

# OPEN ENROLLMENT 2021 ROAD TRIP

CHOOSE YOUR BENEFITS  
OCT. 19 - NOV. 2



YOUR 2021 OPEN ENROLLMENT TRAVEL GUIDE



# 2021 Open Enrollment Checklist



**Read this Open Enrollment Travel Guide to learn about:**

- Must-see attractions in 2021 including enhanced employer-paid and voluntary benefits
- Which benefits need your attention during Open Enrollment
- 2021 employee contributions for medical, dental and vision

**Go to [www.ensignbenefits.com](http://www.ensignbenefits.com) to:**

Get details about all of the plans and coverage options available to you.

**Hit the road with ALEX, your friendly online travel partner**

ALEX can help you select the best benefit plans for your personal situation. Go to <https://www.myalex.com/ensign/2021> to get started.



**Learn about the Collective Health medical plans:**

We have partnered with Collective Health to keep you healthy and stay informed about your medical and pharmacy benefits. To learn about the medical plans available through Collective Health go to <https://join.collectivehealth.com/ensign>.

## Enroll in your 2021 benefits

You **MUST** actively enroll during Open Enrollment to have medical, dental and vision coverage starting January 1, 2021. If you miss the November 2 Open Enrollment deadline, current coverage will end on December 31, 2020. See enrollment instructions on page 4.

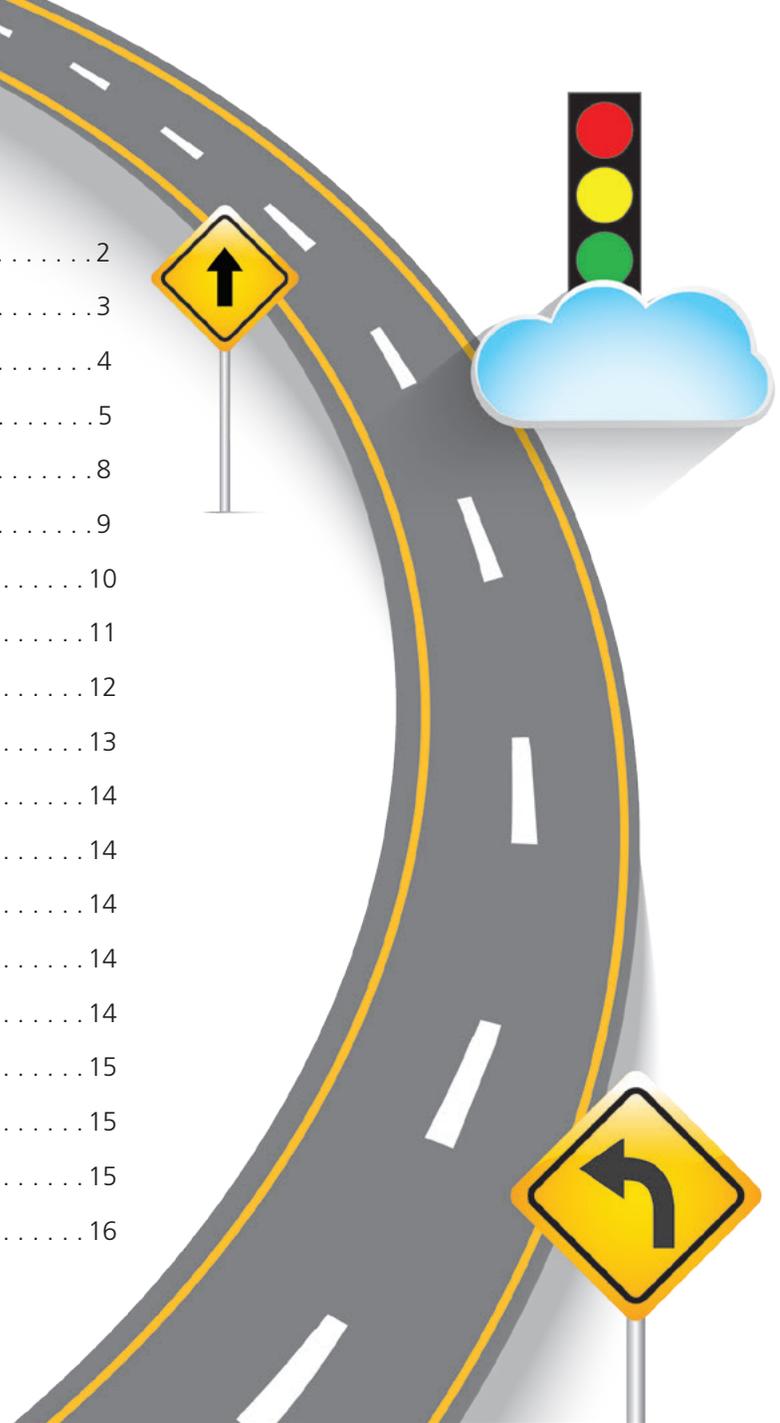
## Roadside Assistance

## Have Questions?

Call Benefits Support at **888-659-3616**  
Monday-Friday 8 a.m. to 5 p.m. PT.

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## Enroll On Time for a Chance to Win a Fabulous Prize!



### Win a 65" Flat Screen TV

Complete your enrollment between **Oct. 19** and **Oct. 24** to be entered into a drawing for a 65" flat screen TV.

### Win a Nintendo Switch

Complete your enrollment between **Oct. 25** and **Oct. 31** to be entered into a drawing for a Nintendo Switch.

Additional drawings for other fabulous prizes will happen throughout the Open Enrollment period.



## Welcome to the 2021 Open Enrollment Road Trip

Driving in our ever-smarter cars, we receive real-time data, taking advice from our cars on shortest routes, and where to eat, sleep and stop for gas as we travel to our final destination. Yet, along America's oldest highways, dinosaurs still roam, pigs fly, and junked cars park nose-down in the ground. So buckle up, because it's time to hit the road as we journey together on the 2021 Open Enrollment Road Trip!

Open Enrollment is your annual opportunity to review your benefit options for the road ahead starting January 1, 2021. You can decide to re-enroll in the coverage you have or make changes such as switching to another medical plan or adding a dependent to your coverage.



### About This Guide

When it comes to Open Enrollment, it's important to know how to navigate the journey to get the most out of your benefits. That's why we've put together this **2021 Open Enrollment Travel Guide**. It's designed to help you understand the rules of the road, enjoy the attractions and prepare for a few bumps along the way.

**Be sure to take action by November 2** to ensure you have the benefits you want in 2021.

# Must-See Attractions—2021 Plan Changes

While most of the benefits will remain the same in 2021, there are a few changes and enhancements that we want you to know about.

- **Enhanced Employer-Paid Basic Life and AD&D Insurance:**

Employer-paid Basic Life and Accidental Death and Dismemberment (AD&D) insurance is increasing for benefit-eligible Ensign Affiliate employees from \$12,000 to \$25,000. Service Center/Cornet /Topside/Executive Directors/Directors of Nursing will remain at 1X salary for employer-paid life and AD&D insurance.

- **New voluntary benefits:**

For 2021, we are enhancing our voluntary benefits changing the carrier from Unum to The Hartford for critical illness, hospital indemnity and accident insurance. The new plans through The Hartford offer better benefits and/or lower premium costs compared to Unum. Ensign Affiliate employees with current policies through Unum will be automatically enrolled in similar coverage through The Hartford. Ensign Affiliate employees will also have the option to keep their existing Unum policies on a direct bill basis. See page 15.

- **Health Savings Account (HSA):** If you enroll in the PPO 1500, EPO 2000, PPO 5000 or Kaiser HMO 2000, you can contribute to an HSA. The maximum pre-tax contribution to an HSA is increasing in 2021 to \$3,600 for employee-only coverage and \$7,200 for employee + dependents. If you are age 55 or older in 2021, you can contribute an additional \$1,000.

- **Healthcare Flexible Spending Account (FSA):** At this time, the maximum you can contribute to a Healthcare FSA in 2021 is \$2,750. **The maximum contribution for 2021 may increase depending on the IRS announcement typically issued in October.** If you contribute to an HSA, you can have a Limited Purpose Healthcare FSA that can be used for qualified dental and vision expenses only. The maximum you can contribute to a Limited Purpose Healthcare FSA is also \$2,750 in 2021, but may increase depending on the IRS announcement in October.

- **Grand Rounds:** Services provided through Grand Rounds for Ensign Affiliate employees enrolled in the EPO 500, PPO 1500, PPO 5000, Copay 5000 or EPO 2000 will be discontinued in 2021 due to low utilization and medical plan cost increases resulting from the COVID-19 pandemic.

- **Medical Plan Costs:** Health care costs in the U.S. continue to rise which impacts the cost of our medical plans. On average, our medical plan costs will increase by 7.9% in 2021.

- **Dental and Vision Plan Costs:** Dental costs will experience a small increase while vision costs will remain the same in 2021.



## Follow the Signs to Choose Your 2021 Benefits

There's only one way to get benefits in 2021. You **MUST ENROLL** during Open Enrollment to have medical, dental and/or vision coverage starting January 1, 2021. You must also enroll to contribute to a Health Savings Account (HSA) or Flexible Spending Accounts (FSAs).



# Enroll in Your 2021 Benefits

Go to [www.ensignbenefits.com](http://www.ensignbenefits.com) and click on the **Benefits Enrollment** link at the top of any page to sign in to Workday.

- Enter your user name and password and click **Sign In**. Your user name is your Workday employee ID printed on your paycheck stub.
- Once you are logged in to Workday, go to your Workday inbox or click on the Open Enrollment Announcement on the home page.
- If you are adding new dependents, gather eligibility verification documents to provide proof of dependent eligibility and submit in Workday by **Nov. 30, 2020**.

## Download the Workday Mobile App

- Download the **Workday mobile app** on your tablet or phone from the App Store or Google Play.
- Once you have it downloaded, enter **Ensign** as the code and then sign in with your normal **Workday login** (employee ID is your User ID).
- Click on the **Benefits Worklet** or go to your Inbox to access Benefit enrollment.
- **Make sure to submit your elections** in order to view your completed enrollment.



### Roadside Assistance

## Need help signing in to Workday?

Call **949-540-1200** M-F,  
6:30 am to 5:30 pm PT  
or email

[support@ensignservices.net](mailto:support@ensignservices.net)

## Sign up for Text Message Alerts



Text message alerts provide reminders about important benefits program deadlines and events. You can sign up for text message alerts at any time and can also cancel at any time.

Ensign Services does not charge for text message alerts sent to you. You may, however, incur charges from your wireless carrier to send or receive text messages. Check with your wireless carrier for possible charges.

To sign up for text message alerts, text **ENSIGNBENE1** to **31996**.

To stop receiving text message alerts, text **STOP** to **31996**.

# Medical Plans – When It’s Time for a Tune-up

Our medical plans are designed to give you the options you need to manage your health the way you want. You can choose from five 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.

All of the medical plans include medical and prescription drug coverage. The plans managed by Collective Health use a national provider network through Blue Shield.

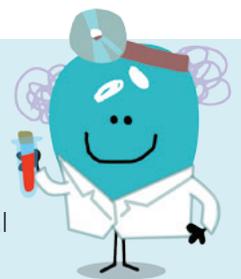
<b>EPO 500</b>	This plan has a lower deductible and exclusively covers you for in-network doctors and facilities. Except in the case of an emergency, you'll pay the full price for any out-of-network care.
<b>PPO 1500 with HSA</b>	You can see both in-network and out-of-network doctors without a referral, 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.
<b>EPO 2000 with HSA</b>	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 gives you the option to participate in a Health Savings Account (HSA).
<b>Copay 5000</b>	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.
<b>PPO 5000 with HSA</b>	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 gives you the option to participate in a Health Savings Account (HSA).
<b>Kaiser HMO 2000 with HSA (CA employees only)</b>	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 gives you the option to participate in a Health Savings Account (HSA).



## Roadside Assistance

### Need help choosing a medical plan?

Say hello to **ALEX**, your friendly online benefits travel partner who can help you select the best medical plan for your personal situation.. Go to <https://www.myalex.com/ensign/2021>.



# 2021 Medical Plans At-a-Glance

Plan Feature	EPO 500	PPO 1500 with HSA	EPO 2000 with HSA
<b>Calendar Year Deductible</b> Employee Only / Family	\$500 / \$1,000 <sup>1</sup>	\$1,500 <sup>5</sup> / \$3,000 <sup>1,5</sup>	\$2,000 / \$4,000 <sup>1</sup>
<b>Coinsurance (You Pay)</b>	20%	20%	20%
<b>Calendar Year Out-of-Pocket Maximum</b> Employee Only / Family	\$2,000 / \$4,000	\$5,000 <sup>6</sup> / \$10,000 <sup>6</sup>	\$6,000 / \$12,000
<b>Health Savings Account (HSA)</b>	N/A	You can contribute pre-tax dollars to an HSA through HealthEquity. IRS limits for 2021 are \$3,600 (employee only) and \$7,200 (family). You can contribute an additional \$1,000 if you are age 55 or older in 2021.	You can contribute pre-tax dollars to an HSA through HealthEquity. IRS limits for 2021 are \$3,600 (employee only) and \$7,200 (family). You can contribute an additional \$1,000 if you are age 55 or older in 2021.
	NETWORK ONLY YOU PAY	IN-NETWORK YOU PAY	NETWORK ONLY YOU PAY
<b>Preventive Care</b>	Covered in full <sup>3</sup>	Covered in full <sup>3</sup>	Covered in full <sup>3</sup>
<b>Telemedicine</b> Doctor Visit Behavioral Health Visit	<b>Through Teladoc</b> \$20 copay \$40 copay	<b>Through Teladoc</b> 10% <sup>2</sup> (Cost is \$40 per visit) 20% <sup>2</sup> (Cost is \$80 per visit) <sup>10</sup>	<b>Through Teladoc</b> 10% <sup>2</sup> (Cost is \$40 per visit) 20% <sup>2</sup> (Cost is \$80 per visit) <sup>10</sup>
<b>PCP Office Visit</b>	\$30 copay	20% <sup>2</sup>	20% <sup>2</sup>
<b>Specialist Office Visit</b>	\$50 copay	20% <sup>2</sup>	20% <sup>2</sup>
<b>Urgent Care</b>	\$50 copay	20% <sup>2</sup>	20% <sup>2</sup>
<b>Emergency Room</b>	\$500 copay <sup>2,7</sup> , then you pay 20%	\$500 copay <sup>2,7</sup> then you pay 30%	\$500 copay <sup>2,7</sup> then you pay 30%
<b>Diagnostic Testing</b>	20% <sup>2</sup>	20% <sup>2</sup>	20% <sup>2</sup>
<b>Outpatient X-ray and Lab</b>	20% <sup>2</sup>	20% <sup>2</sup>	20% <sup>2</sup>
<b>Hospitalization</b> Inpatient Semi-Private Room Inpatient Physician	\$500 copay <sup>2</sup> , then you pay 20% 20% <sup>2</sup>	20% <sup>2</sup> 20% <sup>2</sup>	20% <sup>2</sup> 20% <sup>2</sup>
<b>Outpatient Treatment</b> (PT, OT, ST)	then you pay 20%	20% <sup>2</sup>	20% <sup>2</sup>
<b>Mental Health/Substance Abuse</b> Inpatient Outpatient	\$500 copay then 20% <sup>2</sup> \$50 copay <sup>9</sup>	20% <sup>2</sup> 20% <sup>2</sup>	20% <sup>2</sup> 20% <sup>2</sup>
<b>Pharmacy Retail</b> Specified Preventive Drugs <sup>4</sup> Generic Brand Formulary Brand Non-Formulary Specialty Drugs	<b>30-day supply</b> 100% covered <sup>3</sup> \$10 copay <sup>3</sup> \$25 copay <sup>3</sup> \$40 copay <sup>3</sup> 20% <sup>3,8</sup> up to \$125	<b>30-day supply</b> 100% covered <sup>3</sup> \$10 copay <sup>2</sup> \$25 copay <sup>2</sup> \$40 copay <sup>2</sup> 20% <sup>2,8</sup> up to \$125	<b>30-day supply</b> 100% covered <sup>3</sup> \$10 copay <sup>2</sup> \$25 copay <sup>2</sup> \$40 copay <sup>2</sup> 20% <sup>2,8</sup> up to \$125
<b>Pharmacy Mail Service</b> Specified Preventive Drugs <sup>4</sup> Generic Brand Formulary Brand Non-Formulary	<b>90-day supply</b> 100% covered <sup>3</sup> \$20 copay <sup>3</sup> \$50 copay <sup>3</sup> \$80 copay <sup>3</sup>	<b>90-day supply</b> 100% covered <sup>3</sup> \$20 copay <sup>2</sup> \$50 copay <sup>2</sup> \$80 copay <sup>2</sup>	<b>90-day supply</b> 100% covered <sup>3</sup> \$20 copay <sup>2</sup> \$50 copay <sup>2</sup> \$80 copay <sup>2</sup>

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) 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](http://www.ensignbenefits.com).

CA Residents

Copay 5000	PPO 5000 with HSA	Kaiser CA HMO 2000 w/ HSA
\$5,000 <sup>5</sup> / \$10,000 <sup>1,5</sup>	\$5,000 <sup>5</sup> / \$10,000 <sup>1,5</sup>	\$2,000 / \$4,000 <sup>1</sup>
20%	20%	20%
\$7,000 <sup>6</sup> / \$14,000 <sup>6</sup>	\$6,550 <sup>6</sup> / \$13,100 <sup>6</sup>	\$3,425 / \$6,850
N/A	You can contribute pre-tax dollars to an HSA through HealthEquity. IRS limits for 2021 are \$3,600 (employee only) and \$7,200 (family). You can contribute an additional \$1,000 if you are age 55 or older in 2021.	You can contribute pre-tax dollars to an HSA through HealthEquity. IRS limits for 2021 are \$3,600 (employee only) and \$7,200 (family). You can contribute an additional \$1,000 if you are age 55 or older in 2021.
IN-NETWORK YOU PAY	IN-NETWORK YOU PAY	NETWORK ONLY YOU PAY
Covered in full <sup>3</sup>	Covered in full <sup>3</sup>	Covered in full <sup>3</sup>
<b>Through Teladoc</b> \$25 copay \$50 copay	<b>Through Teladoc</b> 10% <sup>2</sup> (Cost is \$40 per visit) 20% <sup>2</sup> (Cost is \$80 per visit) <sup>10</sup>	20% <sup>2</sup> N/A
\$45 copay	20% <sup>2</sup>	20% <sup>2</sup>
\$75 copay	20% <sup>2</sup>	20% <sup>2</sup>
\$75 copay	20% <sup>2</sup>	20% <sup>2</sup>
\$500 copay <sup>2,7</sup> then you pay 30%	\$500 copay <sup>2,7</sup> then you pay 30%	20% <sup>2</sup>
20% <sup>2</sup>	20% <sup>2</sup>	20% <sup>2</sup>
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20% <sup>2</sup>	20% <sup>2</sup>	20% <sup>2</sup>
20% <sup>2</sup> \$75 copay <sup>9</sup>	20% <sup>2</sup> 20% <sup>2</sup>	20% <sup>2</sup> 20% <sup>2</sup>
<b>30-day supply</b> 100% covered <sup>3</sup> \$10 copay <sup>3</sup> \$25 copay <sup>2</sup> \$40 copay <sup>2</sup> 20% <sup>2,8</sup> up to \$125	<b>30-day supply</b> 100% covered <sup>3</sup> \$10 copay <sup>2</sup> \$25 copay <sup>2</sup> \$40 copay <sup>2</sup> 20% <sup>2,8</sup> up to \$125	<b>30-day supply</b> 100% covered <sup>3</sup> \$10 copay <sup>2</sup> \$30 copay <sup>2</sup> N/A 20% <sup>2</sup> up to \$125
<b>90-day supply</b> 100% covered <sup>3</sup> \$20 copay <sup>3</sup> \$50 copay <sup>2</sup> \$80 copay <sup>2</sup>	<b>90-day supply</b> 100% covered <sup>3</sup> \$20 copay <sup>2</sup> \$50 copay <sup>2</sup> \$80 copay <sup>2</sup>	<b>100-day supply</b> 100% covered <sup>3</sup> \$20 copay <sup>2</sup> \$60 copay <sup>2</sup> N/A

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](http://www.ensignbenefits.com).

7) Emergency Room copay waived if admitted.

8) May be available at CVS retail pharmacy or Pharmacy Mail Service if authorized. Note that any specialty drug discounts through copay cards or coupons will not apply towards the calendar year deductible our out-of-pocket maximum.

9) Intensive outpatient: \$250 copay per visit plus 20% after calendar year deductible.

10) Initial behavioral health visit is \$180.

# Health Savings Account

If you enroll in the PPO 1500, EPO 2000, PPO 5000, or Kaiser So. CA HMO 2000, you have the option to contribute to a Health Savings Account (HSA). The HSA offers tax savings and can be used to cover medical, pharmacy, dental and vision expenses now or in the future. Unlike money in a Flexible Spending Account (FSA) that you must “use or lose,” the funds in your HSA roll over each year and continue to build. You can use funds as soon as they are deposited, or you can save them to pay for future eligible health expenses, even those you incur after you retire. Your HSA funds are also portable, so if you leave the Company, you can take your account balance with you.

Health Savings Account At-a-Glance	
<b>Who is eligible?</b>	<p>You are eligible to contribute to an HSA if you are:</p> <ul style="list-style-type: none"> <li>• Enrolled in an HSA-qualified medical plan;</li> <li>• Not covered by any other medical plan (through your spouse or as a retiree), including a Health Care FSA;</li> <li>• Not enrolled in Medicare, Medicaid or TRICARE; and</li> <li>• Not claimed as a dependent on another person’s tax return.</li> </ul>
<b>HSA advantages</b>	<ul style="list-style-type: none"> <li>• Your contributions are tax-free* and reduce your overall taxable income.</li> <li>• You never pay taxes on withdrawals for qualified health care expenses.</li> <li>• 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</li> </ul>
<b>How much can be contributed to an HSA?</b>	<ul style="list-style-type: none"> <li>• Up to \$3,600 if you have Employee Only coverage.</li> <li>• Up to \$7,200 if you have Employee + Dependents coverage.</li> <li>• Additional \$1,000 if you are age 55 or older.</li> <li>• If your spouse contributes to an HSA, your combined contributions may not exceed \$3,600 if you have Employee Only coverage or \$7,200 if you have Employee + Dependents coverage.</li> <li>• If your account balance reaches at least \$1,000, you may choose available investment funds for your balance.</li> </ul>
<b>What can be paid from your HSA?</b>	<ul style="list-style-type: none"> <li>• You can use your HSA for medical, dental, vision and pharmacy expenses for you and any family member who qualifies as a dependent on your tax return.</li> <li>• For a complete list of eligible expenses visit the official IRS website at <a href="http://www.irs.gov/publications/p502/index.html">http://www.irs.gov/publications/p502/index.html</a>.</li> </ul>
<p><b>Using your HSA</b>            Complete instructions are included in your HealthEquity Welcome Kit after you enroll</p>	<ul style="list-style-type: none"> <li>• Use the HealthEquity Visa® health account card, or submit expenses online at <a href="http://www.healthequity.com">www.healthequity.com</a>.</li> <li>• 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.</li> <li>• Your account balance is NEVER forfeited; unused amounts stay in your account.</li> </ul>

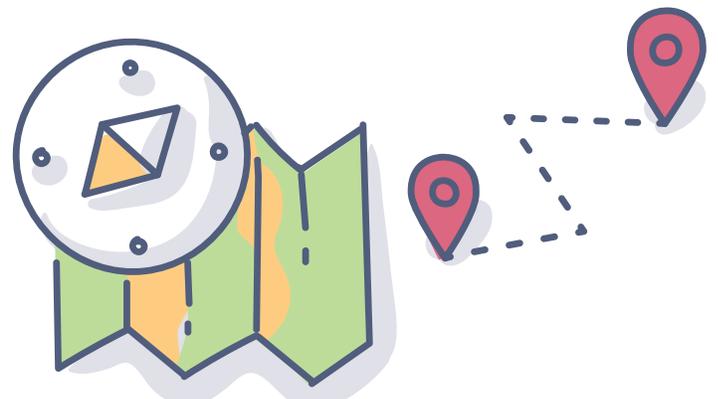
\*State taxes will apply if you live in California or New Jersey.

**Roadside Assistance**



**Learn More About a Health Savings Account**

Talk to ALEX. Go to <https://www.myalex.com/ensign/2021>.



# Dental Plans – Something to Smile About

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](http://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).

## 2021 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
<b>Calendar Year Deductible</b> Waived for preventive	\$50 per person, \$150 per family			None
<b>Calendar Year Maximum</b>	\$1,500 per person			Unlimited
<b>Preventive Services</b> Routine exams, dental cleanings	100% covered <sup>4</sup>	You pay 20% <sup>1,5</sup>	You pay 20% <sup>1,2</sup>	\$5 office visit copay
<b>Basic Services</b> Fillings, oral surgery	You pay 10% <sup>1</sup>	You pay 20% <sup>1,5</sup>	You pay 20% <sup>1,2</sup>	Fixed copays <sup>3</sup>
<b>Major Services</b> Crowns, inlays, endodontics, periodontics	You pay 40% <sup>1</sup>	You pay 50% <sup>1,5</sup>	You pay 50% <sup>1,2</sup>	Fixed copays <sup>3</sup>
<b>Orthodontia</b>	You pay 50% <sup>1</sup>	You pay 50% <sup>1,5</sup>	You pay 50% <sup>1,2</sup>	Fixed copays <sup>3</sup>
	Available to children under age 19 only, up to \$1,500 lifetime max			For children and adults
<b>Temporomandibular Joint (TMJ)</b> \$1,000 lifetime max	You pay 40% <sup>1</sup>	You pay 50% <sup>1,5</sup>	You pay 50% <sup>1,2</sup>	Fixed copays <sup>3</sup>

1) After calendar year deductible.

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

3) DHMO copay schedule available on [www.ensignbenefits.com](http://www.ensignbenefits.com).

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

5) Percentage applies to negotiated rate.

### Roadside Assistance

To find a Delta Dental dentist (ID, OR and WA), go to [www.deltadentalins.com](http://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](http://www.cigna.com).

If the charge for any dental treatment is expected to exceed \$300, ask your dentist to submit a dental treatment plan to Delta Dental or Cigna for review. This will help you to know expected out-of-pocket costs before any treatment begins.

# Vision Plan – See the Sights

Quality eye care benefits are offered through the Vision Service Plan (VSP). Benefits are designed to help reduce the cost of eyeglasses, contact lenses and other vision services. You can use any vision care provider, but will save money when you use a VSP Choice network provider. With VSP providers, you will typically have 100% of expenses paid by VSP after a copayment, up to the maximum allowable benefit for covered services. If you receive services from an out-of-network provider, you are responsible for paying the provider in full and submitting a claim to VSP for reimbursement.

For more information on covered benefits or to find a VSP provider, go to [www.vsp.com](http://www.vsp.com) or call VSP at 800.877.7195.

Discounts are available for LASIK surgery, non-prescription sunglasses, contact lens solutions, and other eye care accessories. Note that you can use your benefits at certain specialty optical boutiques or retail chains (such as Costco) through VSP's affiliate provider network. Affiliate providers can check eligibility and submit claims with VSP.

## 2021 Vision Plan At-a-Glance

Plan Feature	VSP Network Provider	Out-of-Network Provider
<b>Exam for Eyeglasses</b> Once every 12 months	\$10 copay	\$10 copay, Plan pays up to \$73
<b>Lenses</b> Once every 12 months • Single vision • Lined Bifocal • Lined Trifocal  <b>Lens Options</b> • Standard progressive lenses • Premium progressive lenses • Custom progressive lenses	\$25 materials copay  Copay up to \$55 Copay of \$95 - \$105 Copay of \$150 - \$175	\$25 materials copay  Plan pays up to \$33 Plan pays up to \$50 Plan pays up to \$65  Plan pays up to \$65 Plan pays up to \$65 Plan pays up to \$65
<b>Frames</b> Once every 24 months	Plan pays up to \$130 (\$70 for Costco)	Plan pays up to \$70
<b>Contact Lenses</b> 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

### Roadside Assistance

#### Finding a VSP provider

You should always call a doctor to confirm participation in the VSP network. To find a VSP provider:

- Go to the VSP website at [www.vsp.com](http://www.vsp.com).
- Find the “**Members & Consumers**” section.
- Follow the directions to register as a site user, or fill in your User ID and password.
- Select the “**Find a VSP Doctor**” tab.



# Flexible Spending Accounts

If you are not already participating in the company's Flexible Spending Accounts (FSAs) for health care and/or dependent care expenses, you may be missing an opportunity for significant tax savings. There are three types of FSAs — a Health Care FSA, Limited Purpose FSA and Dependent Care FSA. You are eligible for the Limited Purpose FSA only if you participate in a Health Savings Account. All three FSAs let you use pre-tax dollars to pay eligible out-of-pocket expenses not covered by other insurance plans. Annual elections are “use it or lose it” so estimate wisely. Key features of each FSA are highlighted below.



## Have Questions About Flexible Spending Accounts?

ALEX can help. Go to <https://www.myalex.com/ensign/2021>.

Type of FSA	Eligible Expenses	Pre-tax Contribution
<b>Health Care FSA</b>	Most medical, dental and vision care expenses that are not covered by your health plan, such as deductibles, copays, eyeglasses and doctor-prescribed over the counter medications.	Up to \$2,750 per year
<b>Limited Purpose FSA</b>	Dental and vision care expenses that are not covered by other insurance plans, such as deductibles, copays and eyeglass expenses that exceed plan limits.	Up to \$2,750 per year
<b>Dependent Care FSA</b>	Dependent care expenses such as daycare, summer camp, after school programs or elder care programs so you and your spouse can work or attend school full-time.	Up to \$5,000 per year (\$2,500 if married and filing separate tax returns)

## Health Care FSA

A Health Care FSA gives you a tax break on many expenses that are not reimbursed by any other health plan, such as deductibles, copays, coinsurance, vision expenses, and more. You must enroll each year, as contribution amounts are not carried forward from one year to the next. You can set aside up to \$2,750 each plan year on a pre-tax basis to cover eligible health care expenses.

## Limited Purpose Health Care FSA (for use with Health Savings Account)

If you participate in a Health Savings Account (HSA), you can maximize your tax savings by also participating in a Limited Purpose Flexible Spending Account (FSA) that covers dental and vision expenses only. A Limited Purpose Health Care FSA is a great way to conserve your HSA funds and still benefit from tax savings. You may contribute up to \$2,750 each plan year on a pre-tax basis to cover eligible dental and vision expenses. More information is available on the benefits website at [www.ensignbenefits.com](http://www.ensignbenefits.com).

## Dependent Care FSA

The Dependent Care Account can be used for dependent care and elder care expenses that enable you (or you and your spouse) to work or attend school full-time. Eligible expenses include daycare, preschool programs and after-school care for qualifying children under age 13. They also include elder care or care for qualifying dependents and qualifying relatives of any age who are living with you and not capable of self-care.

The amount you contribute to a Dependent Care FSA cannot be greater than your income or your spouse's income, whichever is less. If your spouse contributes to a Dependent Care FSA through his or her employer, your combined contributions may not exceed \$5,000. If you are married and file separate tax returns, you can contribute up to \$2,500 per year.

# Life and AD&D Insurance

## Basic Life and AD&D Insurance

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 Ensign Affiliate employees. The plan is administered by Unum and pays benefits upon your death.

AD&D benefits are paid if your death is the result of a covered accident. If you die from an accidental injury, your beneficiary will receive both the basic life and AD&D benefit. AD&D also pays benefits if you are severely injured and suffer a loss such as the loss of a limb or eyesight.

Coverage	When Payment Is Made	Benefit Amount <sup>1,2</sup>
<b>Basic Life Insurance</b>	If you die from any cause	1X salary – Service Center/Cornet/Topside/Executive Directors/Directors of Nursing \$25,000 all other eligible Ensign Affiliate employees
<b>AD&amp;D Insurance</b>	If you die from an accident the benefit amount is paid in addition to basic life insurance	1X salary – Service Center/Cornet/Topside/Executive Directors/Directors of Nursing \$25,000 all other eligible Ensign Affiliate 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

<sup>1</sup> The benefit amount is reduced after age 65.

<sup>2</sup> If Basic Life is greater than \$50,000, you can cap your coverage at \$50,000 to avoid imputed income tax.

## Supplemental Life Insurance

If you need more than basic coverage, you may purchase supplemental life insurance coverage through Unum for yourself and for your eligible dependents. You pay the full cost of supplemental coverage through after-tax payroll deductions. For more information, go to [www.ensignbenefits.com/financial-protection/life-and-add-insurance](http://www.ensignbenefits.com/financial-protection/life-and-add-insurance). Coverage options are shown below.

Coverage For	Coverage Amount	Maximum	Guaranteed Issue
<b>Ensign Affiliate Employee</b>	\$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.
<b>Spouse</b>	\$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).
<b>Child(ren)</b>	\$2,000 to \$10,000 in \$2,000 increments	\$10,000	\$10,000

If the amount of the supplemental life insurance you apply for exceeds the Guaranteed Issue amount or if you decline coverage during your initial eligibility period and want to elect coverage or increase coverage at a later date, you are required to complete and submit an Evidence of Insurability form. Your form must be submitted and approved by Unum prior to coverage taking effect.

## Supplemental Accidental Death & Dismemberment (AD&D) Insurance

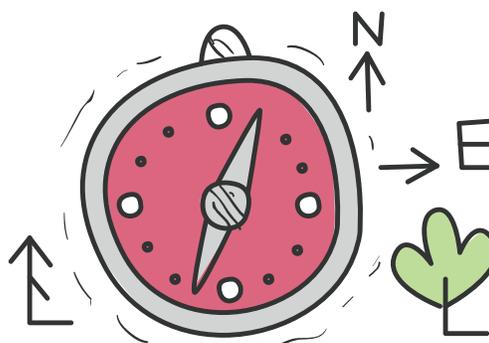
You have the option to purchase supplemental AD&D insurance for yourself, your spouse and your children. Benefits are paid in the event of death or a serious injury (such as loss of a limb or eyesight) due to an accident. Evidence of Insurability is not required. You pay the full cost of supplemental AD&D coverage through after-tax payroll deductions. For more information, go to [www.ensignbenefits.com/financial-protection/life-and-add-insurance](http://www.ensignbenefits.com/financial-protection/life-and-add-insurance).

Coverage For	Coverage Amount	Maximum
Ensign Affiliate 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

### Roadside Assistance

#### Keep Your Beneficiaries Up To Date

Review your beneficiaries periodically and keep them up to date to ensure any life insurance benefits go to the loved ones you intend.

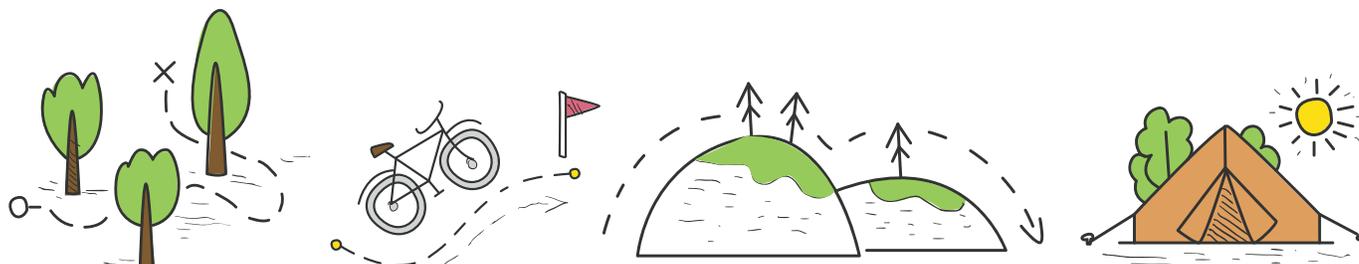


## Voluntary Long-Term Disability Insurance

Voluntary long-term disability insurance 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. For more information, go to [www.ensignbenefits.com/financial-protection/disability](http://www.ensignbenefits.com/financial-protection/disability).

Coverage For	Elimination Period	Coverage Amount	Maximum
Ensign Affiliate Employee	180 days or 360 days	60% of monthly pre-disability income reduced by other disability benefits	\$10,000 per month

LTD benefits may be reduced by other sources of income such as Social Security disability or retirement benefits, workers' compensation, state disability benefits and similar programs. The schedule of benefits includes a full list of covered injuries and expenses. Coverage begins on the first of the month in which you have your first payroll deduction for premiums.



# Voluntary Benefits Roundabout

For 2021, we are enhancing our voluntary benefits replacing the carrier from Unum to The Hartford for critical illness, hospital indemnity and accident insurance. The new plans through The Hartford offer better benefits and/or lower premium costs compared to Unum. Short-term disability will continue to be offered through Unum.

## Critical Illness Through The Hartford

Critical illness insurance can help you protect your savings during a treatment and recovery from a critical condition.

## Accident Through The Hartford

Accident insurance through The Hartford helps protect you from the financial burden resulting from a covered accident.

## Hospital Indemnity Through The Hartford

Hospital indemnity insurance provides a cash benefit for each day you are confined in a hospital for a covered illness or injury.



## Short-term Disability Through Unum

Short-term disability protects your income if you are out of work due to a short-term illness or non-occupational accidental injury. Benefits begin after a 30-day waiting period.

Visit the Ensign Benefits website at [www.ensignbenefits.com](http://www.ensignbenefits.com) for more information about the voluntary benefits. You can also contact **Benefits Support** at **888-659-3616** for assistance with the voluntary benefits.

## Are You Currently Enrolled in a Unum Voluntary Benefit?

If you are currently enrolled in Unum critical illness, hospital indemnity or accident insurance, your coverage will be automatically transferred to The Hartford with the same coverage and new payroll deduction amounts.

If you wish to make changes to your critical illness, hospital indemnity or accident insurance with The Hartford, go to [www.ensignbenefits.com](http://www.ensignbenefits.com) and click on the Benefits Enrollment link at the top of any page to sign in to **Workday**.

If you have questions about the new voluntary benefits through The Hartford, contact **Benefits Support** at **888-659-3616**.

## Want to Keep Your Current Unum Voluntary Coverage?

You may be able to keep your current Unum voluntary critical illness, hospital indemnity or accident insurance however, payroll deductions will no longer be available beginning January 1, 2021. Contact Unum at **800-635-5597** to discuss setting up direct billing for any coverage you wish to keep.

# Other Valuable Benefits – For the Long Haul

## Employee Assistance Program

Personal issues, planning for life events or simply managing daily life can affect your work, health and family. As part of your benefits program, you have access to the EAP and Work/Life Balance services through Unum. Services are provided to you at no charge even if you are not enrolled in other benefit plans. Get help with:

### Personal, family and work issues

- Stress, anxiety and depression
- Relationship issues, divorce
- Family and parenting challenges
- Anger, grief and loss
- Addiction, eating disorders, mental illness
- And more

### Work/life balance issues

- Finding childcare
- Accessing legal help
- Locating eldercare services
- Managing your finances
- And more

### Who is covered?

- You
- Your spouse
- Your dependent children
- Your parents and parents-in-law

### Contact the EAP 24/7

Online: [www.unum.com/lifebalance](http://www.unum.com/lifebalance)

Call: **800-854-1446** (multi-lingual)

### Programs and features include:

- Three free in-person counseling sessions
- Unlimited help over the phone

## 401(k) Plan

Building a nest egg for your future takes time. It's important to set aside money for retirement as early and regularly as you can because the quality of your retirement years could depend on how much you are able to save. The Company's 401(k) Plan offers savings and investment tools to help you reach your goals. You can defer up to 90% of your eligible pay, up to IRS limits, with these valuable benefits:

- Tax savings on pre-tax contributions
- After-tax Roth contributions
- Tax-deferred earnings
- Company matching contributions
- Choice of investment paths
- Quarterly account statements
- Convenient payroll deductions
- Flexibility to change investments & deferrals



### Who Can Participate?

All full-time and part-time Ensign Affiliate employees may join the plan on the first of the month following three months of service. Per diem, on-call and temporary Ensign Affiliate employees are not eligible until they reach 1,000 hours of service in one of their anniversary years. You will be sent an enrollment packet by Fidelity, the Plan Administrator, before your enrollment eligibility date.

### 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.

### Roadside Assistance

**Questions?** For more information about the 401(k) Plan, contact a Fidelity representative at **800-835-5095** or visit [www.netbenefits.com](http://www.netbenefits.com).



## Legal Notices Mile Marker

Each year there are legally required notices and disclosures that Ensign Services, Inc. (or our insurance carriers) are required to make to participants in the benefit plans including the Medicare Part D Notice of Creditable Coverage.

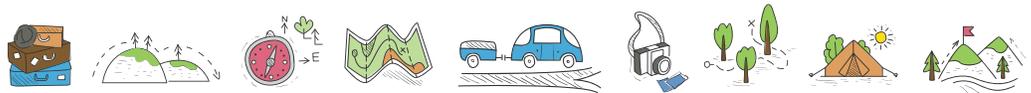
This notice along with other annual legal notices are included in the annual Ensign Compliance Notices Booklet available on the Ensign Benefits website at [www.ensignbenefits.com](http://www.ensignbenefits.com). Click on **Resources** in the top navigation bar then select **Legal Notices**. Finally, scroll down and click on **Ensign Compliance Notices Booklet**.

To request a printed version of the Ensign Compliance Notices Booklet at no cost, call the Benefits Support at **888-659-3616** M-F from 8 am to 5 pm PT.

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This guide presents an overview of the 2021 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.

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FIRST CLASS  
U.S.  
POSTAGE  
**PAID**  
ACTION MAIL



# OPEN ENROLLMENT 2021 ROAD TRIP

Choose your benefits

October 19—November 2, 2020

Open Enrollment is your annual opportunity to review your benefit options for the road ahead starting Jan. 1, 2021.

**There's only one way to get benefits in 2021. You MUST ENROLL during Open Enrollment to have medical, dental and/or vision coverage starting January 1, 2021.**

Look inside for must-see attractions including enhanced voluntary benefits and tips to help choose the best benefits for you and your family in 2021.

ENSIGN  SERVICES