



2018 NEW HIRE BENEFITS SUMMARY

Choose Your Benefits for 2018



Health Benefits Basics

Who Is Eligible?

You are eligible for all health benefits if you normally work at least 32 hours as an employee of an Ensign-affiliated company and have completed your benefits waiting period. Your eligible dependents may also be enrolled for coverage under the health care benefits and can purchase voluntary plans.



You are eligible for medical and the Health Savings Account if you work 30 or 31 hours as an employee of an Ensign-affiliated company and have completed your benefits waiting period. Your eligible dependents may also be enrolled in these coverages.

You will be required to provide proof of dependent eligibility at the time of enrollment. Eligible dependents for health care coverage generally include your:

- Legal spouse. If your spouse is eligible for group medical coverage outside of our plan (through their employer), you will pay a \$125 surcharge per pay period if you choose to cover your spouse as your dependent on an Ensign Services plan.
- 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.

Newborns must be enrolled to be covered.

When Coverage Begins

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

- **Department heads, nurses, licensed therapists, Service Center/Cornet employees:** Your benefits are effective the first day of the month following your date of hire provided you complete enrollment 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.
- **All others:** Your benefits are effective the first day of the month following 60 days of employment provided you complete enrollment 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.

Enrollment Deadline

You have until 30 days following your hire date to complete your Health Benefits enrollment in Workday, which includes submitting proof of dependent eligibility, such as a marriage or birth certificate. You will need to upload these documents directly into Workday before your enrollment deadline. Not sure how to enroll via Workday? Call the Ensign Benefits Center at 877-352-8104 for step-by-step assistance.



For more information on eligibility and enrollment, refer to the 2018 Benefits Guide available on www.EnsignBenefits.com.

Changing Coverage

You have until 30 days following your hire date to submit an enrollment change. After this date, the benefits you choose 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 2018 Benefits Guide available on www.EnsignBenefits.com.

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 full-time employment.

Check Out the Ensign Benefits Website

www.ensignbenefits.com

Our website is your go-to resource for benefits information and news. With a wealth of information, 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 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 Benefits website is mobile friendly so you can access your benefits information from your smartphone when you're on-the-go.



For more information about your benefits go to www.ensignbenefits.com.

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Medical Plans



We offer 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 2018, you can select from the following medical plans:

- Anthem Blue Cross PPO 5000 with HSA
- Anthem Blue Cross EPO 2000 with HSA
- Anthem Blue Cross PPO 1500 with HSA
- Kaiser 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 offered, 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.

Anthem Blue Cross PPO 5000 with HSA

This plan has the lowest deduction per paycheck for 2018. 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. There is no out-of-network coverage except for a life-threatening emergency. You can see any doctor in the Anthem Blue Cross network.

Anthem Blue Cross PPO 1500 with HSA

Like the Anthem Blue Cross PPO 5000 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 (CA only)

Employees who live in a Kaiser Permanente service area in California 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.

If you need help finding an Anthem Blue Cross provider, call Anthem Blue Cross Customer Service at **844-264-3045**.

Employees of Utah operations see below.

Anthem Blue Cross Health Guides

Your Own Personal Health Assistant

Imagine making just one phone call and talking with one person when you have a question about your benefits coverage or your health. What if that person already had your health history and could make suggestions about how to get the care you need?

That's the idea behind Anthem Blue Cross Health Guides—a customer service team trained on our medical plans. A Health Guide works closely with health care professionals like nurses, health coaches, social workers and others. This combined service team will guide you through the sometimes confusing health care system and show you how to make the most of your plan benefits. If you are enrolled in an Anthem Plan, you have access to Health Guides to help you and your covered family members:

- Connect with programs and support covered by your medical plan.
- Stay on top of exams, tests or preventive screenings by reminding you to make appointments or help you make appointments.
- Compare costs of health care services, find in-network doctors, address claim issues and much more.
- Answer questions about the medical plans to help you decide which plan may be best for your personal situation.

You can reach us by phone, email, or even web chat. Call **844-264-3045**, M-F from 5 am to 8 pm PT. You can also go to www.anthem.com/ca. Once you log in, select the **Customer Support** tab to use our secure email or chat with us.



Where You Get Care Impacts Your Wallet

When you need medical care, it's important to choose the right health care setting to get the care you need and help keep your medical plan costs under control.

LiveHealth Online	Doctor's Office	Urgent Care	Emergency Room (ER)
A virtual primary care doctor visit through LiveHealth Online is a good choice for minor medical concerns such as flu and cold symptoms, sinus infections, allergies, ear infections and more.	Your doctor's office is the best choice for preventive exams or treatment for a current health issue.	Urgent care centers offer treatment for non-life-threatening injuries or illnesses.	The ER is for the treatment of life-threatening or very serious conditions that require immediate medical attention.
\$49	\$105*	\$147*	\$1,636*

* National average allowed amounts; 2016 Anthem Blue Cross claims data on large group and individual policies. If you go out-of-network, your costs will be even higher because out-of-network providers are not subject to the in-network negotiated rates from Anthem Blue Cross.

2018 Medical Plans At-a-Glance

Plan Feature	Anthem Blue Cross PPO 5000 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	\$5,000 ⁶ \$10,000 ^{1,6}	\$7,000 ⁶ \$12,000 ^{1,6}	\$2,000 \$4,000 ¹	\$1,500 ⁶ \$3,000 ^{1,6}	\$3,000 ⁶ \$6,000 ^{1,6}	\$2,000 \$4,000 ¹
Coinsurance (You Pay)	20%	50%	20%	20%	50%	20%
Calendar Year Out-of-Pocket Max Employee Only Family	\$6,550 ⁷ \$13,100 ⁷	\$11,000 ⁷ \$22,000 ⁷	\$6,000 \$12,000	\$5,000 ⁷ \$10,000 ⁷	\$11,000 ⁷ \$22,000 ⁷	\$3,425 \$6,850
Health Savings Account (HSA)	You can contribute pre-tax dollars to a Health Savings Account (HSA) through HealthEquity. IRS limits for 2018 are \$3,450 (employee only) and \$6,900 (family). You can contribute an additional \$1,000 if you are age 55 or older in 2018.					
	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
Preventive Care	Covered in full ³	Not covered	Covered in full ³	Covered in full ³	Not covered	Covered in full ³
Virtual Doctor Visit	10% ² (Cost is \$49 per primary care visit)	Not covered	10% ² (Cost is \$49 per primary care visit)	10% ² (Cost is \$49 per primary care visit)	Not covered	20% ²
Office Visit PCP or Specialist Visit	20% ²	50% ²	20% ²	20% ²	50% ²	20% ²
Urgent Care	20% ²	50% ²	20% ²	20% ²	50% ²	20% ²
Emergency Room	\$500 copay ^{2,8} then you pay 30%	\$500 copay ^{2,8} then you pay 30%	\$500 copay ^{2,8} then you pay 30%	\$500 copay ^{2,8} then you pay 30%	\$500 copay ^{2,8} then you pay 30%	20% ²
Diagnostic Testing	20% ²	50% ²	20% ²	20% ²	50% ²	20% ²
Outpatient X-ray and Lab	20% ²	50% ²	20% ²	20% ²	50% ²	20% ²
Hospitalization Inpatient Semi-Private Room Inpatient Physician	20% ² 20% ²	50% ² 50% ²	20% ² 20% ²	20% ² 20% ²	50% ² 50% ²	20% ² 20% ²
Outpatient Treatment (PT, OT, ST)	20% ²	50% ²	20% ²	20% ²	50% ²	20% ²
Mental Health/ Substance Abuse Inpatient Outpatient	20% ² 20% ²	50% ² 50% ²	20% ² 20% ²	20% ² 20% ²	50% ² 50% ²	20% ² 20% ²
Pharmacy Retail Specified Preventive Drugs ⁴ Generic Brand Formulary Brand Non-Formulary Specialty Drugs	30-day supply 100% covered ³ \$10 copay ² \$25 copay ² \$40 copay ² 20% ² up to \$125	30-day supply 50% ² 50% ² 50% ² 50% ² Not covered	30-day supply 100% covered ³ \$10 copay ² \$25 copay ² \$40 copay ² 20% ² up to \$125	30-day supply 100% covered ³ \$10 copay ² \$25 copay ² \$40 copay ² 20% ² up to \$125	30-day supply 50% ² 50% ² 50% ² 50% ² Not covered	30-day supply 100% covered ³ \$10 copay ² \$30 copay ² \$30 copay ² 20% ² up to \$125
Pharmacy Mail Service Specified Preventive Drugs ⁴ Generic Brand Formulary Brand Non-Formulary	90-day supply 100% covered ^{3,5} \$20 copay ² \$50 copay ² \$80 copay ²	90-day supply Not covered Not covered Not covered Not covered	90-day supply 100% covered ^{3,6} \$20 copay ² \$50 copay ² \$80 copay ²	90-day supply 100% covered ^{3,5} \$20 copay ² \$50 copay ² \$80 copay ²	90-day supply Not covered Not covered Not covered Not covered	100-day supply 100% covered ³ \$20 copay ² \$60 copay ² \$60 copay ²

1) The family deductible must be met before any person receives benefits.

2) After calendar year deductible.

3) Calendar year deductible waived.

4) As specified in the essential drug list.

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

6) In-network and out-of-network calendar year deductibles are separate and do not cross accumulate.

7) In-network and out-of-network out-of-pocket maximums are separate and do not cross accumulate.

8) Emergency Room copay waived if admitted.

LiveHealth Online Telemedicine

Anthem Blue Cross PPO and EPO Plans

If you are enrolled in an Anthem Blue Cross medical plan, you 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.

With LiveHealth Online, you get:

- Immediate access to primary care 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.
- The cost is \$49 per visit for primary care. Once you reach your deductible, you'll pay 10% or \$4.90 per visit.
- Counseling sessions with a psychologist (cost \$75-\$80) or psychiatrist (cost \$150-\$200 initial session then \$95 ongoing).

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



Video or Phone Appointments

Kaiser CA HMO 2000

If you are enrolled in the Kaiser CA HMO 2000, you can set up video or telephone appointments with your doctor on a computer or mobile device. Go to kp.org/videoappointment to make an appointment and sign on to kp.org to join your appointment.

Have questions? Call **844-800-0820** M-F 8:30-5 pm PT. You can also download the Kaiser Permanente app from the App Store or Google Play.



Health Savings Account

When you enroll in one of our medical plans, you can open a Health Savings Account (HSA) with HealthEquity which is funded by you. Your employer pays the monthly HSA administration fee for active employees with an account balance. 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. **You cannot contribute to a Health Savings Account if you or your spouse is enrolled in a Health Care Flexible Spending Account.**



1 You put money into your HSA.
 You can put money into your HSA tax-free. For 2018 you can contribute:

- \$3,450 employee only
- \$6,900 family

If you are age 55 or older in 2018, you can contribute an additional \$1,000 into your HSA.

2 You get medical care or fill a prescription.
 You can use your HSA money to help pay your deductible or save your HSA money to use it later to pay for copays or your share of coinsurance.

3 You meet your deductible.
 After your eligible medical care or prescription drug expenses satisfy your calendar year deductible, your insurance kicks in.

4 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.

5 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 your employment ends or when you retire.

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 \$2,650 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

If you enroll in Flexible Spending Accounts (FSAs), it's easy to manage your FSAs 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.

Combining an HSA with a Limited Purpose Health Care FSA

If you participate in a Health Savings Account (HSA), you can still participate in a Limited Purpose Flexible Spending Account (FSA) that covers only dental and vision expenses. A Limited Purpose Health Care FSA is a great way to conserve your HSA funds and still benefit from tax savings. More information is available on the benefits website at www.ensignbenefits.com.

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.



- **Dental PPO Plan:** For the highest level of benefits, use a provider in the Delta Dental PPO network (ID, OR and WA) or the Cigna DPPO Advantage network (all other states). You can also go out-of-network but will save money if you use a provider in the Delta Dental Premier network (ID, OR and WA) or the Cigna DPPO network (all other states) versus dental providers who are not in a Delta Dental or Cigna provider network.
- **Cigna Dental DHMO:** DHMO stands for Dental Health Maintenance Organization and 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. You must select a primary care dentist for your care. Go to www.cigna.com/offered-cigna-through-work/dental/dhmo to see if there is a Cigna DHMO provider available in your location.

To find a Delta Dental dentist (ID, OR and WA), go to www.deltadentalins.com.

To find a Cigna DPPO Advantage or Cigna DPPO dentist (all states except ID, OR and WA) or a Cigna Dental DHMO dentist (all states) go to www.cigna.com.

2018 Dental Plans At-a-Glance

Feature	Dental PPO Plan (Delta Dental in ID,OR & WA or Cigna Dental all other states)			Cigna Dental DHMO
	Delta Dental PPO/Cigna DPPO Advantage Dentist	Delta Dental Premier/ Cigna DPPO Dentist	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% ^{1,5}	You pay 20% ^{1,2}	\$5 office visit copay
Basic Services Fillings, oral surgery	You pay 10% ¹	You pay 20% ^{1,5}	You pay 20% ^{1,2}	Fixed copays ³
Major Services Crowns, inlays, endodontics, periodontics	You pay 40% ¹	You pay 50% ^{1,5}	You pay 50% ^{1,2}	Fixed copays ³
Orthodontia	You pay 50% ¹	You pay 50% ^{1,5}	You pay 50% ^{1,2}	Fixed copays ³
	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% ¹	You pay 50% ^{1,5}	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.

5) Percentage applies to negotiated rate.

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, non-prescription sunglasses, contact lens solutions, and other eye care accessories.



2018 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 Once 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

Health Benefits Enrollment in 3 Easy Steps

1 **Read** this summary to learn about your 2018 benefit options and how to enroll.

2 **Explore** other resources to learn more about your 2018 benefits. Visit the Ensign Benefits website at www.ensignbenefits.com or call Anthem Health Guides at **844-264-3045** for questions about medical plan coverage or how the medical plans work.

3 **Enroll** in your 2018 benefits within 30 days following your date of hire or the date you transferred to a benefits eligible position. See the instructions to the right to enroll online using Workday.

Enroll in Your 2018 Health 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.

If you enroll dependents, submit proof of dependent eligibility by uploading documents such as marriage or birth certificates in Workday.

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.



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 full-time benefit eligible employees of an Ensign Services-affiliated company.

Coverage	When Payment Is Made	Benefit Amount*
Basic Life Insurance	If you die from any cause	\$12,000 (1X salary for Service Center/Cornet 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/Cornet 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. ** 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.

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). Any elections greater than \$200,000 are subject to EOI.
Spouse	\$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 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	\$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

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. You will be sent an enrollment packet by Fidelity, the Plan Administrator, before your enrollment eligibility date.



Plan Contributions

- **Your Contributions:** You can contribute up to 90% of your pay on a pretax basis to the plan, up to the annual IRS limit (\$18,500 for 2018). If you are age 50 or older, you may be eligible for an additional "catch-up" contribution (\$6,000 for 2018). 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. You direct how your account is invested. You choose from a variety of funds offered through Fidelity, the plan administrator.

Voluntary Benefits

A variety of voluntary benefits are available that can help you meet your personal and family insurance needs. Enrollment information for each benefit is listed below.



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). **Contact the Ensign Benefits Center at 877-352-8104 to enroll.**



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. **Enroll in Workday.**



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. **Contact the Ensign Benefits Center at 877-352-8104 to enroll.**



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. **Contact the Ensign Benefits Center at 877-352-8104 to enroll.**



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. **Contact the Ensign Benefits Center at 877-352-8104 to enroll.**



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. **Contact the Ensign Benefits Center at 877-352-8104 to enroll.**



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. **Enroll in Workday.**



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.



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).



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.



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.



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 Verizon eligibility, go to www.verizonwireless.com/discount and enter your work email address, if you have one. To check AT&T eligibility, go to www.wireless.att.com/business/enrollment/?bref=EBIR45L6400a4000 and enter your work email address, if you have one. To learn more about Amerinet discounts visit <https://amerinet.corporateperks.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).

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 of the 2018 Benefits Guide 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"> Delta Dental (Account #19192) Cigna (Account #2499682) 		<ul style="list-style-type: none"> 800-765-6003 800-244-6224 	<ul style="list-style-type: none"> Available 24/7 Available 24/7 	www.deltadentalins.com 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"> Health Advocate EAP 		<ul style="list-style-type: none"> 800-854-1446 (multi-lingual) 	<ul style="list-style-type: none"> Available 24/7 	www.unum.com/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
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. Email us benefits@ensignservices.net .		
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.		

Disclaimer: This guide presents an overview of the benefits program offered on behalf of your employer 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. We reserve 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.