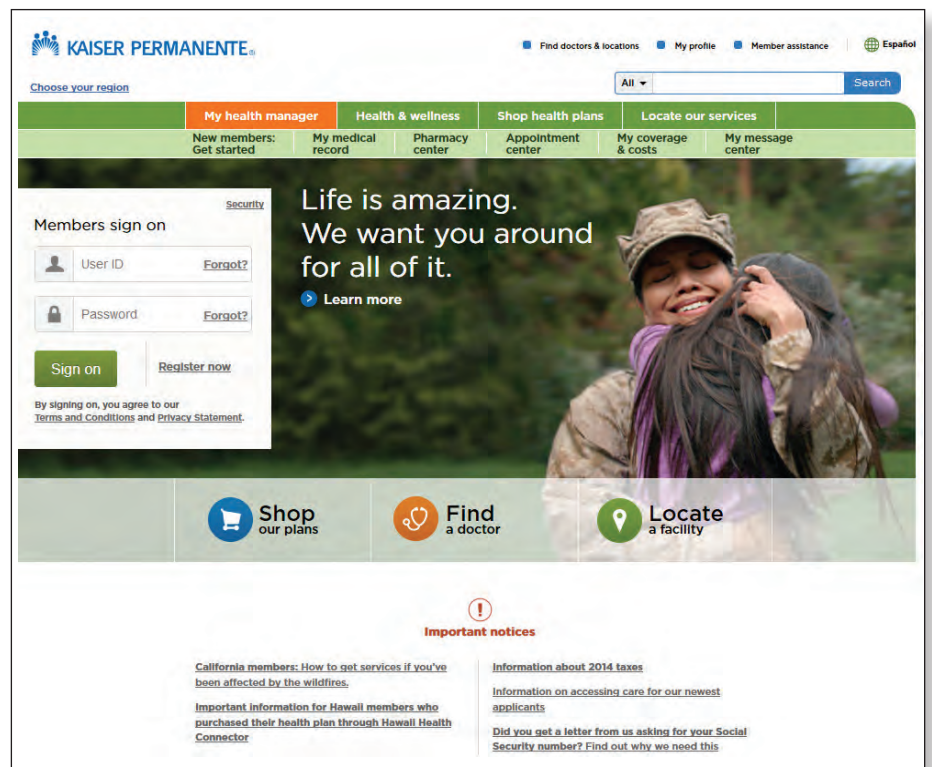
Kaiser Online/Mobile

Kaiser Online Resources

www.kp.org

When you are a registered member on www.kp.org and receive care at Kaiser Permanente facilities, **My Health Manager** allows you to:

- Email your doctor's office
- View most lab test results
- Refill prescriptions
- Schedule routine appointments
- View recent immunization records
- Use many of these same features on behalf of your child
- Take a total health assessment and place a summary of your results in your electronic health record



Healthy Lifestyle Programs

Together with HealthMedia®, Kaiser Permanente offers a personalized approach to improving your well-being with their healthy lifestyle programs.

- Take a total health assessment with Succeed®
- Manage your chronic condition with Care®
- Lose weight with Balance®
- Eat healthy with Nourish®
- Manage diabetes with Care® for Diabetes
- Quit smoking with Breathe®
- Reduce stress with Relax®
- Manage pain with Care® for Pain
- Get a good night's sleep with Overcoming™ Insomnia
- Manage depression with Overcoming™ Depression
- Manage your back pain with Care® for Your Back

Visit www.kp.org/healthylifestyles for more information.



Good Health on the Go

Download the Kaiser Permanente app for iPhone®, iPod®, or iPod touch® from the App StoreSM or for Android™ from Google Play—and use **My Health Manager** on the go.

Or bookmark kp.org on your Web-enabled phone or mobile device.

Enrolling for Coverage

Steps to a Successful Enrollment

1

Know Your Needs

Think about your and your family's benefits needs, including expected healthcare services and prescription medication. Remember, you can only make coverage changes during the year if you have a Qualified Family Status change (see page 14)

2

Gather Required Information

You will need the full name, Social Security number and date of birth for all dependents you wish to cover. If you want to cover a same-sex domestic partner, additional documentation will be needed (see page 4).

3

Compare Medical Plans and Carriers

Use the information in this Guide as well as the Summary of Benefits and Coverage (SBC) booklets and Summary Plan Description (SPD)s found on www.EnsignBenefits.com to compare medical plans.

Consider making contributions to a Health Savings Account (HSA). All plans offer this important tax-saving feature (see pages 20-21).

4

Consider Flexible Spending Accounts

You can use pre-tax dollars for qualified out-of-pocket health care and child care expenses (see pages 31-32).

5

Use Online Resources and Tools

The online tools described on pages 6-10 can help you find and compare providers, estimate costs and more.

6

Call the Ensign Benefit Center at 877-352-8104

Bilingual representatives are available weekdays 8 am—5 pm PT to answer questions about benefits and the enrollment process.

7

Enroll Online through the Workday website (see page 13) or by calling the Ensign Benefits Center

Be sure to complete enrollment within 30 days of your date of hire or status change to newly eligible.

Enrolling for Coverage continued

When to Enroll	
<p>Newly Hired Employees of an Ensign-affiliated company</p> <p>Newly Eligible Employees of an Ensign-affiliated company</p>	<p>You must make benefit elections within 30 days of your date of hire or status change to newly eligible.</p> <p>If you miss your initial eligibility period, you will receive only basic (Company-paid) group life insurance and AD&D coverage and EAP benefits until the next annual Open Enrollment, unless you have a Qualified Family Status Change.</p>
<p>Annual Open Enrollment</p>	<p>You must make your elections during the Open Enrollment period.</p> <p>Open Enrollment takes place in the Fall each year and is your opportunity to adjust your benefits coverage to suit your needs for the upcoming calendar year.</p> <p>Keep in mind that the choices you make must remain in effect for the full calendar year unless you have a Qualified Family Status Change.</p>

Two Ways to Enroll

1

Enroll online through the Workday website.

Just go to www.EnsignBenefits.com and click on the **Benefits Enrollment** link at the top of any page to access the Workday website.

See step-by-step instructions on page 13.



OR

2

Call the Ensign Benefits Center at 877-352-8104, weekdays 8 am - 5 pm Pacific Time



The Benefits Center is also available to answer your questions about benefits and enrolling through Workday.



Enroll Online Through Workday

It's easy to enroll online through the Workday website. Just follow the instructions below to get started. You'll need to create an account on Workday the first time you log in.

It's Fast and Easy to Access Workday!

- 1** Connect to the internet and sign on to Workday.
 - If you are logged into Workday, click on the Benefits worklet
 - Or you can go to www.EnsignBenefits.com, click on the **Benefits Enrollment** link at the top of any page and follow the instructions to sign in to Workday.
- 2** Enter your user name and password and click **Sign In**.
 - Your **user name** is your Ensign Employee ID.
 - The first time you log on, follow the prompts to create your **password**.
- 3** Click on the **Benefits** button to enroll in your benefits.



Use the Workday Website to:

- Enroll in your benefits within 30 days of when you are hired or first become eligible for benefits, and during the annual Open Enrollment period.
- Change benefit coverage during the year due to a Qualified Family Status Change (within 30 days of the event).
- View your current coverage and view or update your dependent or beneficiary information.
- Update changes to your address.

Need Assistance?

For information and help using Workday, including password assistance, visit www.WorkdayatEnsign.com.

If you have questions about your benefits, contact the Benefits Center at 877-352-8104.

Life Changes

If you have a life change, such as getting married or having a baby, you should make sure your benefit coverage continues to match your needs. In most cases, you cannot change your benefit elections until the next annual Open Enrollment period. If the event occurs during the year, special rules apply to changing coverage.

Beneficiary Information

Make sure you keep your life insurance beneficiaries updated if you have a life change. Changes can be made on the Workday website, accessed through www.EnsignBenefits.com.



Qualified Event/Family Status Changes

You can change your benefit elections outside of Open Enrollment only if you have a Qualified Event or Family Status Change, which include:

- Change in marital status
- Gain/loss of other coverage
- Gain/loss of dependent
- Employment change that affects your benefits
- You become disabled or die
- You or a dependent becomes eligible for Medicare or Medicaid

If you have a qualified Event or Family Status Change and want to make benefit changes during the year:

- **You must make any benefit changes within 30 days of the qualified event.**
- Changes must be consistent with the Family Status Change. For example, if you have employee only medical coverage and get married, you may waive coverage or change your medical coverage category to employee + spouse. You may also add your spouse to other coverages.
- You must provide necessary documentation (such as a marriage or birth certificate or proof of loss or gain of other coverage) within 45 days of the event. You may fax the documentation to 949-328-2763 or email it to benefitchanges@ensignservices.net. Be sure to include a cover sheet with the documentation that includes your name, employee ID number and location name.

Health Care Reform

The Affordable Care Act (ACA) expands access to affordable, quality health care for millions of Americans.

You should be aware of the following ACA provisions when you make medical coverage choices.

Ensign Medical Plans Meet the ACA Requirement for Individual Coverage

- All U.S. citizens and legal residents, with a few exceptions, are required to have “minimum essential coverage” or pay a penalty when you file your income taxes. **Coverage under any medical plan option offered by Ensign will satisfy this requirement.**
- Other types of coverage that meet the requirement include plans provided by another employer, Medicare, Medicaid or individual health insurance you may purchase through Health Insurance Exchanges.

Health Insurance Exchanges for Alternative Coverage

The government-run Health Insurance Exchanges allow shoppers to compare a set of health insurance plans side-by-side based on price, benefits, quality, and other features. Those without access to affordable health coverage through their employer that meet certain minimum coverage, affordability and value standards may qualify for a subsidy or tax credit to help lower their premiums through the Health Insurance Exchange in their state.

Since Ensign offers health coverage that meets the required standards of coverage, affordability and value, you will NOT be eligible for government subsidies if you purchase coverage in the Health Insurance Exchange in your state.

Visit www.HealthCare.gov for more information on Health Insurance Exchanges in your state.



Health & Wellness

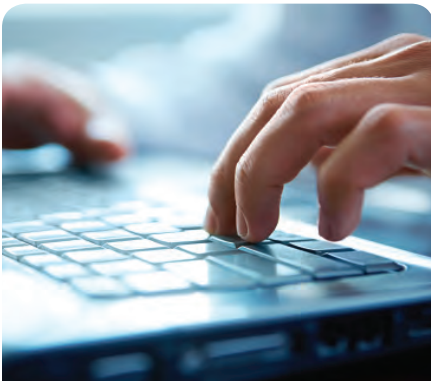
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Medical

Health Savings Account (HSA)

Each medical option allows you to open and fund a Health Savings Account (HSA) with tax-free dollars that you can use to pay for eligible medical expenses. See pages 20-21 for information on HSAs.

Ensign will contribute to your HSA when you complete certain wellness activities through Mobile Health Consumer; see pages 6-7.



Costs for Coverage

Your per paycheck contributions for each medical plan are shown on your rate sheet.

In general, your paycheck contributions will be higher for plans offering increased benefits, such as a lower deductible, out-of-pocket maximum and coinsurance or copay.



Medical Plan Options

Ensign offers a choice of medical plans designed to help you and your family maintain good health and offer protection from the financial burden of a serious illness or injury. You can select from the following medical plans:

- **Anthem Blue Cross PPO 3000 with HSA**

This option has the lowest cost per paycheck of the Preferred Provider Organization (PPO) medical options. You have the flexibility to go to the provider of your choice. If you see providers in the Anthem Blue Cross network, your out-of-pocket costs will be lower than if you go out-of-network for your care.

- **Anthem Blue Cross EPO 2000 with HSA**

EPO stands for Exclusive Provider Organization and is similar to an HMO because you must use the physicians and facilities within the EPO network, unless you have a life-threatening emergency. You can see any doctor in the Anthem Blue Cross network, and you do not need a referral to see a specialist.

- **Anthem Blue Cross PPO 1500 with HSA**

Like the Anthem Blue Cross PPO 3000 with HSA, you have the flexibility to go to the provider of your choice. If you see providers in the Anthem Blue Cross network, your deductible will be lower than if you go out-of-network for your care.

- **Kaiser CA HMO 2000 with HSA (CA only)**

California employees who live in a Kaiser Permanente service area can choose the Kaiser CA HMO 2000 with HSA. HMO stands for Health Maintenance Organization. The Kaiser CA HMO provides patient services, hospitalization, supplies and prescription drugs through its own network of doctors, hospitals and other health care facilities. Kaiser covers your expenses only if you go to a Kaiser provider or facility. You are also covered if you have a life-threatening emergency outside of a Kaiser service area. You can choose a primary care physician (PCP) to manage your care and refer you to specialists when needed.

All of the plans provide coverage for preventive care, office visits, hospitalization, surgery, prescription drugs and more. The plans differ in deductibles, out-of-pocket costs, provider choice and how much you pay out of your paycheck.

Read more about the plans on the next pages and at www.EnsignBenefits.com.

Medical continued

Finding Network Providers

Anthem Blue Cross Network for the PPO and EPO Options

To find an Anthem Blue Cross provider, follow these steps.

1. Go to www.anthem.com/ca.
2. Scroll down the page and select **Find a Doctor**.
3. If you are already enrolled in an Anthem Blue Cross plan, log in to the website or use your ID card to find doctors in the network.
If you are not enrolled in an Anthem Blue Cross plan, click on **Continue** under **Search as a Guest**.
4. Answer the onscreen questions. Under select a plan/network, choose **National PPO (BlueCard PPO)** and click **Continue**.
5. Using the onscreen options, refine your search then click on the **Search** button.

Utah employees see below.



Utah employees follow these steps:

1. Go to www.anthem.com.
2. Same as above.
3. Same as above.
4. Answer the onscreen questions. Under select a plan/network, choose **Traditional** and click **Continue**.
5. Same as above.

Kaiser Network for the Kaiser CA HMO Option

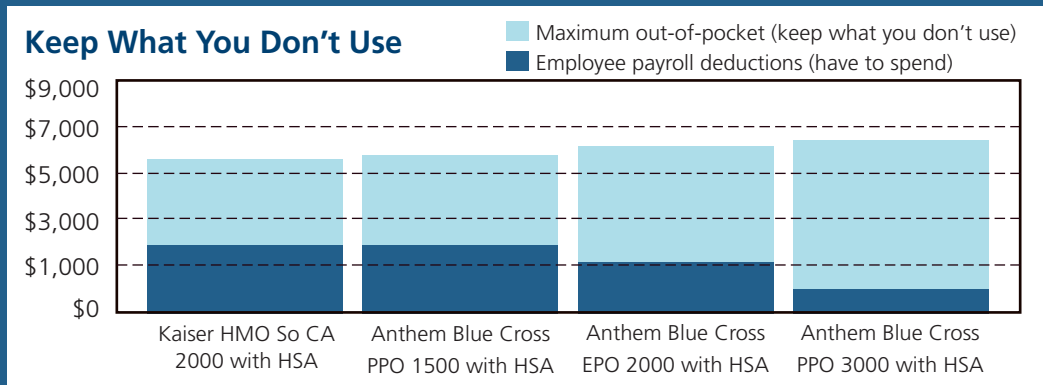
You will find a listing of Kaiser HMO providers at www.kp.org.

Choosing the Right Medical Plan

To choose the right medical plan, take some time to consider your needs, budget and what's important to you - such as flexibility in providers, paycheck deductions and out-of-pocket costs. For example, if you don't use much health care each year, you should consider the Anthem Blue Cross PPO 3000 with HSA. It has the lowest payroll deductions (money you have to spend to have coverage) with the potential for higher out-of-pocket costs if you have a serious illness or injury (keep what you don't use).



2017 Medical Plans (Employee-Only Coverage)



Quick Compare: Anthem Blue Cross and Kaiser Features

	Anthem Blue Cross PPO 3000 and 1500 Plans Available in All States	Anthem Blue Cross EPO 2000 Plan Available in All States	Kaiser California HMO 2000 Plan California Only
Network of Medical Providers (see page 18 for information on finding network providers)	Extensive national network of contracted providers. PPO 3000 and PPO 1500 Plan members may use any provider, but will pay less when choosing a network provider.	Extensive national network of contracted providers. EPO 2000 Plan members MUST use network providers except in the case of a life-threatening emergency.	Kaiser CA HMO members must use Kaiser providers except in the case of a life-threatening emergency.
Primary Care Physician (PCP) to Manage Care	No	No	Optional
Referrals Needed to See a Specialist	No	No	For certain specialists
LiveHealth Online	TeleMedicine provides live access to doctors 24/7 (see page 8)	TeleMedicine provides live access to doctors 24/7 (see page 8)	N/A
Health Savings Account (HSA) (see pages 20-21)	Yes	Yes	Yes
Online/Mobile Tools and Resources (see pages 6-10)	<ul style="list-style-type: none"> • MyAnthem for information about your benefits and claims and assistance finding providers. • MyHealth for interactive health-related tools and resources. 	<ul style="list-style-type: none"> • MyAnthem for information about your benefits and claims and assistance finding providers. • MyHealth for interactive health-related tools and resources. 	<ul style="list-style-type: none"> • My Health Manager for your health information and to email your doctor. • Healthy Lifestyle Programs for a healthy lifestyle.
Prescription Drug Program Providers (see pages 24-25)	Use Anthem Blue Cross network retail pharmacies for short-term prescriptions and Express Scripts Mail Service for long-term maintenance prescriptions, including Specified Preventive Drugs.	Use Anthem Blue Cross network retail pharmacies for short-term prescriptions and Express Scripts Mail Service for long-term maintenance prescriptions, including Specified Preventive Drugs.	Use Kaiser medical facility pharmacies for short-term and long-term maintenance prescriptions. The Kaiser Mail Service can be used for long-term prescriptions, including Specified Preventive Drugs.
Special Programs (see carrier website for more information)	<ul style="list-style-type: none"> • Future Moms • Complex Care • Case Management • Condition Care for Asthma and Diabetes 	<ul style="list-style-type: none"> • Future Moms • Complex Care • Case Management • Condition Care for Asthma and Diabetes 	<ul style="list-style-type: none"> • Member discounts for health and wellness products and services

Medical continued

Health Savings Account (HSA)

When you enroll in an Ensign medical plan, you can open a Health Savings Account (HSA) with HealthEquity which is funded by you (if you choose) and by Ensign when you complete certain wellness activities and earn incentives (see page 6). Contributions to your HSA and any interest earnings are tax-free! * Ensign also pays the monthly HSA administration fee for active employees of an Ensign-affiliated company with an account.

You can use the money in this account to help pay eligible health care expenses, including your deductible, copays and coinsurance. You can also use money in your HSA to pay eligible dental and vision expenses. Refer to IRS Publication 502 for a complete list of eligible expenses.

There are special rules if you contribute to an HSA and a health care Flexible Spending Account—see page 31.

* State taxes apply in Alabama, California and New Jersey.



Why Would I Use an HSA?

It's flexible. Use the money now to pay for eligible medical expenses. Or, save it for your future health care needs and let the balance grow.

There's no "use it or lose it rule." An HSA has no "use it or lose it" feature like the Health Care Flexible Spending Account, so your account balance rolls over each year.

The money is yours to keep—forever. That's right. You can take your HSA with you if you leave Ensign or when you retire.

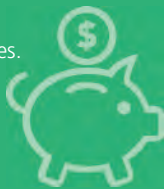
How Your HSA Account Works with Your Medical Plan

1 You put money into your HSA.

You can put money into your HSA tax-free. For 2017, the IRS lets you contribute up to:

- \$3,400 employee only
- \$6,750 family

These limits include your contribution plus Ensign's, if you earn wellness incentives. If you are age 55 or older in 2017, you can contribute an additional \$1,000 into your HSA.



2 Ensign puts money into your HSA when you earn wellness incentives.

When you complete certain wellness activities through Mobile Health Consumer, Ensign contributes money into your HSA bank account. To start, Ensign will deposit \$25 when you register and login to Mobile Health Consumer. You'll earn another \$25 deposit from Ensign when you complete a Health Assessment in Mobile Health Consumer.



3 You get medical care or fill a prescription.

Use your HSA money to help pay your deductible. You could also choose to save your HSA money to use later and pay using after-tax dollars until you reach the plan's out-of-pocket maximum.



4 You meet your deductible.

After your eligible medical care or prescription drugs satisfy your calendar year deductible, your insurance kicks in.



5 You pay coinsurance or copays.

Each time you get covered medical care, you'll pay coinsurance. Each time you get prescription drugs, you'll pay a copay or coinsurance. Think of health care costs as two pieces of a pie. Your share (coinsurance + copays) is one piece of pie. The other piece is paid for by the plan. Reminder: In-network preventive care is covered at 100% no matter when you get it.



6 You are protected by the out-of-pocket maximum.

It's like a safety net for a year when you need a lot of care. In a worst case scenario year, your plan pays your covered medical care and prescription drugs once you hit this cap. It protects you financially, especially if you get really sick or seriously injured and need specialized (and expensive) care.

This is a cap on your medical and prescription drug costs for the year. It is the most you'll pay for covered medical and prescription drugs. Your deductible counts toward this amount.



HealthEquity Makes Using Your HSA Easy

Rely on **HealthEquity** Member Services and online resources to get the most from your HSA, find comparative pricing on prescriptions and medical services, research diseases, and more.

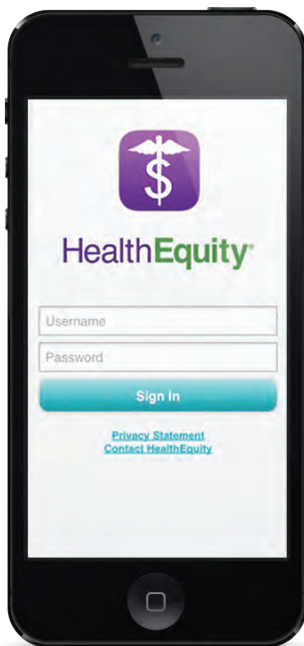
- **HomeEquity Welcome Kit**—complete instructions about your HSA will be mailed to you after you enroll.
- **Live service 24/7/365**—get the same service at 2 am or 2 pm from knowledgeable, US-based HealthEquity Member Services specialists.
- **Easy-to-use online account access**—access claims, pay bills, get reimbursements, and more—all from a single, easy-to-use online portal. Anthem Blue Cross claims information is integrated with your online HSA information.
- **HealthEquity educational and informational resources**— view videos, use interactive tools including a contribution calculator, access links to other useful websites.



Contact HealthEquity Member Services

Online: www.healthequity.com

Call: 866-346-5800



Download the free app from the iTunes App store or Google Play. Available for iOS and Android.

Convenience at Your Fingertips— the HealthEquity Mobile App!

The HealthEquity mobile app provides easy, on-the-go access to your HSA. The free app provides comprehensive tools to help you manage transactions and maximize your health savings.

- **On-the-go access**
You can access your account wherever you go
- **Photo documentation**
Simply take a photo with your device to initiate claims and payments
- **Send payments & reimbursements from HSA**
You can send payments to providers or reimburse yourself for out-of-pocket expenses from your HSA
- **Manage debit card transactions**
Link your debit card transactions to claims and documentation
- **View claims status**
View the status of claims as well as link payments and documentation to claims

Just activate your account on the HealthEquity website, download the app, and enjoy the convenience. For help with the mobile app, call 866-346-5800 anytime.

Medical continued

1 First You Meet the Plan Deductible

- You can use funds in your HSA or FSA to pay down your deductible.
- The deductible does not apply to in-network preventive care visits.
- The deductible does apply to prescription drugs.
- You must meet the family deductible before you begin paying coinsurance for any family member.

2 Then You Pay Coinsurance or Copays

3 Plan Pays 100% of Covered Charges for the Balance of the Calendar Year After You Reach the Out-of-Pocket Maximum

Plan Feature	Anthem Blue Cross PPO 3000 with HSA	
	In-Network	Out-of-Network
Employee Cost	\$	
Providers		
Calendar Year Deductible Employee Only Family	\$3,000 \$6,000 ¹	\$5,000 \$10,000 ¹
Coinsurance (You Pay)	20%	40%
Calendar Year Out-of-Pocket Maximum Employee Only Family	\$6,000 \$12,000	\$10,000 \$20,000
Health Savings Account (HSA)⁴	<p>You can contribute pre-tax dollars to a Health Savings Account (HSA) through HealthEquity. Ensign contributes to your account when you complete certain wellness activities using the Mobile Health Consumer app or on the Mobile Health Consumer website.</p> <p>IRS limits for 2017 are \$3,400 (employee only) and \$6,750 (family). IRS limits include your contributions and Ensign's contributions (if you earn wellness incentives). You can contribute an additional \$1,000 if you are 55 or older in 2017.</p>	
	IN-NETWORK YOU PAY	OUT-OF-NETWORK YOU PAY
Office Visit PCP or Specialist Visit LiveHealth Online Visit ⁸	20% ³ 20% ³	40% ³ Not covered
Preventive Care	Covered in full ⁴	Not covered
Diagnostic Testing	20% ³	40% ³
Outpatient X-ray and Lab	20% ³	40% ³
Hospitalization Inpatient Semi-Private Room Inpatient Physician	20% ³ 20% ³	40% ³ 40% ³
Outpatient Surgery	20% ³	40% ³
Emergency Room	20% ³	20% ³
Outpatient Treatment (PT, OT, ST)	20% ³	40% ³
Mental Health/Substance Abuse Inpatient Outpatient	20% ^{3, 5} 20% ³	40% ^{3, 5} 40% ³
Pharmacy Retail Specified Preventive Drugs ⁶ Generic Brand Formulary Brand Non-Formulary Specialty Drugs	30-day supply 100% covered ⁴ \$10 copay ³ \$25 copay ³ \$40 copay ³ 20% ³ up to \$125	30-day supply 40% ³ 40% ³ 40% ³ 40% ³ Not covered
Pharmacy Mail Service Specified Preventive Drugs ⁶ Generic Brand Formulary Brand Non-Formulary	90-day supply 100% covered ^{4, 7} \$20 copay ³ \$50 copay ³ \$80 copay ³	90-day supply Not covered Not covered Not covered Not covered

1) The family deductible must be met before any person receives benefits.
 2) The family out-of-pocket maximum must be met before any person receives 100% coverage.
 3) After calendar year deductible.

4) Calendar year deductible waived.
 5) Inpatient substance abuse if detox only.
 6) As specified in the expanded Preventive Drug list.

Medical Options At-a-Glance

Anthem Blue Cross EPO 2000 with HSA	Anthem Blue Cross PPO 1500 with HSA		Kaiser CA HMO 2000 with HSA
\$\$	\$\$\$\$		\$\$\$
Network Only	In-Network	Out-of-Network	Network Only
\$2,000 \$4,000 ¹	\$1,500 \$3,000 ¹	\$3,000 \$6,000 ¹	\$2,000 \$4,000 ¹
20%	20%	50%	20%
\$5,000 \$10,000	\$4,000 \$8,000	\$10,000 \$20,000	\$3,425 \$6,850 ²

You can contribute pre-tax dollars to a Health Savings Account (HSA) through HealthEquity. Ensign contributes to your account when you complete certain wellness activities using the Mobile Health Consumer app or on the Mobile Health Consumer website.

IRS limits for 2017 are \$3,400 (employee only) and \$6,750 (family). IRS limits include your contributions and Ensign's contributions (if you earn wellness incentives). You can contribute an additional \$1,000 if you are 55 or older in 2017.

NETWORK ONLY YOU PAY	IN-NETWORK YOU PAY	OUT-OF-NETWORK YOU PAY	NETWORK ONLY YOU PAY
20% ³ 20% ³	20% ³ 20% ³	50% ³ Not covered	20% ³ Not covered
Covered in full ⁴	Covered in full ⁴	Not covered	Covered in full ⁴
20% ³	20% ³	50% ³	20% ³
20% ³	20% ³	50% ³	20% ³
20% ³ 20% ³	20% ³ 20% ³	50% ³ 50% ³	20% ³ 20% ³
20% ³	20% ³	50% ³	20% ³
20% ³	20% ³	20% ³	20% ³
20% ³	20% ³	50% ³	20% ³
20% ^{3,5} 20% ³	20% ^{3,5} 20% ³	50% ^{3,5} 50% ³	20% ³ 20% ³
30-day supply 100% covered ⁴ \$10 copay ³ \$25 copay ³ \$40 copay ³ 20% ³ up to \$125	30-day supply 100% covered ⁴ \$10 copay ³ \$25 copay ³ \$40 copay ³ 20% ³ up to \$125	30-day supply 50% ³ 50% ³ 50% ³ 50% ³ Not covered	30-day supply 100% covered ⁴ \$10 copay ³ \$30 copay ³ \$30 copay ³ 20% ³ up to \$125
90-day supply 100% covered ^{4,7} \$20 copay ³ \$50 copay ³ \$80 copay ³	90-day supply 100% covered ^{4,7} \$20 copay ³ \$50 copay ³ \$80 copay ³	90-day supply Not covered Not covered Not covered Not covered	100-day supply 100% covered ⁴ \$20 copay ³ \$60 copay ³ \$60 copay ³

7) As specified in Evidence of Coverage (EOC) plan document.

8) A LiveHealth Online visit costs \$49.

Medical continued

Anthem Blue Cross Prescription Drug Program

When you enroll in the Anthem Blue Cross PPO 3000, PPO 1500 or EPO 2000, you are automatically covered under the Anthem Blue Cross drug program. The program uses a four-tier design. The amount you pay varies by the type of drug (tier) and whether you fill your prescription at a retail pharmacy or through mail order. Your cost share is shown on the chart on pages 22-23. **Note that the deductible applies to prescription drugs; you pay the full discounted cost of the prescription until you meet the calendar year deductible.**

Where to Fill Your Prescription

Short-term Medications (Up to 30-day Supply)

Use a Participating Retail Pharmacy

Anthem Blue Cross has more than 60,000 retail pharmacies nationwide. To find a participating pharmacy near you, visit anthem.com/ca or call the toll-free number on your Anthem Blue Cross ID card. Your pharmacist will tell you how much you owe for the prescription.

For Express Scripts information:

Visit www.expressscripts.com

Download the free mobile app or surf to m.esrx.com from your mobile Web browser

Long-term Maintenance Medications (Up to 90-day Supply)

Use the Express Scripts Mail-Order Pharmacy

Prescriptions will be delivered to your home. Maintenance prescriptions treat chronic conditions such as asthma, diabetes, high cholesterol, hypertension or arthritis. Express Scripts will arrange any payment you owe for your prescription.

Drug Tiers

Drug coverage tiers are **Specified Preventive drugs**, such as asthma controller and rescue medications, diabetes therapy and COPD medications, **Generic drugs**, **Brand Formulary drugs** and **Brand Non-Formulary drugs**. You can find lists of specified preventive drugs and brand formulary drugs posted on www.EnsignBenefits.com. Your network pharmacist or Express Scripts can also provide this information.

- *If two drugs are chemically equivalent* (contain the same active ingredient) and you or your doctor choose not to substitute a lower tiered drug (such as generic) for the higher tier drug (such as non-formulary brand name), you will pay the difference in cost between the higher tiered drug and the lower tiered drug plus the lower tiered drug's coinsurance. The difference in cost does not apply to your plan year out-of-pocket medical plan maximum.
- *If a brand-name prescription drug becomes available as a generic drug*, the prescription drug tier and the amount of your coinsurance may change. You will pay the coinsurance based on the prescription drug tier to which the prescription drug is assigned.

Specialty Pharmacy Program

The Specialty Pharmacy Program through Anthem Blue Cross provides expert resources and support when specialty medications are required. Specialty medications are used to treat chronic diseases and typically cost \$250 or more per prescription. To learn more or to find if programs are available for your medication or condition visit anthem.com/ca.



Kaiser HMO Prescription Drug Program

When you enroll in the Kaiser CA HMO 2000, you are automatically covered under the Kaiser Permanente drug program. The program uses a four-tier design. Your cost share is shown on the chart on page 23.

Note that the deductible applies to prescription drugs; you pay the full discounted cost of the prescription until you meet the calendar year deductible.

Drug Tiers

Drug coverage tiers are **Specified Preventive drugs**, such as asthma controller and rescue medications, diabetes therapy and COPD medications, **Generic drugs**, **Brand Formulary drugs** and **Brand Non-Formulary drugs**. You can find lists of specified preventive drugs and brand formulary drugs at www.kp.org.

Where to Fill Your Prescription

All Prescription Drugs Must Be Purchased through Kaiser Permanente

Kaiser HMO members must use Kaiser facilities and pharmacies to obtain prescription drugs.

You can purchase both or short-term medications (up to a 30-day supply) and long-term maintenance medications (up to a 100-day supply) at a Kaiser facility pharmacy.

Mail-order Pharmacy Available

You can save time and money by getting your long-term prescription refills through the Kaiser mail-order pharmacy.

You can order refills online, 24 hours a day. You can also call the phone number at the top of your prescription label. Or you can use a mail-in form.

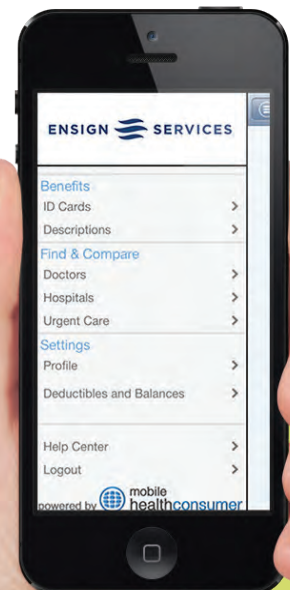
Kaiser Formulary

The Kaiser HMO prescription drug benefit covers drugs that have been approved through the Kaiser formulary process. The formulary is developed in an ongoing process; Kaiser physicians and pharmacists evaluate scientific literature to identify the drugs best suited to treat specific medical conditions. Drugs are added to or subtracted from the formulary whenever new drugs or new information warrant a change.

Wellness Program



Ensign's wellness program is designed to support you in developing healthy habits for a lifetime. Whether you want to learn how to better care for yourself, have more energy, lose weight, manage stress or improve your diet, the program has a variety of tools and resources to help you make wellness a part of your everyday life.



Mobile Health Consumer

You participate in wellness activities through Mobile Health Consumer. It's easy and available while you're on the go.

See page 6 for information on downloading the Mobile Health Consumer app and completing registration.

Dental



There's no better way to protect your smile than with regular dental care. Your benefits program offers dental coverage through Cigna to help with the cost of many dental services, including orthodontia.

The Cigna Dental PPO Plan offers you the choice of using network or non-network dentists. You'll save the most money when you use a Cigna DPPO Advantage network dentist. You can also save when using a Cigna DPPO network dentist. With out-of-network dentists, the plan's coinsurance is based on a percentage of Usual, Customary and Reasonable (UCR) fees, which may not cover the full cost of services.

The Cigna DHMO (Dental Health Maintenance Organization) may also be available, depending on where you live. Dental services are provided exclusively by Cigna DHMO dentists. There is no deductible or annual maximum benefit. You pay a fixed charge for basic and major services, with preventive and diagnostic services 100% covered. Orthodontia is available for children and adults.



Find a Cigna Dentist

Online:
www.cigna.com

Call: 800-244-6224

2017 Dental Plans At-a-Glance

Feature	Cigna Dental PPO Plan		Cigna Dental DHMO
	Cigna DPPO Advantage Network ¹	Cigna DPPO Network/Out-of-Network	Cigna DHMO Dentists Only
Calendar Year Deductible	\$50 per person, \$150 per family		None
Calendar Year Maximum	\$1,500 per person		Unlimited
Preventive Services Routine exams, dental cleanings	100% covered ⁵	You pay 20% ³	\$5 office visit copay
Basic Services Fillings, oral surgery	You pay 10% ²	You pay 20% ^{2,3}	Fixed copays ⁴
Major Services Crowns, inlays, endodontics, periodontics	You pay 40% ²	You pay 50% ^{2,3}	Fixed copays ⁴
Orthodontia	You pay 50% ²	You pay 50% ^{2,3}	Fixed copays ⁴
	Available to children under age 19 only up to \$1,500 lifetime max		Available to children and adults
Temporomandibular Joint (TMJ) \$1,000 lifetime max	You pay 40% ²	You pay 50% ^{2,3}	Fixed copays ⁴

1) In Idaho, DPPO benefits apply to the Indemnity Plan.

2) After calendar year deductible.

3) Percentage applies to usual, customary and reasonable charges.

4) DHMO copay schedule available on www.EnsignBenefits.com.

5) In-network preventive services do not count toward the annual calendar year maximum.

Vision



Regular vision checkups can help identify vision issues, and corrective lenses can make the difference between performing well on the job and at school as well as affect safe driving. That's why the benefits program offers vision coverage through the Vision Service Plan.

Providers: You can use any provider, but you will save money when you use a VSP Choice network member. Just call a VSP provider and make an appointment. Let your doctor and VSP handle the rest.

Benefits: Members receive benefits for many eye care services and products, including eye exams, eyeglasses and contact lenses. Discounts are available for LASIK surgery, nonprescription sunglasses, contact lens solutions and other eye care accessories. There are also contact lens rebates and Hearing Aid discounts (see the next page).



Find a VSP Provider

Online:
www.vsp.com

Call: 800-877-7195

2017 Vision Plan At-a-Glance

Plan Feature	VSP Network Provider	Out-of-Network Provider
Exam for Eyeglasses Once every 12 months	\$10 copay	\$10 copay, Plan pays up to \$73
Lenses One paid every 12 months <ul style="list-style-type: none"> • Single vision • Lined Bifocal • Lined Trifocal Lens Options <ul style="list-style-type: none"> • Standard progressive lenses • Premium progressive lenses • Custom progressive lenses 	\$25 materials copay	\$25 materials copay Plan pays up to \$33 Plan pays up to \$50 Plan pays up to \$65 Plan pays up to \$65 Plan pays up to \$65 Plan pays up to \$65
Frames Once every 24 months	Plan pays up to \$130 (\$70 for Costco)	Plan pays up to \$70
Contact Lenses Instead of eyeglasses once every 12 months	\$130 allowance for contacts Up to \$60 copay for contact lens exam (filling and evaluation)	Plan pays up to \$115

It's Easy to Use VSP Providers

In addition to the 2,000 regional retail chain locations in the VSP network, Retail Chain Affiliate Partners like Costco and Eye Care Centers of America add more than 1,000 optical stores for your convenience.

No forms are required – you only pay copays, costs over coverage amounts, and/or for non-covered options.

Check Out These VSP Advantages

- Lower costs
- No forms when you use a VSP provider
- Contact lens rebates
- Hearing aid discounts

Contact Lenses Rebates for VSP Members

Take advantage of the following savings:

- Exclusive mail-in rebate savings up to \$95 on eligible ACUVUE Brand Contact Lenses® and up to \$110 on eligible Bausch + Lomb® contacts
- Free trial certificates for ACUVUE Brand Contact Lenses and Bausch + Lomb contacts

Hearing Aid Discounts

VSP members are also eligible for discounts on hearing aids through **TruHearing**. TruHearing offers all VSP members and their covered dependents free access (\$108 value) to the TruHearing MemberPlus® Program to enjoy savings of up to 50% on hearing aids.

VSP members must sign up at www.vsp.truhearing.com. Once you sign up, you may also add up to four guest members for a VSP-exclusive rate of \$71 each to enjoy the same great savings.

Learn more about this VSP member offer at www.vsp.truhearing.com.



Financial Protection

- 30 Flexible Spending Accounts
- 32 Transportation Benefit Program
- 32 Life and AD&D Insurance
- 33 Long Term Disability
- 34 Voluntary Benefits
 - Whole Life, Group Accident, Critical Illness,
 - Short Term Disability, Hospital Indemnity, Legal Plan,
 - Pet Insurance, Auto & Home

Flexible Spending Accounts



There are two Flexible Spending Accounts:

- Health Care Spending Account
- Dependent Care Spending Account

Each year you choose to participate in one, both, or neither account; you are not automatically re-enrolled.

You cannot transfer money between the accounts.

Flexible Spending Accounts (FSAs) provide a tax-advantaged way to pay for eligible health care and dependent care (including elder care) expenses. FSAs let you save for eligible health and dependent care expenses with dollars that are automatically withheld from your paycheck before taxes. The amount you save depends on your tax bracket.

Using your FSA account(s)

1. Decide how much to contribute each year during Open Enrollment. Contributions are deducted from your paycheck in equal amounts on a pre-tax basis during the calendar year.
2. When you have eligible expenses, you can use the VISA FSA debit card sent to you when you enroll. Or, you can submit claims receipts to Discovery Benefits for reimbursement. *You must file claims for 2017 expenses by March 31, 2018 or the unused amount is forfeited.*

Note that if you or your spouse contribute to an HSA, you may only enroll in a Limited Use Spending Account with contributions only used for dental and vision expenses. This limitation is required by the IRS to prevent duplication of tax benefits.

	Health Care Spending Account	Limited Use Spending Account	Dependent Care Spending Account
Contributions to a Health Savings Account (HSA)	You are not making HSA contributions	You/your spouse contribute to an HSA	n/a
Eligible Expenses	Out-of-pocket medical, prescription drug, dental and vision expenses	Out-of-pocket dental and vision expenses	Out-of-pocket expenses for dependent care, such as child day care, or eldercare while you are at work
FSA Contribution Maximum	\$2,500 per year	\$2,500 per year	\$5,000 per year (\$2,500 if married and filing separate tax return)
Access to Contributions	As soon as participation begins, you can be reimbursed up to your annual contribution amount, minus any reimbursements you have already received. This reimbursement is made regardless of the amount currently in your account.		You can be reimbursed for expenses only up to the amount currently in your account.

Flexible Spending Accounts continued

Health Care Expenses

Eligible health care expenses include:

- Medical,* dental and vision care not covered by insurance
- Health care plan copayments, deductibles and coinsurance
- Nursing home and in-home medical care
- Over-the-counter drugs if prescribed by a doctor
- Psychologist/psychiatrist care
- Transportation to and from medical care
- Treatment for severe learning disabilities

* You are generally limited to reimbursement for eligible dental, vision and preventive care expenses if you or your spouse contributes to a Health Savings Account (HSA). Contact Discovery Benefits for more information.

Dependent Care Expenses

Eligible dependent care expenses include:

- Nursery schools, day camps and licensed day care centers (all day tuition costs for kindergarten and higher grades for children age 5 and older are not eligible expenses)
- Day care in your home, except if the provider is the child's parent, your dependent or your child under age 19
- Household services related to the care of an eligible dependent

The dependent must be under age 13 or otherwise meet the IRS guidelines at www.discoverybenefits.com.

You will be required to report the name, address and tax identification number of the care provider on your federal tax return.

Plan to Save Money

For a complete list of eligible expenses go online to:

- www.irs.gov/publications (publications 502 and 503)
- www.discoverybenefits.com

Plan to contribute only what you expect to use for the year, as unused contributions are forfeited.

Discovery Benefits is the FSA Plan Administrator

Discovery Benefits tracks your FSA contributions and reimbursements.

Go to their website www.discoverybenefits.com to:

- See your current balance
- Review the status of claims
- See a list of eligible health care and dependent care expenses

Call them with questions **866-451-3399**, weekdays 5 am – 5 pm Pacific Time.



Transportation Benefit Program



The Transportation Benefit Program saves you money on taxes if you commute to and from work using public transportation and/or you pay for parking at or near work. Once you sign up, funds are deducted from your paycheck

automatically on a pre-tax basis, lowering your taxable income. The maximum pre-tax transit contribution is \$130 per month and \$250 per month for parking.

The program is administered through Discovery Benefits. You'll receive a Benefits debit card that you can use to pay providers at the time of service directly from your transit and/or parking account. If a parking facility doesn't accept debit card payments, you can pay out-of-pocket and submit a reimbursement request from your account. If you are enrolled in a Flexible Spending Account, the Transportation benefit will be added to your Visa FSA debit card.

For questions or to enroll:

- Contact the Ensign Benefits Center at 877-352-8104. You may enroll or cancel coverage any time during the year.

Life and Accident Insurance

Basic Company-Paid Coverage

To protect those who rely on your income for their support, the Company pays the full cost of basic life and accidental death & dismemberment (AD&D) insurance. This coverage is

available to all benefit eligible employees of an Ensign-affiliated company, regardless of whether you are enrolled in other benefit plans.



Coverage	When Payment Is Made	Benefit Amount ^{1,2}
Basic Life Insurance	If you die from any cause	\$12,000; 1x salary for Service Center employees
AD&D Insurance	If you die from an accident	\$12,000; 1x salary for Service Center employees (paid in addition to basic life Insurance)
	If you are severely injured due to an accident and suffer a loss specified in the policy such as the loss of a limb or eyesight.	A portion of the benefit, as specified in the policy

¹ The benefit amount is reduced after age 65. ² If basic life is greater than \$50,000, you can cap your coverage at \$50,000 to avoid imputed income tax.

Supplemental Life Insurance

If you need more than basic coverage, you may purchase supplemental life insurance coverage through Unum for yourself and for your eligible dependents. You pay the full cost of supplemental coverage through after-tax payroll deductions.

Coverage For	Coverage Amount	Maximum	Guaranteed Issue
Employee	\$10,000 to \$500,000 in \$10,000 increments	Lesser of \$500,000 or 5X annual earnings	\$200,000 if enrolling when first eligible. If you purchase a minimum of \$10,000 when first eligible, you can increase coverage in \$10,000 increments up to \$200,000 during a future Open Enrollment without evidence of insurability (EOI).
Spouse or Domestic Partner	\$5,000 to \$250,000 in \$5,000 increments	Lesser of \$250,000 or 100% of your combined Basic and Supplemental coverage	\$25,000 if enrolling when first eligible. Any new elections or elections greater than \$25,000 are subject to evidence of insurability (EOI).
Child(ren)	\$2,000 to \$10,000 in \$2,000 increments	\$10,000	\$10,000

Life and Accident Insurance continued

Supplemental Accidental Death & Dismemberment (AD&D) Insurance



You have the option to purchase supplemental AD&D insurance for you, your spouse or domestic partner and your children. Benefits are paid in the event of death or a serious injury (such as loss of a limb or eyesight) due to an accident. Evidence of insurability is not required for this coverage. You pay the full cost of supplemental AD&D coverage through after-tax payroll deductions.

Coverage For	Coverage Amount	Maximum
Employee	\$10,000 to \$500,000 in \$10,000 increments	Lesser of \$500,000 or 5X annual earnings
Spouse or Domestic Partner*	\$5,000 to \$250,000 in \$5,000 increments	Lesser of \$250,000 or 100% of your combined Basic and Supplemental coverage
Child(ren)*	\$2,000 to \$10,000 in \$2,000 increments	\$10,000

* Note: Your spouse, domestic partner or child(ren) may not be disabled at the time of enrollment.

Long Term Disability



Long term disability insurance can help provide financial security if you are unable to work for an extended period of time due to a covered injury or sickness.

Benefits are 60% of your monthly predisability earnings, to a maximum of \$10,000 per month. This amount will be reduced by disability earnings and/or benefit reductions, such as Social Security disability benefits.

Active employees who have completed their benefits eligibility period and are working at least 32 hours per week may enroll in this valuable coverage. You may apply for enrollment or drop coverage at any time.

Coverage for department heads, nurses and therapists begins on the first of the month after your hire date, provided you enroll within 30 days of your effective date. Coverage for all others begins on the first of the month following 60 days of employment, provided you enroll within 30 days of your effective date.

Note that pre-existing conditions and other limitations and exclusions apply; see the benefit summary for details.

Plan Advantages:

- You can choose to have benefits begin after either 180 or 360 days of disability, or the end of your short term disability benefits, if applicable. This is called the "elimination period."
- Affordable coverage. Your premiums are based on the elimination period you select and on your age, and are conveniently deducted from your paycheck.
- Coverage includes world wide emergency travel assistance.

Voluntary Benefits

Voluntary Whole Life Insurance

If you need more protection than the group term life insurance coverage offers, you have an additional source of coverage. Unum's whole life insurance is designed to provide death benefits to your beneficiaries if you die, but it also can potentially accumulate cash value that you can utilize while you are alive.

At an affordable guaranteed level premium, you can have the added financial protection you and your family may need during times of uncertainty. Coverage begins on the first of the month in which you have your first payroll deduction for premiums. You may apply for enrollment or drop coverage at any time.



Plan Advantages:

- Unum's whole life insurance plan is voluntary, which means you can choose whether or not to purchase coverage, and buy only the amount that is right for your needs.
- In addition to providing death benefits, the policy can build cash value, which can be utilized during your working years. The policy's accumulated cash value may also be used to buy a smaller, "paid up" policy on which no further premiums are due.
- Coverage for your dependents is available; optional riders available include children's term rider and accidental death benefit rider.
- The policy includes a Living Benefit Option as a basic feature to all employee, spouse and child/grandchild policies. This feature allows the policy owner to request up to 100% of the death benefit, to a maximum of \$150,000 if the insured is diagnosed with a medical condition that limits life expectancy to 12 months or less. This may vary in some states.
- The Company has elected that you receive the waiver of premium rider

Important information:

- This information is not intended to be a complete description of the insurance coverage available. The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations, which may affect any benefits payable. For complete details of coverage and availability, please refer to Policy Form L-21848 or contact your Unum representative.
- Eligible employees are those who are age 15 - 80 who are actively at work when they apply for coverage. Being actively at work means that on the day you apply for coverage, you are working at one of your company's business locations, or you are working at a location where you are required to represent your company. If you are applying for coverage on a day that is not one of your scheduled workdays, then you will be considered actively at work if you meet this definition as of your last scheduled workday. You are not considered actively at work if your normal duties are limited or altered due to your health, or if you are on a leave of absence.
- Unum complies with state civil union and domestic partner laws when applicable.
- Underwritten by Provident Life and Accident Insurance Company, 1 Fountain Square, Chattanooga, TN 37402. (In New York underwritten by First Unum Life Insurance Company, New York, New York.)

Voluntary Benefits continued

Voluntary Group Accident Insurance



Unum's group accident insurance can pay lump-sum benefits based on an injury you receive and the treatment you need, such as X-rays, emergency room care and related surgery. The benefit can help offset

the out-of-pocket expenses that medical insurance does not pay, including deductibles and copays. You may apply for enrollment or drop coverage at any time.

The list of covered injuries includes: broken bones, burns, torn ligaments, cuts repaired by stitches, coma due to a covered injury, eye injuries, ruptured discs and concussion.

Some covered expenses include: emergency room treatment, outpatient surgery facility, doctor office visit, hospitalization, occupational therapy, speech therapy, physical therapy and chiropractic visits.

The schedule of benefits includes a full list of covered injuries and expenses. Coverage begins on the first of the month in which you have your first payroll deduction for premiums.

Plan Advantages:

- Coverage is available to all eligible employees who are actively at work*.
- You can buy coverage for your spouse or domestic partner and dependent children.
- There are no health questions to answer. If you apply, you automatically receive the base plan.
- Coverage is portable. You may take the coverage with you if you leave the company or retire without having to answer new health questions. Unum will bill you directly for the same premium amount.
- This plan includes convenient payroll deduction, so you don't have to remember to write a check for your premiums.
- A Catastrophic Benefit is included with this plan. This pays an additional sum if a covered individual has a serious injury such as loss of sight, hearing or a limb.

** Eligible employees must be actively at work to apply for coverage; read below for more information.*

Important information:

- This information is not intended to be a complete description of the insurance coverage available. The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations, which may affect any benefits payable. For complete details of coverage and availability, please refer to the policy GA-1 or contact your Unum representative.
- Eligible employees must be actively at work when they apply for coverage. Being actively at work means that on the day you apply for coverage, you are working at one of your company's business locations, or you are working at a location where you are required to represent your company. If you are applying for coverage on a day that is not one of your scheduled workdays, then you will be considered actively at work if you meet this definition as of your last scheduled workday. You are not considered actively at work if you are on a leave of absence.
- Unum complies with state civil union and domestic partner laws when applicable.
- Underwritten by Unum Life Insurance Company of America, Portland, Maine.

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CE-13141 (9-13)

Voluntary Critical Illness Insurance



Unum's group critical illness insurance can help provide financial protection in the event of a covered critical illness¹. You may choose a benefit amount from \$5,000 to \$50,000 in \$1,000 increments, and there are

family coverage options. Covered critical illnesses and payment percentages include:

- 100% for heart attack, stroke, major organ failure, permanent paralysis², end-stage renal (kidney) failure, coma as the result of a severe traumatic brain injury, benign brain tumor, blindness and cancer
- 25% for coronary artery bypass surgery and carcinoma in situ

Coverage includes a Wellness Benefit that pays \$50 per calendar year per insured individual if a covered health screening test is performed. A full list of covered tests (including blood and stress tests, colonoscopies and chest X-rays) will be provided in your certificate.

If you apply and qualify, your premiums are deducted from your paycheck. Coverage begins on the first of the month in which you have your first payroll deduction for premiums. You own the policy, and if you leave the Company or retire, you can take the policy with you and Unum can bill you directly. You may apply for enrollment or drop coverage at any time.

¹ Please refer to the policy for complete definitions of covered critical illnesses.

² Covering the permanent paralysis due to a covered accident and continuing for a period of 180 days.

Important information:

- This is not intended to be a complete description of the insurance coverage available to you. The policy has exclusions and limitations which may affect any benefits payable. For complete details of coverage and availability, please refer to Policy Form: CI-1 and contact your Unum representative.
- In CA, insured individuals must be covered by comprehensive health insurance before applying for group critical illness insurance.
- Benefits will not be paid for a specified critical illness that occurs as a result of: transient ischemic attacks; balloon angioplasty; laser relief or other like procedures; your participating or attempting to participate in an illegal activity; your committing or attempting to commit suicide or injuring yourself intentionally, whether you are sane or not; your practicing for or participating in any semiprofessional or professional competitive athletic contest for which any type of compensation or remuneration is received; or your involvement in any period of armed conflict, even if it is not declared.
- The benefit amounts for employee and spouse reduce by 50% on the first policy anniversary after the insured's 70th birthday. Premiums for the policy will not be reduced.
- Cancer benefits will not be paid for any of the following: diagnosis of cancer or carcinoma in situ during the waiting period; premalignant condition or conditions with malignant potential; basal cell carcinoma and squamous cell carcinoma of the skin; or melanoma that is diagnosed as Clark's Level I or II or Breslow less than .75mm. Diagnosis of cancer and carcinoma in situ must occur 30 days after coverage becomes effective.
- After a policy is issued, you will have a 30-day period during which the policy can be canceled at no cost to you.
- The policy will terminate on the earliest of the following: your written request to terminate the policy, failure to pay the premiums for the policy, subject to the grace period allowed, payment of the available Face Amount as defined in the policy or in any other attached supplementary benefit; your death.
- Unum complies with all state civil union and domestic partner laws when applicable.
- Underwritten by Unum Life Insurance Company of America, Portland, Maine.

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Voluntary Benefits continued

Voluntary Short Term Disability Insurance



Accidents and illnesses that keep you off the job can happen to anyone and are more common than you might think. It's estimated that an accident or illness will keep three out of every ten employees between the ages of 35 and 65 out of work for a period of three months or longer.¹



Plan Advantages:

- You can choose a monthly benefit from \$400 to \$5,000 for an illness or off-the-job injury. Coverage up to 60% of your gross monthly salary may be offered (max of 40% in CA, HI, NJ, NY and RI).
- Affordable coverage. Your premiums are based on your age when you buy the insurance and will not increase as you get older.
- Available to eligible employees age 17-69 (age 64 in CA and NY) who are actively at work.
- Premiums are conveniently deducted from your paycheck.
- You own the policy. If you leave or retire, you can take your policy with you and pay the same premium. Unum will bill you directly at home.

Unum individual short term disability insurance replaces a portion of your income if you are unable to work due to a covered injury or sickness. Coverage begins on the first of the month in which you have your first payroll deduction for premiums. You may apply for enrollment or drop coverage at any time.

¹ *National Association of Insurance Commissioners (NAIC) Individual Disability Table A (1985).*

Important information:

- This information is not intended to be a complete description of the insurance coverage available. The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations which may affect any benefits payable. For complete details of coverage and availability, please refer to Policy Form: L-21776 (FUL-21776 for NY) (L-21820-CA) and contact your Unum representative.
- If you have a pre-existing condition within a 12-month period (six-month period applies in ID and NV) before your coverage effective date, benefits will not be paid for a disability period if it begins during the first 12 months (six-month period in TX for applicants age 65+) the policy is in force. A pre-existing condition is a condition for which symptoms existed (within 12 months before your coverage effective date) that would cause a person to seek treatment from a physician or for which a person was treated or received medical advice from a physician, or took prescribed medicine. The determination on whether your condition qualifies as pre-existing will be based on the date of disability and not the date you notify Unum.
- Nine months after coverage becomes effective, pregnancy is considered the same as any other covered illness. (Note: this nine-month giving birth exclusion is not applicable in KS, MT and OK.) The available monthly benefits will be paid upon fulfillment of the elimination period. Benefits will not be paid if the insured individual gives birth within nine months after the coverage becomes effective. However, medical complications of pregnancy may be considered as any other covered sickness, subject to the pre-existing condition limitation.
- This policy provides disability income insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Insurance Department.
- The expected benefit ratio for this policy is 50%. This ratio is the portion of future premiums which the company expects to return as benefits, when averaged over all people with this policy.
- Unum complies with all state civil union and domestic partner laws when applicable.
- Underwritten by: Provident Life and Accident Insurance Company, 1 Fountain Square, Chattanooga, TN 37402. (In New York, Underwritten by First Unum Life Insurance Company, New York, New York.)

Voluntary Hospital Indemnity Insurance



Unum's group hospital indemnity insurance can complement your health insurance to help you pay for the costs associated with a hospital stay. It can also provide funds for the out-of-pocket expenses your medical plan may not cover, such as coinsurance, copays and deductibles. You may also purchase coverage for your spouse and dependent

children. Employees must have comprehensive medical coverage before purchasing hospital indemnity insurance. You may apply for enrollment or drop coverage at any time. Coverage begins on the first of the month in which you have your first payroll deduction for premiums.

Plan Advantages:

- You can purchase coverage of \$1,500 per hospital admission.
- Premiums are deducted from your paycheck.

Important information:

- This information is not intended to be a complete description of the insurance coverage available. The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations which may affect any benefits payable. For complete details of coverage and availability, please refer to Policy form C.FP-1 et al. or GHI-1, or contact your Unum representative.
- Unum complies with state civil union and domestic partner laws when applicable.
- Underwritten by: Unum Life Insurance Company of America, Portland, Maine, unum.com.

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CE-9637 (9-13)

Legal Plan



The MetLaw legal plan, offered through Hyatt Legal Plans, offers you and your family coverage for a wide range of personal legal matters from professional attorneys. Hyatt Legal provides access to a national network of more than 13,000 attorneys. If you prefer, you may use your own attorney and be reimbursed according to a set fee schedule.

The attorney fees for covered services are fully paid when you use a network attorney. There are no limits on the number of times you may use the plan, and there are no dollar limits on your use of a plan attorney for covered services. Services provided to you, your spouse and children to age 26 include:

- Wills and estate planning
- Sale or purchase of a home
- Personal bankruptcy (employee and spouse)
- Identity theft
- Traffic ticket defense
- Juvenile court defense
- Document preparation
- Document review

To enroll:

Online through the Workday website (access through www.EnsignBenefits.com or www.WorkdayatEnsign.com). You may also call the Ensign Benefits Center at 877-352- 8104.

To find out more or use services:

Call Hyatt Legal Plans toll-free at 800-821-6400 or visit <https://info.legalplans.com/6090385/sponsor>.

Voluntary Benefits continued

Pet Insurance



It's easy to take good care of your pets! Full-time and part-time employees may purchase pet insurance through Veterinary Pet Insurance® (VPI®), a Nationwide insurance company.

Coverage is available for dogs, cats, ferrets, birds, reptiles and other exotic pets. You can use any veterinarian, including specialists and emergency providers. Plans cover surgeries, lab fees, diagnostic tests, hospitalization, prescription drugs and more. Plus, optional CareGuard wellness coverage is available to complement any medical plan for an additional premium.

To Apply for Coverage with a Group Discount:

- Call 877-PETS-VPI (877-738-7874) and tell the pet insurance specialist you're with Ensign.
- Go online to www.petinsurance.com and enter **Ensign** in the search box. Full-time employees may select a payroll deduction option.

For more information, including a "How to Apply" flyer, check out the VPI Pet Insurance section at www.EnsignBenefits.com.



Auto and Home



MetLife's Auto & Home® group insurance program is available to employees of an Ensign Services-affiliated company. As part of the program, you have access to value added features and benefits, including

special group coverage on auto and home insurance, as well as a variety of other insurance policies*. Taking advantage of this benefit can potentially save you money!

In addition to auto and homeowner's coverage, MetLife also offers a variety of other insurance policies, including:

- Personal Excess Liability
- Condo
- Recreational vehicle
- Boat
- Motor Home

Advantages of MetLife Auto & Home® coverage include:

- Premium discounts, depending on location.
- A variety of flexible payment options, including payroll deduction for full-time employees, direct billing, or through your favorite credit card.
- Superior customer service from professional representatives.
- Option to continue MetLife coverage without interruption if you leave Ensign.

*Specific coverage offerings and discounts depend on state insurance rules. MetLife representatives can describe details about coverage available in your area.

Get a Price Quote

To get a price quote for Home and Auto Insurance, call 800-GET-MET8 (800-438-6388).

You will know what your savings would be within minutes. If you decide to go with MetLife coverage, they will help you make the change from your current coverage quickly and easily.

401(k) Savings Plan



You plan your work. You plan your day. You plan your vacations. Now, plan for retirement by saving pre-tax dollars with the Company's 401(k) Savings Plan. You may also use the Roth feature to make after-tax contributions.

Ensign Matches Your Contributions!

The Company currently provides a 25% match on the first 2% of pay you contribute to the plan.

Eligibility

All full-time and part-time employees of an Ensign Services-affiliated company may join the plan on the first of the month following 90 days of service.

Per diem, on-call and temporary employees are not eligible.

Manage Your Account Online

Go online to www.netbenefits.com anytime to view your account and to make changes to contributions or investments.

You will also receive quarterly statements.

Plan Contributions

- **Your Contributions:** You can contribute up to 90% of your pay on a pre-tax basis to the plan, up to the annual IRS limit (\$18,000 for 2017). If you are age 50 or older, you may be eligible for an additional "catch-up" contribution (\$6,000 for 2017). When you enroll you specify a percentage of your pay. You can change how much you are contributing at any time, effective within the next two payroll periods.
- **Company Contributions:** Currently, the Company matches the first 2% of compensation that you contribute at the rate of \$.25 for each \$1.00 you contribute. You become entitled to (are vested in) the Company's matching contribution at the rate of 25% per year of service, with 100% vesting after four years of service. The Company may make a discretionary matching contribution.

Roth 401(k) Feature

You can save for the future through a Roth 401(k) as part of the 401(k) Savings Plan. Contributions are made with after-tax dollars. You do not get an upfront tax deduction, as you do with regular pre-tax 401(k) contributions; however, your Roth 401(k) account grows tax-free. Withdrawals from your Roth account taken during retirement are not subject to income tax, provided you're at least 59-1/2 and you've held the account for five years or more.

Investing Your Account

You direct how your account is invested. You choose from a variety of funds offered through Fidelity, including "target date" funds to align with your estimated retirement date. You can change how your account is invested on a daily basis.

Receiving Money from Your Account

The plan is intended to accumulate funds for your retirement. If you leave the Company before retirement, you may roll over the money to another employer's plan or to an IRA to keep it tax deferred. If you die, your beneficiary will receive your benefits. You have access to your funds while you are still employed by the Company at the following times:

- Age 59½
- You become disabled
- You experience a financial hardship

Work-Life

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Employee Assistance Program (EAP)



Contact the EAP 24/7

Online: www.lifebalance.net

(username and password is **lifebalance**)

Call: **800-854-1446**
(800-999-3004 TTY/TDD)

Work-life Balance is an employee resource program brought to you and your family free of charge through Ceridian. The program is available to all employees of an Ensign-affiliated company, regardless if you are enrolled in other benefit plans.

Work-life Balance can help with a wide range of issues, including:

- **Life:** Stress and overload, relationships, legal issues, grief and loss
- **Health:** Healthy eating and exercise, stress, quitting tobacco, aging well, navigating the health care system
- **Family:** Caring for older relatives, planning for a new baby, adoption, finding childcare, teenagers, single parenting, step families, planning and paying for college
- **Work:** Time management, career development, getting along with co-workers, networking, retirement planning, education and training, being an effective manager
- **Money:** Making ends meet, dealing with debt, saving and investing, basic tax planning, bankruptcy, buying or renting a home, estate planning and wills



Program Features

Confidential help	No one can find out any information you provide to Work-life Balance without your explicit consent or even that you used the service—not your manager, your employer, or even a spouse.
Free in-person sessions with a local counselor	When you call the program you can discuss your concerns with a consultant who will connect you with an appropriate counselor in your local area. You'll be offered an appointment within a few business days.
Nurseline 800-700-9184	You have 24/7 toll-free access to licensed nurses through Nurseline. You may discuss any health-related concerns.
Online resources	The award-winning website offers short videos, podcasts, articles, access to CDs and booklet and email to a consultant.

Tuition Reimbursement



The Ensign Tuition Reimbursement Program is available to active full-time and part-time employees of Ensign-affiliated companies at participating locations. You must have one year of employment as of the course start date and your last performance review must be satisfactory.

Eligible employees may take courses toward certificate education units (CEUs), certification, associate, baccalaureate or graduate degree programs at an accredited school. The maximum annual benefit is \$1,000 for full-time employees and \$500 for part-time employees.

For more information:

- Go to the **Forms** section of <https://tr.scholarshipamerica.org/ENSIGN>
- Call the program administrator, Scholarship Management Services (SMS), at 800-537-4180



TicketsatWork



As an employee of an Ensign Services-affiliated company, you can enjoy a corporate discount on entertainment events through [TicketsatWork.com](https://ticketsatwork.com).

You have access to hundreds of offers for movies, theme parks, hotels, sporting events and shows. TicketsatWork is the largest travel and entertainment corporate discount program in the world.

Examples of movie ticket discounts are:

- AMC Silver Experience Movie Tickets: Save up to 30%
- AMC Gold Experience Movie Tickets (any movie, anytime): Save up to 30%
- AMC Movie Bundle: Save over 30%
- AMC 4-Pack Gold Experience Tickets (any movie, anytime): Save up to 30%

It's Easy to Get Started

1. Go to [TicketsatWork.com](https://ticketsatwork.com)
2. Click on the "**Sign In**" Box at the top of the homepage
3. You will be prompted to create a user name and password, and enter our Company Code: **Ensign**.

Once enrolled you have access to discounts on attractions and theme parks nationwide.

Two Ways to Order Discounted Tickets:

Online: Visit [TicketsatWork.com](https://ticketsatwork.com), then login using your email and password.

By Phone: Call customer service at 800-331-6483 or 866-273-5825 (daily, 6 am to Midnight PT).

Purchasing Power



Ensign Services and Purchasing Power have teamed up to bring you this premier employee purchase program. As a budget-conscious individual, we give you an affordable and responsible way to buy brand-name computers,

electronics, appliances, furniture and more through the ease of payroll deductions. We feature brand names such as Dell, HP, Kenmore, Craftsman, Toshiba and more.

All Purchasing Power products feature an all inclusive price. You'll know the total price up front and the cost is divided into manageable payments that are deducted from your paycheck over a 12 month period. There's no interest, no risk of late fees and no credit check required. When cash and credit are not an option, Purchasing Power gives you a better way to buy.

Qualified employees of an Ensign-affiliated company may participate in Purchasing Power. To participate, you must:

- Be at least 18 years of age
- Be a full-time employee of an Ensign-affiliated company for at least 24 months
- Earn at least \$16,000 a year
- Have a bank account or credit card (to be used in case of non-payment via payroll deduction)



Shop online:

www.ENSIGN.PurchasingPower.com

Use Group code **ENS2293** when you log in for the first time

Contact Purchasing Power:

866-670-3479

Child Care Benefit Program

As an employee of an Ensign-affiliated company, you can enjoy a 10% weekly child care tuition savings with the largest network of early childhood education in the U.S. All of your choices include a proven curriculum, hands-on learning, trained teachers and convenient locations. Children age six weeks to 12 years are welcome.



For information about participating CCLC® Child Care Centers, KinderCare® and Champions® Before-and After-School Programs:

Visit www.careiseverywhere.com or call 877-914-7683.

Mention that you are an employee of an Ensign-affiliated company.

Amerinet Discount Program



Ensign is a member of Amerinet, which offers discounts on a variety of services and products, including computers, personal vacations, new and used cars, cell phones, electronics, movie tickets and more. You earn points for every dollar you spend, which can translate into more savings.

The most popular discounts are on cell phone service at Verizon, AT&T and Sprint. For example, there is a 22% discount for Verizon when you choose paperless billing! To check eligibility, go to www.verizonwireless.com/discount and enter your work email address, if you have one.



To learn more about Amerinet discounts:

Visit <https://amerinet.corporateperks.com>

Medical Plan Policy Numbers

Medical Plan	Policy Number
Anthem Blue Cross PPO 3000	
All locations except Utah	#174192M3A1
Utah only	#174192M6A2
Anthem Blue Cross EPO 2000	
All locations except Utah	#174192M2A1
Utah only	#174192M5A2
Anthem Blue Cross PPO 1500	
All locations except Utah	#174192M1A1
Utah only	#174192M4A2
Kaiser CA HMO 2000 Plan	
Northern California	#39044
Southern California	#225775

Important Benefits Contacts

Plan		Telephone	Website	
Anthem Blue Cross <ul style="list-style-type: none"> Customer Service Pharmacy Customer Service Mail-Order Pharmacy Nurse Line Kaiser Permanente—California	See page 46 for medical plan policy numbers	<ul style="list-style-type: none"> 844-264-3045 844-264-3045 866-297-1013 800-700-9184 800-464-4000 	<ul style="list-style-type: none"> Mon-Fri: 5 AM—8 PM PT Mon-Fri: 5 AM—8 PM PT 5:30 AM—5 PM PT Available 24/7 Available 24/7 	www.anthem.com www.kp.org
Health Savings Accounts				
<ul style="list-style-type: none"> HealthEquity 		<ul style="list-style-type: none"> 866-346-5800 	<ul style="list-style-type: none"> Available 24/7 	www.healthequity.com
Dental				
<ul style="list-style-type: none"> Cigna (Account #2499682) 		<ul style="list-style-type: none"> 800-244-6224 	<ul style="list-style-type: none"> Available 24/7 	www.cigna.com
Vision				
<ul style="list-style-type: none"> Vision Service Plan (Policy #30019528) 		<ul style="list-style-type: none"> 800-877-7195 	<ul style="list-style-type: none"> Mon-Fri: 5 AM—8 PM PT Sat: 7 AM—8 PM PT Sun: 7 AM—7 PM PT 	www.vsp.com
Flexible Spending Accounts				
<ul style="list-style-type: none"> Discovery Benefits 		<ul style="list-style-type: none"> 866-451-3399 	<ul style="list-style-type: none"> Mon-Fri: 4 AM—7 PM PT 	www.discoverybenefits.com
Employee Assistance Program				
<ul style="list-style-type: none"> Ceridian 		<ul style="list-style-type: none"> 800-854-1446 TDD: 800-999-3004 	<ul style="list-style-type: none"> Available 24/7 	www.lifebalance.net User Name/Password: lifebalance
Basic Group Term Life and Accidental Death & Disability				
<ul style="list-style-type: none"> Unum (Policy #415402) 		<ul style="list-style-type: none"> 800-421-0344 	<ul style="list-style-type: none"> Mon-Fri: 5 AM—5 PM PT 	n/a
Supplemental Group Term Life and Accidental Death & Disability				
<ul style="list-style-type: none"> Unum (Policy #415403) 		<ul style="list-style-type: none"> 800-421-0344 	<ul style="list-style-type: none"> Mon-Fri: 5 AM—5 PM PT 	n/a
Voluntary Plans (Whole Life, Accident, Critical Illness, Short Term Disability, Long Term Disability, Hospital Indemnity)				
<ul style="list-style-type: none"> Unum 		<ul style="list-style-type: none"> 800-635-5597 800-633-7479 (LTD) 	<ul style="list-style-type: none"> Mon-Fri: 5 AM—5 PM PT Mon-Fri: 5 AM—5 PM PT 	www.unum.com
Purchasing Power				
		<ul style="list-style-type: none"> 866-670-3479 	<ul style="list-style-type: none"> Mon-Fri: 5 AM—6 PM PT Sat: 6 AM—3 PM PT 	www.ENSIGN.PurchasingPower.com Group code: ENS2293
Child Care Benefit Program				
		<ul style="list-style-type: none"> 877-914-7683 	<ul style="list-style-type: none"> Mon-Fri: 6 AM—5 PM PT 	www.careiseverywhere.com
Amerinet Discount Program		n/a	n/a	https://amerinet.corporateperks.com
Legal Plan				
<ul style="list-style-type: none"> Hyatt Legal Plans 		<ul style="list-style-type: none"> 800-821-6400 	<ul style="list-style-type: none"> Mon-Fri: 5 AM—4 PM PT 	https://info.legalplans.com/6090385/sponsor
Auto and Home Insurance				
<ul style="list-style-type: none"> MetLife 		<ul style="list-style-type: none"> 800-GET-MET8 (800-438-6388) 	<ul style="list-style-type: none"> Mon-Fri: 5 AM—7 PM PT Sat: 6 AM—1 PM PT 	www.metlife.com
Pet Insurance				
<ul style="list-style-type: none"> Nationwide (formerly Veterinary Pet Insurance - VPI) 		<ul style="list-style-type: none"> 877-738-7874 	<ul style="list-style-type: none"> Mon-Fri: 5 AM—7 PM PT Sat: 7 AM—3:30 PM PT 	www.petinsurance.com
Tuition Reimbursement Program				
<ul style="list-style-type: none"> Scholarship Management Services (SMS) 		<ul style="list-style-type: none"> 800-537-4180 	<ul style="list-style-type: none"> Mon-Fri: 6 AM—2:30 PM PT 	https://tr.scholarshipamerica.org/ENSIGN
Transportation Benefit Program				
<ul style="list-style-type: none"> Discovery Benefits 		<ul style="list-style-type: none"> 866-451-3399 	<ul style="list-style-type: none"> Mon-Fri: 4 AM—7 PM PT 	www.discoverybenefits.com
Discounted Entertainment Tickets				
<ul style="list-style-type: none"> TicketsatWork 		<ul style="list-style-type: none"> 800-331-6483 866-273-5825 	<ul style="list-style-type: none"> Daily: 6 AM—Midnight PT 	www.TicketsatWork.com Company Code: Ensign
401(k) Savings Plan				
<ul style="list-style-type: none"> Fidelity 		<ul style="list-style-type: none"> 800-294-4015 	<ul style="list-style-type: none"> Mon-Fri: 5:30 AM—9 PM PT 	www.netbenefits.com
COBRA Continuation Coverage				
<ul style="list-style-type: none"> Discovery Benefits 		<ul style="list-style-type: none"> 866-451-3399 	<ul style="list-style-type: none"> Mon-Fri: 4 AM—7 PM PT 	www.discoverybenefits.com

Ensign Benefits Resources

Ensign Benefits Center	Call 877-352-8104 weekdays from 8 AM - 5 PM PT for questions. You can also use the Benefits Center to enroll for benefits if you don't have access to a computer.
Workday Website	Go to www.EnsignBenefits.com and click on the Benefits Enrollment link at the top of any page to access the Workday website. You may also go to www.WorkdayatEnsign.com for access to the site and general information on Workday.
Ensign Benefits Website	Go to www.EnsignBenefits.com for information on the Ensign benefits program.