



NEW HIRE ENROLLMENT GUIDE

Choose Your Benefits for 2017

Effective January 1, 2017

The Ensign Benefits Program

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. We make it a priority to focus on the individual, respond to special needs and treat others as we wish to be treated. We are real people helping every day to resolve real life issues, and we do it with passion.

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 our dedicated employees.

By doing the right thing, and by providing quality care and compassion, you make a positive difference in the communities we serve. We offer a wide variety of benefits that provide whole family well-being, now and in the future. This guide provides an overview of your benefit choices and information on how to enroll.



Benefits Basics

Who Is Eligible?

You are eligible for benefits if you are a full-time employee of an Ensign-affiliated company regularly scheduled to work at least 30 hours per week and have completed the benefits eligibility period described on page 7. Your eligible dependents may also be enrolled for coverage under the health care and life insurance plans. Eligible dependents for health care coverage generally include your:

- 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 partnership affidavit with proof that you and your domestic partner reside together and share financial interdependence.
- 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 to be covered.

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Medical Plans

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. For 2017, you can select from the following medical plans:

- Anthem Blue Cross PPO 3000 with HSA
- Anthem Blue Cross EPO 2000 with HSA
- Anthem Blue Cross PPO 1500 with HSA
- Kaiser CA HMO 2000 with HSA (CA only)

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.

With all of the medical plans, you can open and fund a Health Savings Account (HSA) with tax-free dollars that you can use to pay for eligible medical, dental and vision expenses. Ensign will contribute to your HSA when you complete certain wellness activities through Mobile Health Consumer. See page 4.

Anthem Blue Cross PPO 3000 with HSA

This is the lowest cost medical option for 2017. PPO stands for Preferred Provider Organization and gives you 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 out-of-pocket costs will be lower than if you go out-of-network for your care.

Kaiser HMO 2000 with HSA

California employees who live in a Kaiser Permanente service area can choose the Kaiser HMO 2000 with HSA. HMO stands for Health Maintenance Organization. The Kaiser 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.



Find Anthem Blue Cross Providers

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 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.

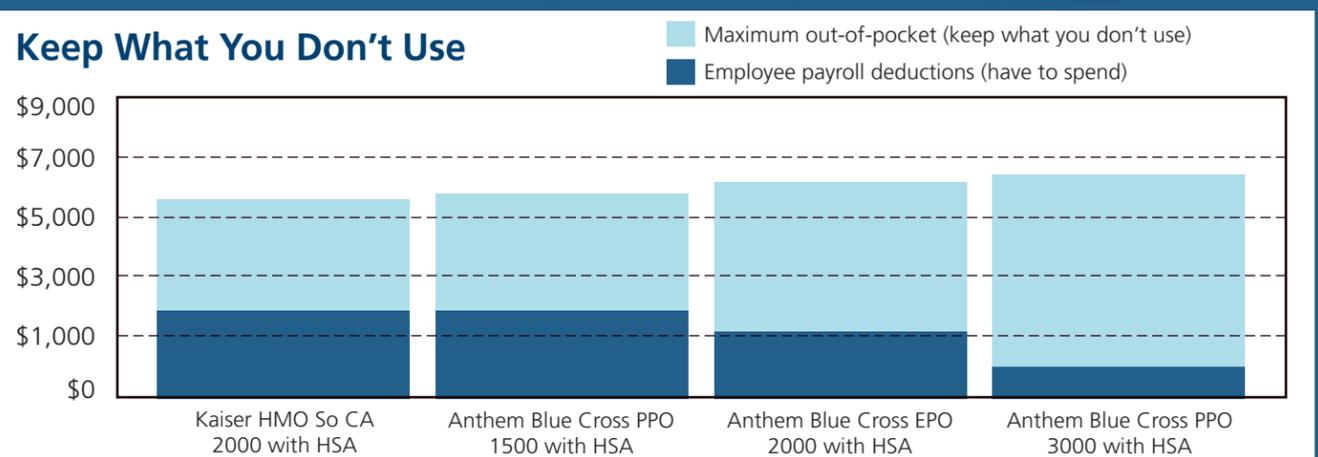
Utah employees see below.

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)



Check Out the Ensign Benefits Website www.EnsignBenefits.com

The Ensign Benefits website is your go-to resource for Ensign benefits information and news. With a wealth of information on your Ensign benefits, this website should be your first stop for all benefit matters and questions. Find out what's new, get answers to your questions and use the tools and resources available on the website to learn about your benefits.

You can connect to the website from home or work and you don't need a user name or password to access the site.

Access Benefits Information from Your Smartphone

The Ensign Benefits website is mobile friendly so you can access your benefits information from your smartphone when you're on-the-go.



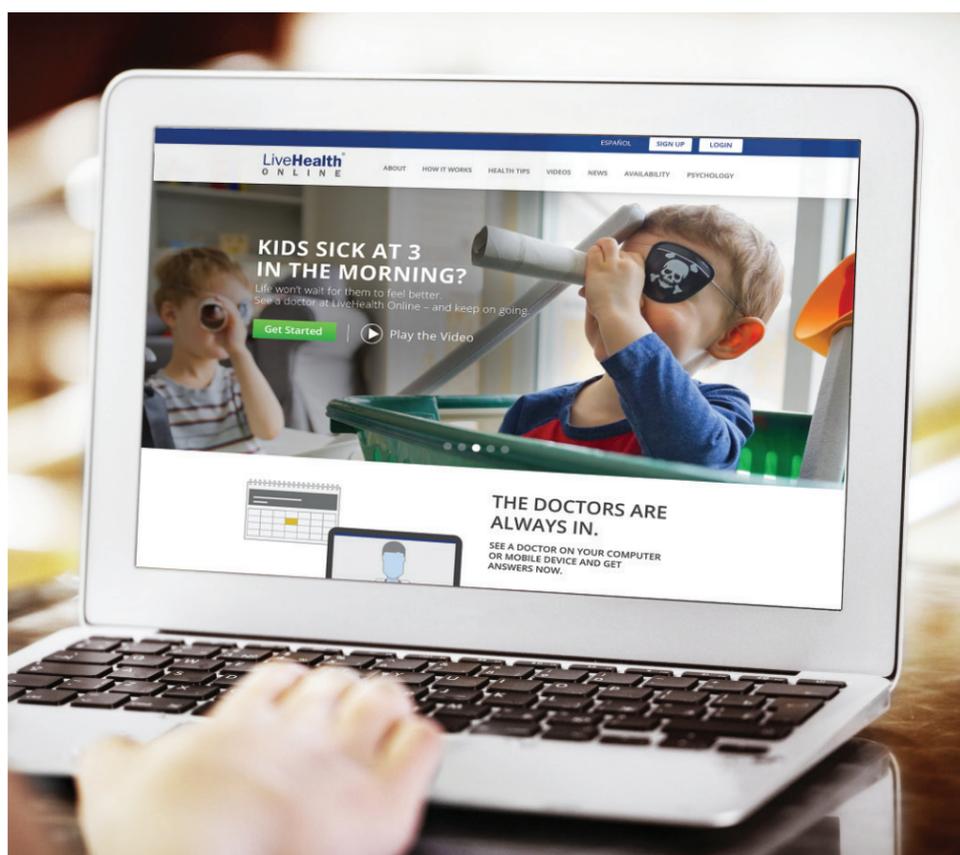
2017 Medical Plans At-a-Glance

Plan Feature	Anthem Blue Cross PPO 3000 with HSA		Anthem Blue Cross EPO 2000 with HSA	Anthem Blue Cross PPO 1500 with HSA		Kaiser CA HMO 2000 with HSA
Employee Cost	\$		\$\$	\$\$\$\$		\$\$\$
Providers	In-Network	Out-of-Network	Network Only	In-Network	Out-of-Network	Network Only
Calendar Year Deductible Employee Only Family	\$3,000 \$6,000 ¹	\$5,000 \$10,000 ¹	\$2,000 \$4,000 ¹	\$1,500 \$3,000 ¹	\$3,000 \$6,000 ¹	\$2,000 \$4,000 ¹
Coinsurance (You Pay)	20%	40%	20%	20%	50%	20%
Calendar Year Out-of-Pocket Max Employee Only Family	\$6,000 \$12,000	\$10,000 \$20,000	\$5,000 \$10,000	\$4,000 \$8,000	\$10,000 \$20,000	\$3,425 \$6,850 ²
Health Savings Account (HSA) ⁴	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. <i>See page 4.</i> 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.					
	IN-NETWORK YOU PAY	OUT-OF-NETWORK YOU PAY	NETWORK ONLY YOU PAY	IN-NETWORK YOU PAY	OUT-OF-NETWORK YOU PAY	NETWORK ONLY YOU PAY
Office Visit PCP or Specialist Visit LiveHealth Online Visit ⁸	20% ³ 20% ³	40% ³ Not covered	20% ³ 20% ³	20% ³ 20% ³	50% ³ Not covered	20% ³ Not covered
Preventive Care	Covered in full ⁴	Not covered	Covered in full ⁴	Covered in full ⁴	Not covered	Covered in full ⁴
Diagnostic Testing	20% ³	40% ³	20% ³	20% ³	50% ³	20% ³
Outpatient X-ray and Lab	20% ³	40% ³	20% ³	20% ³	50% ³	20% ³
Hospitalization Inpatient Semi-Private Room Inpatient Physician	20% ³ 20% ³	40% ³ 40% ³	20% ³ 20% ³	20% ³ 20% ³	50% ³ 50% ³	20% ³ 20% ³
Outpatient Surgery	20% ³	40% ³	20% ³	20% ³	50% ³	20% ³
Emergency Room	20% ³	20% ³	20% ³	20% ³	20% ³	20% ³
Outpatient Treatment (PT, OT, ST)	20% ³	40% ³	20% ³	20% ³	50% ³	20% ³
Mental Health/ Substance Abuse Inpatient Outpatient	20% ^{3,5} 20% ³	40% ^{3,5} 40% ³	20% ^{3,5} 20% ³	20% ^{3,5} 20% ³	50% ^{3,5} 50% ³	20% ³ 20% 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 Not covered	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 Not covered	30-day supply 100% covered ⁴ \$10 copay ³ \$30 copay ³ \$30 copay ³ 20% ³ up to \$125
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	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

- 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 value-based drug list.

- 7) As specified in Evidence of Coverage (EOC) plan document.
 8) A LiveHealth Online visit costs \$49.



Telemedicine from LiveHealth Online*

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.

How the Health Savings Account Works

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. Ensign also pays the monthly HSA administration fee for active employees 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.

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.



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.

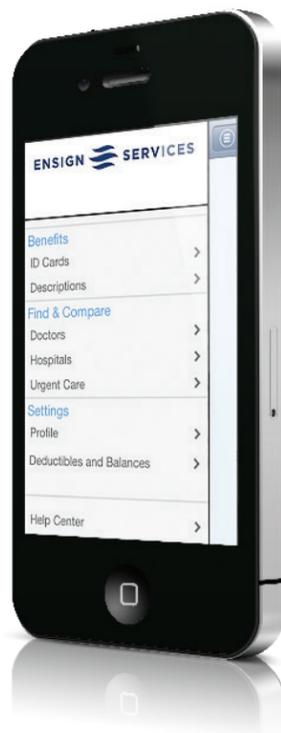
There's no "use it or lose it rule." An HSA has no "use it or lose it" feature like the Health Care Flexible Spending Account, so your account balance rolls over each year.

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.

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.



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.

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 as a mammogram, prostate exam, colonoscopy or annual physical. They can also include reminders about care and medications for certain medical conditions such as high blood pressure or diabetes.

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

Dental Plans

Our dental plans provide coverage for preventive services, as well as benefits to help pay for more expensive dental procedures such as fillings, root canals, crowns, bridges and orthodontia coverage.

- **Cigna Dental PPO** Plan gives you the option to use Cigna network dentists or out-of-network dentists. You'll save the most money when you use a Cigna DPPO Advantage network dentist. You can also save when you use a Cigna DPPO network dentist and have the option to see a dentist who isn't in either Cigna network, but you'll pay more.
- **Cigna Dental DHMO** (Dental Health Maintenance Organization) provides dental services exclusively from Cigna DHMO dentists. There is no deductible and no annual maximum benefit. You pay fixed copays for preventive, basic and major services.

Find a Cigna Dentist

Go online to www.cigna.com or call 800-244-6224

2017 Dental Plans At-a-Glance

Feature	Cigna Dental PPO Plan		Cigna Dental DHMO
	Cigna DPPO Advantage Network	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 ⁴	You pay 20% ²	\$5 office visit copay
Basic Services Fillings, oral surgery	You pay 10% ¹	You pay 20% ^{1,2}	Fixed copays ³
Major Services Crowns, inlays, endodontics, periodontics	You pay 40% ¹	You pay 50% ^{1,2}	Fixed copays ³
Orthodontia	You pay 50% ¹	You pay 50% ^{1,2}	Fixed copays ³
Temporomandibular Joint (TMJ) \$1,000 lifetime max	You pay 40% ¹	You pay 50% ^{1,2}	Fixed copays ³

1) After calendar year deductible.

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

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

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

Vision Plan

Get focused with vision insurance through Vision Service Plan (VSP) that helps keep down the cost of glasses, contacts and eye exams. You can use any provider, but will save money when you use a VSP Choice network provider. Discounts are available for LASIK surgery, nonprescription sunglasses, contact lens solutions and other eye care accessories.



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 • Single vision • Lined Bifocal • Lined Trifocal Lens Options • Standard progressive lenses • Premium progressive lenses • Custom progressive lenses	\$25 materials copay Copay up to \$55 Copay of \$95 - \$105 Copay of \$150 - \$175	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

Flexible Spending Accounts

Flexible spending accounts (FSAs) offer you a way to save money on your health care and/or dependent care expenses using tax-free dollars. Your annual election is deducted from your paycheck in equal

amounts and you reimburse yourself with tax-free dollars. Annual elections are "use it or lose it" so estimate wisely. Key features of each FSA are highlighted below.



Account Feature	Health Care Spending Account	Dependent Care Spending Account
Your Pre-tax Contributions	Up to \$2,500 per year	Up to \$5,000 per year (\$2,500 if married and filing separate tax returns)
Eligible Expenses	Expenses for you, your spouse and any dependent you list on your tax return, if expenses have not been reimbursed by other coverages. Examples: health plan deductibles, prescription drug and other copays, certain charges not covered by any plan.	Care expenses for eligible dependents that allow you to work. Eligible dependents include your qualifying child(ren) age 12 and under, your spouse or a qualifying child or relative who is physically or mentally incapable of self-care. Examples: daycare, summer day camp

Discovery Benefits is the FSA Plan Administrator

It's easy to manage your Flexible Spending Accounts through Discovery Benefits, the plan administrator. Access the Discovery Benefits website at www.discoverybenefits.com to review your account, including current balance, status of any claims, and other helpful information including a list of eligible health care and dependent care expenses. Contact the Ensign Benefits Center at 877-352-8104 for more information.

Combining an HSA with a Limited Use Health Care FSA

If you participate in a Health Savings Account (HSA), you can still participate in a Limited Use Flexible Spending Account (FSA) that covers only dental and vision expenses. A Limited Use Health Care FSA is a great way to conserve your HSA funds and still benefit from tax savings. Contact the Ensign Benefits Center at 877-352-8104 for more information.

Life and Accident Insurance

Basic Company-Paid Coverage

To protect those who rely on your income for their support, your employer 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 Services-affiliated company. If Basic Life is greater than \$50,000, you can cap your coverage at \$50,000 to avoid imputed income tax. Go to www.EnsignBenefits.com for more information.



Coverage	When Payment Is Made	Benefit Amount*
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 the benefit amount is paid in addition to basic life insurance	\$12,000 (1X salary for Service Center employees)
	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

* The benefit amount is reduced after age 65.

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

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. 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

Voluntary Plans for Additional Protection

Ensign offers several voluntary plans that can help you meet your personal and family insurance needs. For more information or to enroll in any of the plans described below, contact the Ensign Benefits Center at 877-352-8104.

Voluntary Short-term Disability Insurance

Replaces a portion of your income if you are unable to work due to a covered injury or sickness. You can choose a monthly benefit from \$400 to \$5,000. Coverage up to 60% of your gross monthly salary may be available (max of 40% in CA, HI, NJ, NY and RI).

Voluntary Long-term Disability Insurance

Provides financial protection if you are unable to work due to a covered injury or illness. Benefits are 60% of your monthly pre-disability earnings up to \$10,000 per month. The amount is reduced by other disability benefits.

Voluntary Whole Life Insurance

Provides life insurance coverage for your lifetime. The premium you pay is based on the death benefit you select along with your age and tobacco use status. Coverage is also available for family members.

Voluntary Group Accident Insurance

Pays benefits for specific injuries resulting from a covered accident such as broken bones, burns or torn ligaments. Examples of covered expenses include emergency room treatment and outpatient surgery. Coverage is also available for family members.

Voluntary Critical Illness Insurance

Pays a one-time lump sum benefit amount upon the diagnosis of a covered disease or illness such as a heart attack, stroke, cancer and more. You can choose coverage from \$5,000 to \$50,000. Coverage is also available for family members.

Voluntary Hospital Indemnity Insurance

Pays a \$1,500 cash benefit. You must have comprehensive medical coverage to enroll in this plan. Coverage is also available for family members.

Legal Plan

The MetLaw Legal Plan provides access to a national network of more than 12,000 attorneys. Fees for covered legal services are fully paid by the plan when you use a network attorney.

401(k) Savings Plan

Plan for retirement by saving with the Company's 401(k) Savings Plan. All full-time and part-time employees 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.

Contributions: You can contribute up to 90% of your pay to the plan on a pre-tax basis, up to the annual IRS limit (\$18,500 for 2017). If you are age 50 or older, you may be eligible for an additional pre-tax "catch-up" contribution (\$6,000 for 2017). You can change how much you are contributing at any time, effective within the next two payroll periods. 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 plan also has a Roth 401(k) feature, allowing you to make after-tax contributions.

Investment Funds: You direct how your account is invested. You choose from a variety of funds offered through Fidelity, the plan administrator.

You will be sent an enrollment packet by Fidelity before your enrollment eligibility date.

Don't Forget These Extras



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 have questions or to enroll in the Transportation Benefit Program, contact the Ensign Benefits Center at 877-352-8104.

Tuition Reimbursement

The Ensign Tuition Reimbursement Program is available to active full-time and part-time employees at participating locations. You must have one year of employment as of the course start date and your last performance review must be satisfactory. 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 on the program, go to the "Forms" section of the website: <https://tr.scholarshipamerica.org/ENSIGN> or call the program administrator, Scholarship Management Services (SMS), at 800-537-4180.



Child Care Benefit Program

As an employee of an Ensign Services-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 Services-affiliated company.

Auto and Home Insurance

Get free quotes on cost-effective protection for your auto (including recreational vehicles) and home (including condo or renter's insurance) from MetLife Auto & Home. To get a price quote, call 800-GET-MET8 (800-438-6388).



Pet Insurance

Enroll your pets for coverage through Nationwide (formerly Veterinary Pet Insurance - VPI), and receive benefits for veterinary treatments related to accidents and illnesses. Visit any veterinarian, even specialist or emergency providers. To get a quote or enroll, call 877-738-7874 or go to www.petinsurance.com.

TicketsatWork

As an Ensign employee, you can enjoy a corporate discount on entertainment events through TicketsatWork.com. It's easy to get started, just go to TicketatWork.com, click on the "Sign In" box, create a user name and password and enter the Company Code: **Ensign**. Order tickets online at TicketsatWork.com, or call customer service at 800-331-6483 or 866-273-5825 (daily, 6 am to midnight PT).



Purchasing Power

Through the ease of payroll deductions over 12 months, you can buy brand names such as Dell, HP, Kenmore, Craftsman, Toshiba and more. There's no interest, no risk of late fees and no credit check required. You must be at least 18 years of age, be a full-time employee of Ensign for at least 24 months, earn at least \$16,000 a year and have a bank account or credit card (to be used in case of non-payment via payroll deduction). Shop online at www.ENSIGN.PurchasingPower.com or contact Purchasing Power by calling 866-670-3479. Use Group code: **ENS2293** when you log in for the first time.

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>



Benefits Basics continued from page 1

Changing Coverage

The benefits you choose at hire must stay in place until the next January 1, unless you have a Qualified Family Status Change. Qualified changes include change in marital status, gain or loss of dependent, change of employment that affects your benefits, you become disabled or die, or you or a dependent becomes eligible for Medicare or Medicaid.

If you experience a Qualified Family Status Change, you may make benefit changes that are consistent with the Family Status Change. You must make the change within 30 days of the event. See the 2017 Benefits Guide available on www.EnsignBenefits.com.

When Coverage Begins

Coverage for most benefits* begins as follows, provided you enroll as required:

- **Department heads, nurses, licensed therapists, Service Center employees:** 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 will be effective May 1, provided you enroll by May 5.

* Effective dates for voluntary benefits are described in the 2017 Benefits Guide.

- **All others:** 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 date of hire is May 15, your benefits will be effective August 1 provided you enroll by June 14.

You have until the last day of your benefits enrollment period to submit an enrollment change. You must provide documentation of a dependent's eligibility, such as a marriage or birth certificate, within 45 days of your benefits effective date. You can upload these documents directly in Workday or send them to the Ensign Benefits Center.

When Coverage Ends

Most benefits coverage will end on the last day of the month in which you terminate employment or you become ineligible for benefits. Flexible Spending Account participation as well as life insurance and disability coverage end on the last day of employment.

For more information on eligibility and enrollment, refer to the 2017 Benefits Guide available on www.EnsignBenefits.com.

Enroll in Your 2017 Benefits on Workday

If you are logged into Workday, click on the Benefits worklet.

You can also 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.

Enter your user name and password and click **Sign In**. Your **user name** is your Ensign Employee ID.

For information and help using Workday, including a **Benefits Enrollment Quick Reference Guide** visit www.WorkdayatEnsign.com.

Need Help?

If you are having trouble signing in to Workday, call **949-540-1200** or email Support@EnsignServices.net.

If you have questions about your benefits call the Ensign Benefits Center at **877-352-8104** weekdays 8 a.m. to 5 p.m.



Important Benefits Contacts

Plan	Telephone		Website
Anthem Blue Cross <ul style="list-style-type: none"> Customer Service Pharmacy Customer Service Mail-Order Pharmacy Customer Service Nurse Line 	844-264-3045	Mon-Fri: 5 AM—8 PM PT	www.anthem.com
Kaiser Permanente—California	844-264-3045 866-297-1013 800-700-9184 800-464-4000	Mon-Fri: 5 AM—8 PM PT 5:30 AM—5 PM PT Available 24/7 Available 24/7	www.kp.org
Health Savings Accounts <ul style="list-style-type: none"> HealthEquity 	866-346-5800	Available 24/7	www.healthequity.com
Dental <ul style="list-style-type: none"> Cigna (Account #2499682) 	800-244-6224	Available 24/7	www.cigna.com
Vision <ul style="list-style-type: none"> Vision Service Plan (Policy #30019528) 	800-877-7195	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 	866-451-3399	Mon-Fri: 4 AM—7 PM PT	www.discoverybenefits.com
Employee Assistance Program <ul style="list-style-type: none"> Ceridian 	800-854-1446 TDD: 800-999-3004	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) 	800-421-0344	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) 	800-421-0344	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 	800-635-5597 800-633-7479 (LTD)	Mon-Fri: 5 AM—5 PM PT	www.unum.com
Purchasing Power	866-670-3479	Mon-Fri: 5 AM—6 PM PT Sat: 6 AM—3 PM PT	www.ENSIGN.PurchasingPower.com Group code: ENS2293
Child Care Benefit Program	877-914-7683	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 	800-821-6400	Mon-Fri: 5 AM—4 PM PT	https://info.legalplans.com/6090385/sponsor
Auto and Home Insurance <ul style="list-style-type: none"> MetLife 	800-GET-MET8 (800-438-6388)	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) 	877-738-7874	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) 	800-537-4180	Mon-Fri: 6 AM—2:30 PM PT	https://tr.scholarshipamerica.org/ENSIGN
Transportation Benefit Program <ul style="list-style-type: none"> Discovery Benefits 	866-451-3399	Mon-Fri: 4 AM—7 PM PT	www.discoverybenefits.com
Discounted Entertainment Tickets <ul style="list-style-type: none"> TicketsatWork 	800-331-6483 866-273-5825	Daily: 6 AM—Midnight PT	www.TicketsatWork.com Company Code: Ensign
401(k) Savings Plan <ul style="list-style-type: none"> Fidelity Investments 	800-294-4015	Mon-Fri: 5:30 AM—9 PM PT	www.netbenefits.com
COBRA Continuation Coverage <ul style="list-style-type: none"> Conexis 	877-864-9546	Mon-Fri: 5 AM—5 PM PT	www.conexis.org

Ensign Benefits Resources

Ensign Benefits Center	Call 877-352-8104 weekdays from 8 AM - 5 PM PT or email benefitscenter@ensigngroup.net for questions. To submit documentation to verify dependent eligibility, send via FAX to 949-328-2763 or via email to benefitscenter@ensigngroup.net .
Ensign Benefits Website	Go to www.EnsignBenefits.com for information on the Ensign benefits program.

Disclaimer: This guide presents an overview of your Company benefits program and is not intended to be all inclusive, nor is it to be used as a summary plan description. It does not include all plan rules and details and is not considered a certificate of coverage. The terms of your benefits are governed by legal plan documents, including insurance contracts. If there are any differences between this guide and the legal plan documents and insurance contracts, the legal plan documents and insurance contracts are the final authority. The Company reserves the right to change or modify its benefit programs as appropriate without advanced notification. Ensign Services, Inc. is the plan administrator of the Ensign Services, Inc. Comprehensive Health and Welfare Benefit Plan.