

Summary of Material Modifications

Ensign Services, Inc. Comprehensive Health and Welfare Benefit Plan

Effective Date: Dependent Upon Modification Outline Below

This document is a Summary of Material Modifications (“Summary”) intended to notify you of important changes made to the Ensign Services, Inc. Comprehensive Health and Welfare Benefit Plan (“the Plan”) effective January 1, 2022. You should take the time to read this Summary carefully and keep it with the Summary Plan Description document that was previously provided to you. If you need another copy of the Summary Plan Description or if you have any questions regarding these changes to the Plan, please contact Benefits Support at **(888) 659-3616** weekdays 8AM to 5PM PT or email support@ensignservices.net or visit our website at www.ensignbenefits.com.

- **The Copay 5000 is changing to the EPO Copay 5000:** EPO means the plan covers you for in-network doctors and facilities only. Except in the case of an emergency, you’ll pay the full price for any out-of-network care.
- **HealthComp is the new medical plan administrator:** HealthComp will replace Collective Health as our self-funded medical plan third party administrator (TPA). HealthComp processes medical claims for the EPO 500, EPO Copay 5000, PPO 1500, EPO 2000 and PPO 5000 with enhanced member services.
- **CerpassRx is the new pharmacy benefit manager:** CerpassRx is replacing CVS, offering enhanced member benefits and Rx savings coupons. Also because Walgreens charges more to fill prescriptions, a \$10 copay will be added to prescriptions filled at Walgreens.
- **New text-based telemedicine through 98point6:** In addition to Teladoc, we are introducing a new telemedicine service through 98point6 using text messaging and FREE visits if you are enrolled in the EPO 500 or EPO Copay 5000 and \$5 visits if you are enrolled in the PPO 1500, EPO 2000 or PPO 5000. Teladoc will also continue as a telemedicine option which includes online video visits with a doctor for medical and behavioral health concerns.
- **Health Savings Account (HSA):** The annual contribution you can make to an HSA is increasing in 2022 to \$3,650 for employee-only coverage and \$7,300 for employee plus dependents. If you are age 55 and older in 2022, you can make an additional \$1,000 contribution.
- **HealthEquity is the new administrator for flexible spending accounts:** HealthEquity is currently the administrator for the health savings account (HSA). Starting January 1, 2022, HealthEquity will also be the administrator for the flexible spending accounts (FSAs).

Wellvolution: Offered through Blue Shield, this program is designed to improve the overall health of you and your covered family members if are enrolled in the EPO 500, EPO Copay 5000, PPO 1500, EPO 2000 or PPO 5000. The program offers free tools to help you lose weight, sleep better, manage stress, move more, ditch cigarettes, eat healthier and prevent/reverse disease.