

YOUR 2019 BENEFITS GUIDE

Choose your benefits for 2019



Your Ensign-affiliated employer has designed a benefits program with you in mind. It provides a range of options that will enhance your quality of life and provide the support you need to achieve your personal and professional goals. Read this guide to get the story about all of the benefits and programs available to you. Then choose the plans and coverage options that work best for you and your family.

Who Is Eligible?

You are eligible for all health and insurance benefits if you normally work at least 32 hours as a part-time 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 and insurance benefits. You can also purchase additional coverage through 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.

Eligible Dependents

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** is your lawfully-wed 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 within 30 days of their date of birth 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. If you have a status change and become benefit eligible, your benefits are effective the first day of the month following your status change.
- **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. If you have a status change and become benefit eligible, your benefits are effective the first day of the month following your status change.

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.

Enrollment Deadline

You have until 30 days following your hire date or date of status change to benefit eligible to complete your benefits enrollment in Workday, which includes submitting proof of dependent eligibility, such as a marriage license or birth certificate. You will need to upload these documents directly into Workday or email the documents to benefits@ensignservices.net 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.

Changing Your Elections During the Year

Due to IRS regulations, you cannot change your benefit elections until the next annual Open Enrollment period, unless you have a qualified family status change during the year such as marriage or divorce, birth or adoption of a child, child reaching age 26, change in child custody, death of a 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 within 30 days of the event.

Before You Make Your Enrollment Decisions, Spend Some Time with ALEX®

ALEX is our interactive online benefits counselor who will explain your benefits in simple language in a fun and entertaining way. ALEX can help you choose the benefits and coverage options that will meet your needs and your budget. Go to <https://www.myalex.com/ensign/2019> to get started.



IMPORTANT:

Alex is not the online enrollment system. Once you have reviewed your benefits with ALEX, you must enter your elections into Workday to complete your enrollment.

Optional Now vs. Optional Anytime Benefits



Benefits that are “**optional now**” means if you wish to enroll in these benefits, you must do so in Workday within 30 days of your date of hire or date of status change to benefit eligible. Benefits that are “**optional anytime**” means you can enroll in these benefits anytime during the year through the carrier or by calling the Ensign Benefits Center at **877-352-8104**.

OPTIONAL NOW Enroll in Workday	<p>If you are eligible, you must enroll for these benefits within 30 days of your date of hire.</p> <ul style="list-style-type: none"> • Medical • Supplemental Life • Dental • Vision 	<ul style="list-style-type: none"> • Flexible Spending Accounts (FSAs) • Supplemental AD&D • Voluntary Long-Term Disability
OPTIONAL ANYTIME Enroll through carrier or call the Ensign Benefits Center	<p>If you are eligible, you can elect or change these benefits any time:</p> <ul style="list-style-type: none"> • Health Savings Account (HSA)* • Voluntary Short-term Disability • Voluntary Group Accident • Voluntary Critical Illness 	<ul style="list-style-type: none"> • Voluntary Hospital Indemnity • 401(k) Savings Plan • Auto and Home Insurance • Transportation Benefit Program*

* Optional anytime, enrolled in Workday.

Benefits Enrollment in 3 Easy Steps

- 1** **Read** this guide to learn about your 2019 benefit options and how to enroll in your benefits.
- 2** **Explore** other resources to learn more about your 2019 benefits.
 - Say hello to ALEX, our interactive online benefits counselor who will explain your benefits and help you choose the best options for you. Go to <http://www.myalex.com/ensign/2019>.
 - Visit the Ensign Benefits website at www.ensignbenefits.com.
- 3** **Enroll** in your 2019 benefits using Workday within 30 days of your date of hire or status change. Enroll from home or your smartphone or on a dedicated Kiosk at your worksite.



Enroll in Your 2019 Benefits in Workday

Log into Workday at <https://www.myworkday.com/ensign/> by entering your user name (Employee ID#) and password then click **Sign In**. Your employee ID can be found on your paycheck stub.

Once logged in, go to your Inbox and select your Benefit Change—New Hire or Benefit Change—Employment Status Change task and proceed with your enrollment. If you do not see this task, please contact your local HR/Payroll representative.

If you are adding new dependents, gather eligibility verification documents to provide proof of dependent eligibility and submit in Workday within 30 days of your date of hire or date of status change.



Need Help Signing In to Workday?

Call 949-540-1200 or email support@ensignservices.net to reset your password.

Need Help Enrolling in Your Benefits? Call the Ensign Benefits Center at **877-352-8104**, Option 1, M-F, 8 AM to 5 PM PT or email benefits@ensignservices.net.

About Collective Health

We have partnered with Collective Health to keep you healthy and stay informed about your medical and pharmacy benefits. Through their web and mobile app, you can learn about your coverage, find an in-network doctor, submit and track claims, and much more. And if you get stuck—Collective Health's knowledgeable Member Advocates are just an email or call away to help you use your medical and pharmacy benefits with confidence.

We are celebrating our core value of **ACCOUNTABILITY**. Our partnership with Collective Health allows us to provide an array of health plan options to fit your needs and your budget. We are all accountable to understand our needs and the benefit options available. We are also accountable to manage our health and the cost of health care by getting recommended preventive screenings, using in-network providers, requesting generic drugs from your doctor and accessing all of the resources available in becoming a smarter health care consumer.



More information on Collective Health

Online: <http://join.collectivehealth.com/ensign>

Call: **833-743-3221** Mon-Fri 6 AM to 6 PM PT

Email: help@collectivehealth.com



Medical Plans

Our medical plan offerings are designed to give you the options you need to manage your health the way you want. You can choose from four medical plans through Collective Health. If you live in California, you also have an HMO option through Kaiser if you live in a Kaiser Permanente service area.

PPO 1500 with HSA

You can see both in-network and out-of-network doctors without a referral, but keep in mind staying in-network for care will almost always be cheaper. To help with your share of costs, this plan comes with a Health Savings Account (HSA) that you can contribute to.

PPO 5000 with HSA

You can see both in-network and out-of-network doctors without a referral, but keep in mind staying in-network for care will almost always be cheaper. To help with your share of costs, this plan comes with a Health Savings Account (HSA) that you can contribute to.

Copay 5000

Unlike the PPO 5000, this is a copay plan. This means that you'll usually pay a fixed amount when you see in-network providers, and the plan will pay for the rest. You can see both in-network and out-of-network doctors without a referral, but keep in mind staying in-network for care will almost always be cheaper.

EPO 2000 with HSA

This plan exclusively covers you for in-network doctors and facilities. Except in the case of an emergency, you'll pay the full price for any out-of-network care. To help with your share of costs, this plan comes with a Health Savings Account (HSA) that you can contribute to.

Kaiser HMO 2000 with HSA (CA only)

You can select this plan if you live in California in a Kaiser Permanente service area. This plan exclusively covers you when you use Kaiser Permanente doctors and facilities. Except in the case of an emergency, you'll pay the full price for any care you receive from a non-Kaiser doctor or facility. To help with your share of costs, this plan comes with a Health Savings Account (HSA) that you can contribute to.

To learn more about the medical plans administered by Collective Health, visit <http://join.collectivehealth.com/ensign>.

2019 Medical Plans At-a-Glance

You have a choice of medical plans administered by Collective Health as shown below. If you live in California in a Kaiser Permanente service area, you can also choose the Kaiser CA HMO 2000 with HSA. With the PPO 1500 with HSA, PPO 5000 with HSA and Copay 5000, you can see both in- and out-of-network doctors, but staying in-network will almost always be cheaper. Refer to the applicable Summary of Benefits and Coverage (SBC) for information on out-of-network benefits available with the PPO 1500, PPO 5000 and Copay 5000 plans available on www.ensignbenefits.com.

Plan Feature	PPO 1500 with HSA	PPO 5000 with HSA	Copay 5000	EPO 2000 with HSA	Kaiser CA HMO 2000 with HSA
Employee Cost	\$\$\$\$	\$	\$	\$\$	\$\$\$
Calendar Year Deductible Employee Only Family	\$1,500 ⁵ \$3,000 ^{1,5}	\$5,000 ⁵ \$10,000 ^{1,5}	\$5,000 ⁵ \$10,000 ^{1,5}	\$2,000 \$4,000 ¹	\$2,000 \$4,000 ¹
Coinsurance (You Pay)	20%	20%	20%	20%	20%
Calendar Year Out-of-Pocket Max Employee Only Family	\$5,000 ⁶ \$10,000 ⁶	\$6,550 ⁶ \$13,100 ⁶	\$7,000 ⁶ \$14,000 ⁶	\$6,000 \$12,000	\$3,425 \$6,850
Health Savings Account (HSA)	You can contribute pre-tax dollars to an HSA through HealthEquity. IRS limits for 2019 are \$3,500 (employee only) and \$7,000 (family). You can contribute an additional \$1,000 if you are age 55 or older in 2019.			N/A	You can contribute pre-tax dollars to an HSA through HealthEquity. IRS limits for 2019 are \$3,500 (employee only) and \$7,000 (family). You can contribute an additional \$1,000 if you are age 55 or older in 2019.
	IN-NETWORK YOU PAY	IN-NETWORK YOU PAY	IN-NETWORK YOU PAY	NETWORK ONLY YOU PAY	NETWORK ONLY YOU PAY
Preventive Care	Covered in full ³	Covered in full ³	Covered in full ³	Covered in full ³	Covered in full ³
Telemedicine Virtual Doctor Visit	10% ² (Cost is \$40 per visit)	10% ² (Cost is \$40 per visit)	\$25 copay	10% ² (Cost is \$40 per visit)	20% ²
Office Visit PCP Specialist	20% ² 20% ²	20% ² 20% ²	\$45 copay \$75 copay	20% ² 20% ²	20% ² 20% ²
Urgent Care	20% ²	20% ²	\$75 copay	20% ²	20% ²
Emergency Room	\$500 copay ^{2,7} then you pay 30%	\$500 copay ^{2,7} then you pay 30%	\$500 copay ^{2,7} then you pay 30%	\$500 copay ^{2,7} then you pay 30%	20% ²
Diagnostic Testing	20% ²	20% ²	20% ²	20% ²	20% ²
Outpatient X-ray and Lab	20% ²	20% ²	20% ²	20% ²	20% ²
Hospitalization Inpatient Semi-Private Room Inpatient Physician	20% ² 20% ²	20% ² 20% ²	20% ² 20% ²	20% ² 20% ²	20% ² 20% ²
Outpatient Treatment (PT, OT, ST)	20% ²	20% ²	20% ²	20% ²	20% ²
Mental Health/Substance Abuse Inpatient Outpatient	20% ² 20% ²	20% ² 20% ²	20% ² 20% ²	20% ² 20% 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% ^{2,8} up to \$125	30-day supply 100% covered ³ \$10 copay ² \$25 copay ² \$40 copay ² 20% ^{2,8} up to \$125	30-day supply 100% covered ³ \$10 copay ³ \$25 copay ² \$40 copay ² 20% ^{2,8} up to \$125	30-day supply 100% covered ³ \$10 copay ² \$25 copay ² \$40 copay ² 20% ^{2,8} up to \$125	30-day supply 100% covered ³ \$10 copay ² \$20 copay ² N/A 20% ² up to \$125
Pharmacy Mail Service Specified Preventive Drugs ⁴ Generic Brand Formulary Brand Non-Formulary	90-day supply ⁸ 100% covered ³ \$20 copay ² \$50 copay ² \$80 copay ²	90-day supply ⁸ 100% covered ³ \$20 copay ² \$50 copay ² \$80 copay ²	90-day supply ⁸ 100% covered ³ \$20 copay ² \$50 copay ² \$80 copay ²	90-day supply ⁸ 100% covered ³ \$20 copay ² \$50 copay ² \$80 copay ²	100-day supply 100% covered ³ \$20 copay ² \$60 copay ² N/A

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 drug list.

5) In-network calendar year deductible is separate from out-of-network calendar year deductible and does not cross accumulate.

Refer to the Summary of Benefits and Coverage (SBC) for the plan for information on out-of-network deductible amounts on www.ensignbenefits.com.

6) In-network calendar year out-of-pocket maximum is separate from out-of-network calendar year out-of-pocket maximum and does not cross accumulate. Refer to the Summary of Benefits and Coverage (SBC) for the plan for information on out-of-network out-of-pocket maximum amounts on www.ensignbenefits.com.

7) Emergency Room copay waived if admitted.

8) May be available at CVS retail pharmacy or Pharmacy Mail Service if authorized.

Telemedicine Through Teladoc

PPO 1500, PPO 5000, Copay 5000 and EPO 2000

You will have access to Teladoc which provides 24/7 access to a doctor through live video chat.

Teladoc's medical doctors can diagnose, treat, and write prescriptions to your local pharmacy for most non-emergency conditions. With Teladoc, you have access to quality healthcare whenever you need it so you can get healthy faster.

The cost is \$40 per visit if you are enrolled in the PPO 1500, PPO 5000 or the EPO 2000. Once you reach your deductible, you'll pay 10% or \$4.00 per visit. If you are enrolled in the Copay 5000, the cost is \$25 per visit.

Go to www.teladoc.com or call 800-835-2362 to set up your account and complete your profile. You can also download the Teladoc 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 AM—5 PM PT. You can also download the Kaiser Permanente app from the App Store or Google Play.

Health Savings Account

If you enroll in the PPO 1500, PPO 5000, EPO 2000 or Kaiser CA HMO 2000, you may open a Health Savings Account (HSA) through HealthEquity which is funded by you. An HSA is a tax-free savings account that works with a qualified health plan to help you pay your plan deductible and qualified out-of-pocket healthcare expenses. You use your account to pay qualified medical, dental, vision and pharmacy expenses.

Health Savings Account At-a-Glance

Who is Eligible?	You are eligible to contribute to an HSA if you are: <ul style="list-style-type: none">Enrolled in an HSA-qualified medical plan;Not covered by any other medical plan (through your spouse or as a retiree), including a Health Care FSA;Not enrolled in Medicare, Medicaid or TRICARE; andNot claimed as a dependent on another person's tax return.
HSA Advantages	<ul style="list-style-type: none">Your contributions are tax-free* and reduce your overall taxable income.You never pay taxes on withdrawals for qualified health care expenses.Unlike the Medical FSA, you won't lose your HSA balance if you don't spend it. You take it with you if you change jobs, retire, or leave the health plan.
How Much Can Be Contributed to Your HSA	<ul style="list-style-type: none">Up to \$3,500 if you have Employee Only coverage.Up to \$7,000 if you have Employee + Dependents coverage.Additional \$1,000 if you are age 55 or older.If your account balance reaches at least \$1,000, you may choose available investment funds for your balance.
What Can Be Paid from Your HSA	<ul style="list-style-type: none">Medical, dental, vision and pharmacy expenses for you and any family member who qualifies as a dependent on your tax return.Visit the official IRS website at http://www.irs.gov/publications/p502/index.html for a complete list of qualified expenses.
Using Your HSA Complete instructions are included in your HealthEquity Welcome Kit after you enroll	<ul style="list-style-type: none">Use the HealthEquity Visa® health account card, or submit expenses online at www.healthequity.com.Your account balance and information on claims is available 24/7 on your HealthEquity member portal, by calling HealthEquity Member Services, or by accessing via your HealthEquity mobile app.Your account balance is NEVER forfeited; unused amounts stay in your account.

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



HealthEquity www.healthequity.com 866-346-5800

Grand Rounds

If you enroll in the PPO 1500, PPO 5000, Copay 5000 or EPO 2000, you have access to Grand Rounds. Whether you need help finding the best physician in your area, information about a new diagnosis or treatment, or support deciding if surgery is right for you or your family, Grand Rounds will take care of it all at no cost to you.

• **Expert Opinions:** We partner with the top specialists in the nation to get expert second opinions for members living with complex or chronic conditions. We gather the members' medical records for the specialist to review remotely, and the member receives a written diagnosis and suggested treatment plan moving forward.

• **Office Visits:** We schedule doctor's visits for members and help ensure the appointment goes smoothly. Members are provided the doctor's contact information, their doctor's background and qualifications, and even a list of questions to ask about the condition for which they're being seen.

• **Treatment Decision Support:** Members can receive over-the-phone medical guidance from our clinicians. Phone appointments are scheduled by going online or by calling to arrange it with a care coordinator. Based on the member's preference, a clinician will return the call between 5 AM and 6 PM PT.

Get Started with Grand Rounds



Desktop

- Log on at www.grandrounds.com/ensign.
- Enter your email and password, then input your personal information to create your account.



Phone

- Call Grand Rounds at **800-929-0926** to speak with a Care Coordinator and set up your account.



Mobile App

- Search "Grand Rounds" in the Apple App Store or Google Play.
- Download the app.
- Enter your email and password, then input your personal information to create your account.



Grand Rounds www.grandrounds.com/ensign 855-889-7243

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.



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 (not available in all geographic areas).

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 (most states) go to www.cigna.com.

2019 Dental Plans At-a-Glance

	Dental PPO Plan (Delta Dental in ID, OR & WA or Cigna Dental all other states)			Cigna Dental DHMO
Feature	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
Temporomandibular Joint (TMJ) \$1,000 lifetime max	Available to children under age 19 only, up to \$1,500 lifetime max			Available to children and adults
	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.esignbenefits.com.

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

5) Percentage applies to negotiated rate.



Delta Dental PPO (ID, OR and WA) www.deltadentalins.com 800-765-6003
Cigna Dental PPO (All States Except ID, OR and WA) and Cigna Dental DHMO
(All States Except ID) www.cigna.com 800-244-6224

Vision Plan

Vision benefits provided through VSP are designed to help reduce the cost of eyeglasses, contact lenses and other vision services. 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.



VSP

www.vsp.com
800-877-7195

2019 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 <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	Plan pays up to \$33 Plan pays up to \$50 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 (fitting 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 \$2,700 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

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.esignbenefits.com.

TRI-AD is the FSA Plan Administrator

If you enroll in Flexible Spending Accounts (FSAs), it's easy to manage your FSAs through TRI-AD, the plan administrator. Access the TRI-AD website 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.



TRI-AD www.TRI-AD.com 888-844-1372

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.



Let **Alex** help you decide how much life insurance you need. Go to <http://www.myalex.com/ensign/2019>

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. Go to www.ensignbenefits.com in the Financial Protection > Life and AD&D Insurance section for policy details.



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. Go to www.ensignbenefits.com in the Financial Protection > Life and AD&D Insurance section for policy details.



Be accountable—complete your beneficiary information when you enroll to ensure any life insurance benefits go to the loved ones you intend.

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



Voluntary Long-Term Disability

Provides financial protection if you are unable to work for an extended period of time due to a covered injury or sickness. You choose the elimination period (number of days of disability before benefits begin, either 180 or 360). Pre-existing conditions and other limitations and exclusions apply. Go to www.ensignbenefits.com in the Financial Protection > Disability section for policy details.

Coverage for	Coverage Amount	Maximum
Employee	60% of monthly pre-disability income reduced by other disability benefits	\$10,000 per month



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 Feature	Description
Your Contributions	You can contribute up to 90% of your pay on a pretax basis to the plan, up to the annual IRS limit (\$19,000 for 2019). If you are age 50 or older, you may be eligible for an additional "catch-up" contribution (\$6,000 for 2019). When you enroll you specify a percentage of your pay.
Company Contributions	Currently, the Company matches the first 2% of compensation that you contribute at the rate of \$0.25 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, the plan administrator.



Fidelity www.netbenefits.com 800-294-4015

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.

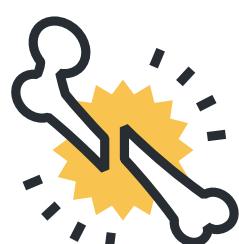


Voluntary Hospital Indemnity Insurance

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.

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.



Transportation/Commuter Benefit Program

Set aside pre-tax dollars for transportation and parking. Use our Transportation/Commuter Benefit Program administered by TRI-AD to save money instantly on your commuting expenses. Eligible expenses include fares for bus, vanpool, subway, ferry, train and parking at or near work. This benefit can be enrolled through the Workday Benefits worklet, the normal enrollment task in your inbox, or by calling the Ensign Benefits Center. For questions, contact TRI-AD at 888-844-1372 or visit www.TRI-AD.com.



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.

Contribution Limits	
Transportation	Up to \$265* per month
Parking	Up to \$265* per month

* Contribution limits are set by the IRS and are subject to change.

Important Benefits Contacts

Plan	Telephone	Website	
Medical • Collective Health (PPO 1500, PPO 5000, Copay 5000, EPO 2000) • Kaiser Permanente—California (No Cal. Group #39044, So Cal. Group #225775)	833-743-3221 800-464-4000	Mon-Fri: 6 AM—6 PM PT Available 24/7	www.join.collectivehealth.com/ensign www.kp.org
Health Savings Accounts • HealthEquity	866-346-5800	Available 24/7	www.healthequity.com
Telemedicine • Teladoc	800-835-2362	Available 24/7	www.teladoc.com
Expert Second Opinions & Recommendations (PPO 1500, PPO 5000, Copay 5000, EPO 2000) • Grand Rounds	855-889-7243	Mon-Fri 5 AM-6 PM PT	www.grandrounds.com/ensign
Dental • Delta Dental (Account #19192) • Cigna (Account #2499682)	800-765-6003 800-244-6224	Available 24/7 Available 24/7	www.deltadentalins.com www.cigna.com
Vision • 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 • TRI-AD	888-844-1372 760-233-4742 FAX	Mon-Fri 5 AM-6PM PT	www.TRI-AD.com Email: flexmail@tri-ad.com
Transportation/Commuter Benefits Program • TRI-AD	888-844-1372 760-233-4742 FAX	Mon-Fri 5 AM-6PM PT	www.TRI-AD.com Email: commute@tri-ad.com
Employee Assistance Program • Health Advocate EAP	800-854-1446 (multi-lingual)	Available 24/7	www.unum.com/lifebalance
Basic Group Term Life and Accidental Death & Disability • Unum (Policy #415402)	800-421-0344	Mon-Fri: 5 AM—5 PM PT	n/a
Supplemental Group Term Life and Accidental Death & Disability • Unum (Policy #415403)	800-421-0344	Mon-Fri: 5 AM—5 PM PT	n/a
Voluntary Plans (Accident, Critical Illness, Short Term Disability, Long-Term Disability (Policy #145912), Hospital Indemnity • Unum	800-635-5597 800-633-7479 (LTD)	Mon-Fri: 5 AM—5 PM PT 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
Auto and Home Insurance • MetLife	800-GET-MET8 (800-438-6388)	Mon-Fri: 5 AM—7 PM PT Sat: 6 AM—1 PM PT	www.metlife.com
Tuition Reimbursement Program • Scholarship Management Services (SMS)	800-537-4180	Mon-Fri: 6 AM—2:30 PM PT	https://tr.scholarshipamerica.org/ENSIGN
Discounted Entertainment Tickets • TicketsatWork	800-331-6483 866-273-5825	Daily: 6 AM—Midnight PT	www.TicketsatWork.com Company Code: Ensign
401(k) Savings Plan • Fidelity	800-294-4015	Mon-Fri: 5:30 AM—9 PM PT	www.netbenefits.com
COBRA Continuation Coverage • TRI-AD	888-844-1372 760-233-4742 FAX	Mon-Fri 5 AM-6PM PT	www.TRI-AD.com Email: cobmail@tri-ad.com

Benefits Resources

ALEX Online Benefits Counselor	Go to https://www.myalex.com/ensign/2019 to access ALEX, our interactive online benefits counselor. ALEX can help you choose the benefits and coverage options that will meet your needs and your budget.
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 https://www.myworkday.com/ensign to log into Workday to access your benefits, payslips, time off requests, etc.
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.