

YOUR  BENEFITS

2025 BENEFITS OPEN ENROLLMENT GUIDE

PREPARE FOR LIFTOFF

Full-time

EXPLORE new benefits and enhancements that we're launching in 2025. Read this guide and check out the Open Enrollment page at www.EnsignBenefits.com.

Enroll in Workday

Oct. 28 – Nov. 8, 2024



Win Out of This World Prizes



Take action during Open Enrollment for a chance to win some out of this world prizes. Even if you're not making any changes to your benefits for 2025, you can still be entered into prize drawings just by signing in to Workday or the Workday app during Open Enrollment and confirming your 2025 contact information or 2025 benefits. All drawings will take place after Open Enrollment ends on Nov. 8.

Win Two \$500 Southwest Gift Cards

Provided by Personify Health/Blue Shield of CA.

Enroll or confirm your 2025 benefits by **Oct. 31** using Workday or the Workday app.

Win a Meta Quest 3 VR Bundle

Provided by Ensign Benefits.

Enroll or confirm your 2025 benefits by **Nov. 2** using Workday or the Workday app.

Win a \$100 Apple Gift Card

Sign up for text message alerts to receive reminders about important benefits program deadlines and events. You can cancel at any time.

To sign up, text **ENSIGNBENE1** to **855-446-0001**.*

* Message and data rates may apply.

Win Bose Earbuds

Provided by Mercer.

Enroll or confirm your 2025 benefits by **Nov. 4** using Workday or the Workday app.

Win a NASA Lego Set

Provided by Ensign Benefits.

Enroll or confirm your 2025 benefits by **Nov. 6** using Workday or the Workday app.

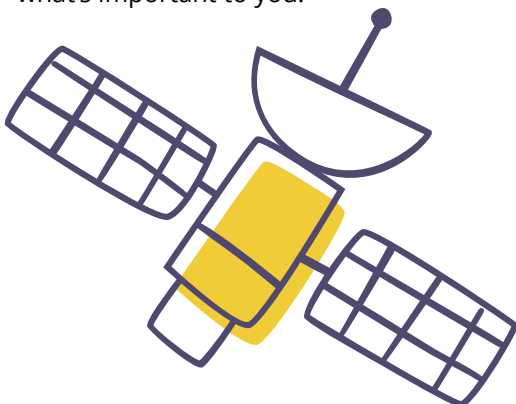
Win a \$100 Amazon Gift Card

Provided by Personify Health.

Confirm or update your life insurance beneficiary information by **Nov. 8** using Workday or the Workday app.

Our Mission

Each year we evaluate the benefits we offer to ensure they continue to meet the needs of Ensign affiliate employees. In 2025 we're launching **new plans** and **coverage options** giving you new ways to manage health care costs and help protect what's important to you.



Do I Need to Enroll?

This year, Open Enrollment is passive. If you take no action during Open Enrollment, most of your benefits will continue in 2025.

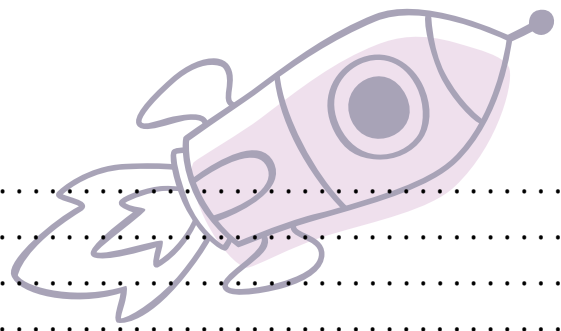
You need to actively enroll during Open Enrollment (Oct. 28-Nov. 8, 2024) if any of the following apply:

- You want to enroll or make changes to your current plans or coverage.
- You wish to add or remove coverage for dependents under medical, dental or vision plans.
- You want to contribute to a Health Savings Account (HSA) or Flexible Spending Accounts (FSAs) in 2025. You must enroll in these accounts each year.
- You want to enroll in the new ARAG Legal Insurance, Nationwide Pet Insurance or Norton Cyber Security/Identity Theft Protection programs.

See page 20 for step-by-step enrollment instructions.

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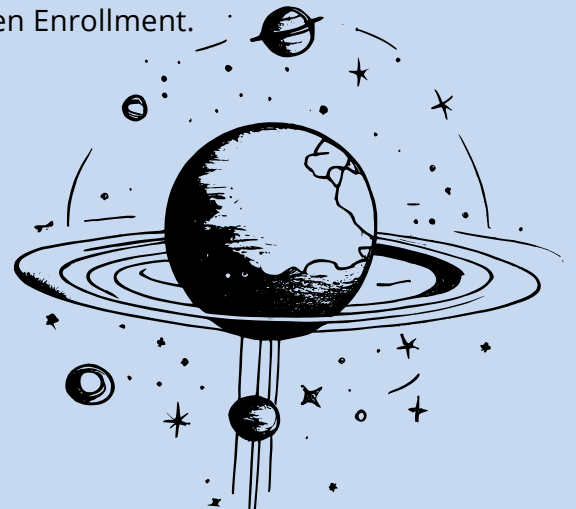


Open Enrollment Orbit Oct. 28 – Nov. 8

Explore the galaxy of benefits available in 2025 during Open Enrollment.

New programs for 2025 include the following:

- Garner Top Provider Network/Health Reimbursement Account Program
- Fidelity is the HSA Administrator
- Vida Health Diabetes Management Program
- Lyra Mental Health Support
- ARAG Legal Insurance
- Norton Lifelock Cyber Security/Identity Theft Protection
- Nationwide Pet Insurance





Discover New Benefits

Garner Top Provider Network/ Health Reimbursement Account Program

- Those enrolled in the Premier EPO, Choice HSA and Value Copay medical plans are eligible to earn a FREE Health Reimbursement Account (HRA) incentive each year. The incentive is “use it or lose it” and is designed to help steer you to high quality providers when you seek care. When you add a Garner Top Provider to your care team on the Garner App prior to your Garner provider visit, you will earn reimbursement dollars to help cover expenses such as your annual deductible, copays and co-insurance.

Plan	Plan Deductible	Annual HRA Incentive Maximum
Premier EPO	\$1,000 Emp Only \$2,000 Family	\$1,000 Emp Only \$2,000 Family
Choice HSA	\$2,000 Emp Only* \$4,000 Family*	\$1,000 Emp Only \$2,000 Family
Value Copay	\$5,000 Emp Only \$10,000 Family	\$1,000 Emp Only \$2,000 Family

* IRS provisions require that you must meet \$1,650 of your employee only deductible or \$3,300 of your family deductible before qualifying out-of-pocket costs from services by Top Providers can be reimbursed through the HRA.

- The program is easy to use but will require some pre-planning on your part each time you seek care with a new Garner provider. Check out the program details on the ensignbenefits.com website.

Centivo PCP Partnership Plan

- New medical option for affiliate employees in Kansas City (KS and MO), Seattle and Spokane, WA and expanding in Southern California.

Fidelity is Our HSA Administrator

- If you enroll in the Choice HSA Plan or Kaiser HMO with HSA for medical, Fidelity is the new administrator for your Health Savings Account (HSA).
- Fidelity offers a much higher interest rate on their cash account and full brokerage services for investing.
- You must activate your HSA with Fidelity.** After Open Enrollment ends, you will receive an email from Fidelity with instructions on how to activate your HSA on the Fidelity website or mobile app.
- If you have an HSA balance with HealthEquity on December 31, 2024, you can roll over your balance to Fidelity. Watch for instructions included with your Open Enrollment confirmation statement on how to roll over your HSA balance.

Diabetes Management Program Through Vida Health

- Free program for members diagnosed with diabetes who are enrolled in the Value Copay, Choice HSA, Premier EPO and Centivo PCP Partnership Plans. Vida program participants will be eligible to receive our preferred GLP-1 medication (Mounjaro) for free.
- Learn how to monitor and improve blood sugar levels and other symptoms with the help of certified health coaches, medications and mobile app tools.

Mental Health Support Through Lyra

- Free mental health support for members enrolled in the Value Copay, Choice HSA and Premier EPO Plans.
- Lyra gives you access to a wide range of support tools so you can get the help you need on your terms. Chat with a professional by text or video or meet in person (up to 8 sessions per incident, per year).

Legal Insurance from ARAG

- Legal troubles can happen to anyone. Legal insurance from ARAG covers a wide range of legal needs to help you address life’s legal situations.
- Attorney fees are 100% paid in full for most covered legal services from network attorneys.

Cyber Security/Identity Theft Protection

- Get all-in-one protection from identity, security and privacy threats through LifeLock with Norton Benefit Premier.
- You choose the information you want monitored and protected. You will receive round-the-clock monitoring and will be alerted when there are concerns.

Protection for Your Pets

- Pet insurance provided through Nationwide with customized policies for dogs, cats, birds and exotic pets to help you find the best coverage for your monthly budget.
- You can get coverage for accidents, illness and wellness health checks.
- Visit any licensed vet, submit your claims online and receive reimbursements for eligible vet costs.
- Premiums paid directly to Nationwide. Payroll deduction not available.

Explore the Benefits Cosmos with ALEX

ALEX is your online benefits counselor who will explain your benefits in simple language and help you choose the best benefits for your personal situation and budget.



ALEX Go!

If you don't need the in-depth benefits education you get using ALEX, try **ALEX Go**!

ALEX Go is a text-based, mobile-first version of ALEX without the full interactive conversation. You'll still get help understanding your best benefit options based on your answers to a series of questions. **ALEX Go** is available in English and Spanish.

Go to <https://www.myalex.com/ensign/2025>.

IMPORTANT: ALEX is NOT the online enrollment system. You MUST enter your enrollment elections in Workday.

Explore Benefit Changes

HealthComp is Now Personify Health

HealthComp (the third party administrator for Value Copay, Choice HSA and Premier EPO Plans) recently merged with Virgin Pulse, creating a new company called Personify Health. There will be no immediate changes to services, phone numbers or websites. Those enrolled in 2025 will receive a new ID card reflecting the updated name.

Prescription Drugs Through CerpaxRx

- Some preventive brand name drugs will now require a \$5 copay. Brand name drugs covered under the Affordable Care Act (ACA) will not be impacted. Please see the [updated list](http://www.ensignbenefits.com) at www.ensignbenefits.com.
- Applies to the Value Copay, Choice HSA, Premier EPO and Centivo PCP Partnership Plans.

Premier EPO Plan Deductible Change

- Calendar year deductible is increasing to \$1,000 employee only and \$2,000 family. Incentives earned through Garner can help cover the deductible increase.

Kaiser HMO with HSA in CA, CO, OR & WA

- The calendar year family deductible will remain at \$6,000 with the individual family member that applies toward the family deductible increasing to \$3,300.

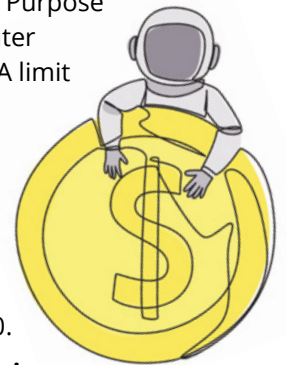


Vision Plan Enhancements

- The allowance for eyeglass frames and contact lenses from VSP network providers is increasing from \$130 to \$170.
- With **VSP LightCare**, you can use your frame and lens benefit to get non-prescription eyewear such as blue light filtering glasses and sunglasses from a VSP network provider.

Contribution Limits Increasing for Tax Savings Accounts

- You can now save more on eligible health care expenses with higher contribution limits in 2025 for a Health Savings Account (HSA), Health Care Flexible Spending Account (FSA), Limited Purpose FSA and Transportation/Commuter Benefit. The Dependent Care FSA limit remains the same at \$5,000.
- **2025 HSA contribution limit:** \$4,300 employee only and \$8,550 employee + dependents. If you are age 55 or older in 2025, you can contribute an additional \$1,000.
- **2025 Health Care FSA contribution limit:** \$3,300.
- **2025 Limited Purpose FSA contribution limit:** \$3,300 for dental and vision expenses only.
- **2025 Transportation/Commuter Benefit Program contribution limit:** \$315 per month.



Wellvolution Discontinued

- The Wellvolution program for members enrolled in the Value Copay, Choice HSA and Premier EPO Plans will be discontinued as of January 1, 2025.

Medical Plans

Our medical plans are designed to give you the options you need to manage your health the way you want. **Not all medical plans are available in every location.** You can see the plans you are eligible for when you log in to Workday.

All of the medical plans include medical and prescription drug coverage. The plans administered by Personify Health (formerly HealthComp) use a national provider network through Blue Shield.

Value Copay Plan

This plan exclusively covers you for in-network doctors and facilities and gives you access to **Blue High Performance Network (HPN)** providers in certain geographic locations based on your zip code. Blue HPN providers are selected based on delivery of quality, affordable care and better health outcomes.

If You Live in a Blue HPN Area

If you enroll in the **Value Copay Plan** and you live in a Blue High Performance Network (HPN) area based on your zip code, **you must receive care from Blue HPN providers.**

If you have a child in college in a different state and your child lives in a Blue HPN area, care is covered when your child accesses Blue HPN providers.

If you are traveling and you are in a Blue HPN area, care is covered when you use Blue HPN providers. If you are in a Blue HPN area but you do not use Blue HPN providers, care is only covered in case of an emergency.

See **page 10** for instructions on how to find Blue HPN providers in your area.

If You Live Outside of a Blue HPN Area

If you live outside of a Blue HPN area, you can use any provider in the national Blue Card network. If you use a provider who is not in the Blue Card network, care is only covered in case of an emergency.

See **page 10** for instructions on how to find Blue Card network providers.

Have Questions?

Call Personify Health (formerly HealthComp) customer service for assistance finding a network provider in your area.

Phone: **833-549-2867** (M-F, 6 a.m.-6 p.m. PT)

Choice HSA PPO Plan

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, the plan comes with a Health Savings Account (HSA) that you can contribute to.

Premier EPO Plan

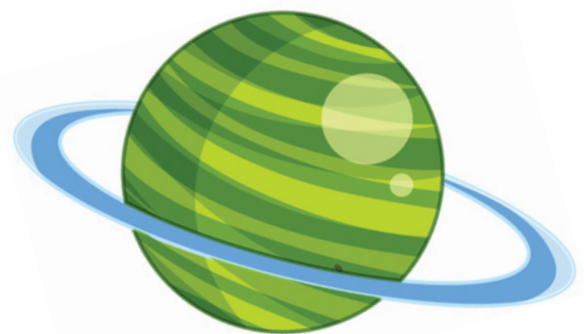
This plan has a lower deductible and exclusively covers you for in-network doctors and facilities. Except in the case of an emergency, you'll pay the full price for any out-of-network care.

Kaiser HMO CA, CO, OR or SE WA with HSA

You can select this plan if you live 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).

SIMNSA Baja CA Premier Access HMO

You can select this plan if you live in San Diego County. This plan exclusively covers you when you access SIMNSA Premier Access HMO providers. The plan covers many health services at 100%. Some services require a small copayment. You are not required to choose a primary care physician to manage your care. Except in the case of an emergency, you'll pay the full price for any care you receive from a non-SIMNSA doctor or facility.



Centivo PCP Partnership Plan

You can select this plan if you live in Southern CA, Dallas, TX, Denver, CO, Kansas City, KS or MO, Seattle or Spokane, WA.

- This plan offers affordable healthcare with a low deductible, FREE primary care visits and set copays for most other care.
- The core of the PCP Partnership Plan is a relationship between you and your designated primary care doctor within the Centivo network who can help keep you healthier, improve your healthcare experience and keep your costs low.
- Your doctor, who leads your Primary Care Team, will refer you to high-quality, in-network specialists, ensuring that you'll get the right care for your needs at the best price.
- When you see your primary care doctor first (remember, these visits are FREE!), get referrals for specialty care and see in-network specialists, you'll get predictable copays, so you'll know what you owe before going to the doctor.

Centivo Regions and Provider Networks

- **Southern CA:** Providers who are affiliated with MemorialCare, UCLA Health, PIH Health and Scripps Health
- **Denver, CO:** Providers who are affiliated with Advent Health and CommonSpirit (formerly known as Centura)
- **Dallas, TX:** Providers who are affiliated with Baylor Scott & White Quality Alliance, an accountable care organization (ACO) affiliated with Baylor Scott & White Health
- **Kansas City, KS and MO:** Providers who are affiliated with Centrus Health
- **Seattle, WA:** Providers who are affiliated with Embright Health System and University of Washington, Harborview Medical Center
- **Spokane, WA:** Providers who are affiliated with CHAS Health and Multicare Health System

Prescription Drugs

Value Copay, Choice HSA, Premier EPO or Centivo PCP Partnership Plans

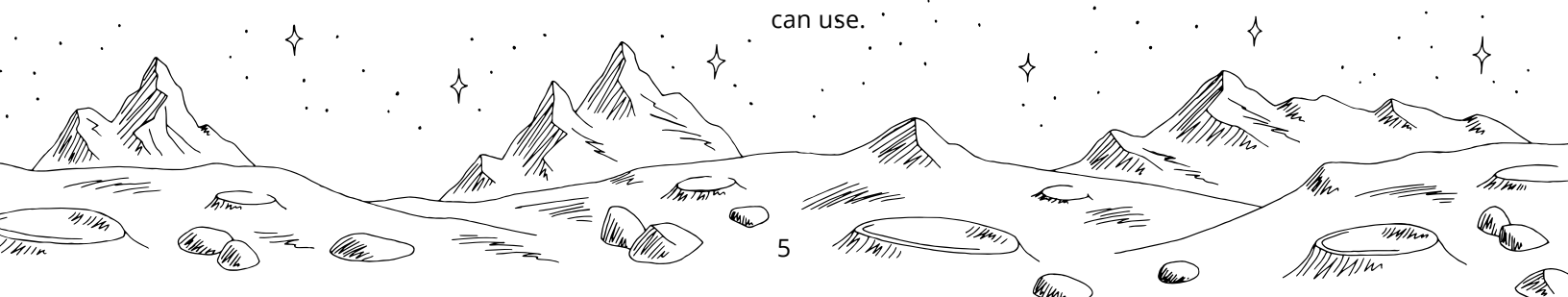
When you enroll in the Value Copay, Choice HSA, Premier Choice EPO or Centivo PCP Partnership Plans, you can purchase prescription drugs through participating retail pharmacies and mail service for maintenance medications through CerpessRx. The CerpessRx pharmacy network includes all national chains and most local pharmacies. The Choice HSA Plan also has out-of-network coverage, but you will save money if you use participating network pharmacies.

Kaiser HMO with HSA Plan in CA, CO, OR and WA

When you enroll in a Kaiser HMO with HSA Plan (CA, CO, OR, WA), you automatically receive prescription drug coverage through Kaiser. Many Kaiser Permanente facilities have pharmacies in the building, so you can go there straight after your appointment. You can refill prescriptions in person, online or by phone.

SIMNSA Baja CA Premier Access HMO

When you enroll in the SIMNSA Baja CA Premier Access HMO, you automatically receive prescription drug coverage through SIMNSA Health Plan. Visit the SIMNSA website at www.simnsa.com for a list of network pharmacies you can use.



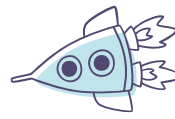
2025 Medical Plans At-a-Glance



PLAN FEATURE	CENTIVO PCP PARTNERSHIP PLAN (So Cal, Denver, CO, Dallas, TX, Kansas City, KS and MO, Seattle & Spokane, WA)	VALUE COPAY PLAN
	NETWORK ONLY YOU PAY	NETWORK ONLY YOU PAY
Employee Paycheck Contributions	\$	\$
Preventive Care	Covered in full ³	Covered in full ³
Telemedicine Doctor Visit Behavioral Health Visit	Through Centivo Virtual Primary Care FREE N/A	Through Teladoc \$5 copay \$5 copay
Telemedicine (text-based) Doctor Visit	N/A	Through 98point6 FREE
Calendar Year Deductible Employee Only / Family In-network Employee Only / Family Out-of-network	\$1,000 / \$2,000 N/A	\$5,000 / \$10,000 ¹ N/A
Coinsurance (You Pay)	N/A	20%
Calendar Year Out-of-Pocket Maximum Employee Only / Family	\$4,000 / \$8,000	\$7,000 ⁶ / \$14,000 ⁶
Health Savings Account (HSA)	N/A	N/A
PCP Office Visit	FREE	\$20 copay
Specialist Office Visit	\$50 copay	\$75 copay
Urgent Care	\$75 copay	\$75 copay
Emergency Room	\$500 copay	\$500 copay ^{2,7} then you pay 30%
Diagnostic Testing	\$20 copay	20% ²
Outpatient X-ray and Lab	\$20 copay	20% ²
Hospitalization Inpatient Semi-Private Room Inpatient Physician	\$900 copay after deductible Included with copay above	20% ² 20% ²
Outpatient Treatment (PT, OT, ST) Hinge Health Virtual Physical Therapy	\$50 copay FREE	20% ² FREE
Mental Health/Substance Abuse Inpatient Outpatient	\$900 copay after deductible FREE	20% ² \$45 copay
Pharmacy Retail Specified Preventive Drugs ⁴ Generic Brand Formulary Brand Non-Formulary Specialty Drugs	30-day supply ¹⁰ (see footnote) 100% covered ³ /\$5 copay ¹³ \$10 copay ³ \$25 copay ² \$40 copay ² 20% ^{2,8} up to \$125	30-day supply ¹⁰ (see footnote) 100% covered ³ /\$5 copay ¹³ \$10 copay ³ \$25 copay ² \$40 copay ² 20% ^{2,8} up to \$125
Pharmacy Mail Service Specified Preventive Drugs ⁴ Generic Brand Formulary Brand Non-Formulary	90-day supply 100% covered ³ /\$10 copay ¹³ \$20 copay ³ \$50 copay ² \$80 copay ²	90-day supply 100% covered ³ /\$10 copay ¹³ \$20 copay ³ \$50 copay ² \$80 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) 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.

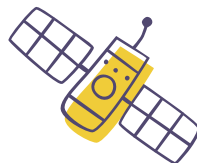


San Diego County Residents

CHOICE HSA PLAN	PREMIER EPO PLAN	KAISER HMO WITH HSA (CA, CO, OR, WA)	SIMNSA Baja CA Premier Access HMO
IN-NETWORK YOU PAY	NETWORK ONLY YOU PAY	NETWORK ONLY YOU PAY	NETWORK ONLY YOU PAY
\$\$	\$\$\$	\$\$\$	\$
Covered in full ³	Covered in full ³	Covered in full ³	Covered in full
Through Teladoc 10% ² (Cost is \$55 per visit) 10% ² (Cost is \$55 per visit)	Through Teladoc \$5 copay \$5 copay	20% ² N/A	N/A N/A
Through 98point6 \$5 copay	Through 98point6 FREE	N/A	N/A
\$2,000 ⁵ / \$4,000 ^{1,5} \$4,000 ⁵ / \$8,000 ^{1,5}	\$1,000 / \$2,000 ¹ N/A	\$3,000 / \$6,000 ¹ N/A	N/A N/A
20%	20%	20%	None
\$6,000 ⁶ / \$12,000 ⁶	\$2,000 / \$4,000	\$4,425 / \$8,850	\$6,350 / \$12,700
You can contribute pre-tax dollars to an HSA through Fidelity. IRS limits for 2025 are \$4,300 (employee only) and \$8,550 (family). You can contribute an additional \$1,000 if you are age 55 or older in 2025.	N/A	You can contribute pre-tax dollars to an HSA through Fidelity. IRS limits for 2025 are \$4,300 (employee only) and \$8,550 (family). You can contribute an additional \$1,000 if you are age 55 or older in 2025.	N/A
20% ²	\$30 copay	20% ²	\$5 copay
20% ²	\$50 copay	20% ²	\$5 copay
20% ²	\$50 copay	20% ²	\$25 copay (provider in Mexico) \$50 copay (provider outside Mexico)
\$500 copay ^{2,7} then you pay 30%	\$500 copay ^{2,7} then you pay 20%	20% ²	\$250 copay ⁷
20% ²	20% ²	20% ²	Covered in full
20% ²	20% ²	20% ²	Covered in full
20% ² 20% ²	\$500 copay ² , then you pay 20% 20% ²	20% ² 20% ²	Covered in full Covered in full
20% ² FREE	20% ² FREE	20% ^{2,11} N/A	\$10 copay N/A
20% ² 20% ²	\$500 copay then 20% ² \$30 copay ⁹	20% ^{2,12} 20% ²	Covered in full \$5 copay
30-day supply ¹⁰ (see footnote) 100% covered ³ /\$5 copay ¹³ \$10 copay ² \$25 copay ² \$40 copay ² 20% ^{2,8} up to \$125	30-day supply ¹⁰ (see footnote) 100% covered ³ /\$5 copay ¹³ \$10 copay ³ \$25 copay ³ \$40 copay ³ 20% ^{3,8} up to \$125	30-day supply 100% covered ³ \$10 copay ² \$30 copay ² N/A 20% ² up to \$125	30-day supply 100% covered \$5 copay \$5 copay \$5 copay \$5 copay
90-day supply 100% covered ³ /\$10 copay ¹³ \$20 copay ² \$50 copay ² \$80 copay ²	90-day supply 100% covered ³ /\$10 copay ¹³ \$20 copay ³ \$50 copay ³ \$80 copay ³	100-day supply 100% covered ³ \$20 copay ² \$60 copay ² N/A	90-day supply N/A N/A N/A N/A

- 7) Emergency Room copay waived if admitted.
- 8) May be available at CerpasRX retail pharmacy or Pharmacy Mail Service if authorized. Note that any specialty drug discount coupons will not apply towards the calendar year deductible or out-of-pocket maximum.
- 9) Outpatient facility: \$250 copay per visit plus 20% after calendar year deductible.
- 10) A \$10 copay will be added to the cost for any prescriptions filled at Walgreens.

- 11) Max 30 visits per year Kaiser HMO with HSA in OR & SE WA.
- 12) No charge after deductible for group therapy visits (Kaiser HMO WA).
- 13) Applies to certain brand-name preventive drugs not covered under the Affordable Care Act.



Garner Top Provider Network/Health Reimbursement Account Program

If you enroll in the Premier EPO, Choice HSA or Value Copay medical plan, you are eligible to earn a FREE annual Health Reimbursement Account (HRA) incentive. The incentive is “use it or lose it” and is designed to help steer you to high quality providers when you seek care. When you add a Garner Top Provider to your care team on the Garner App prior to your Garner provider visit, you will earn reimbursement dollars to help cover expenses such as your annual deductible, copays and co-insurance.

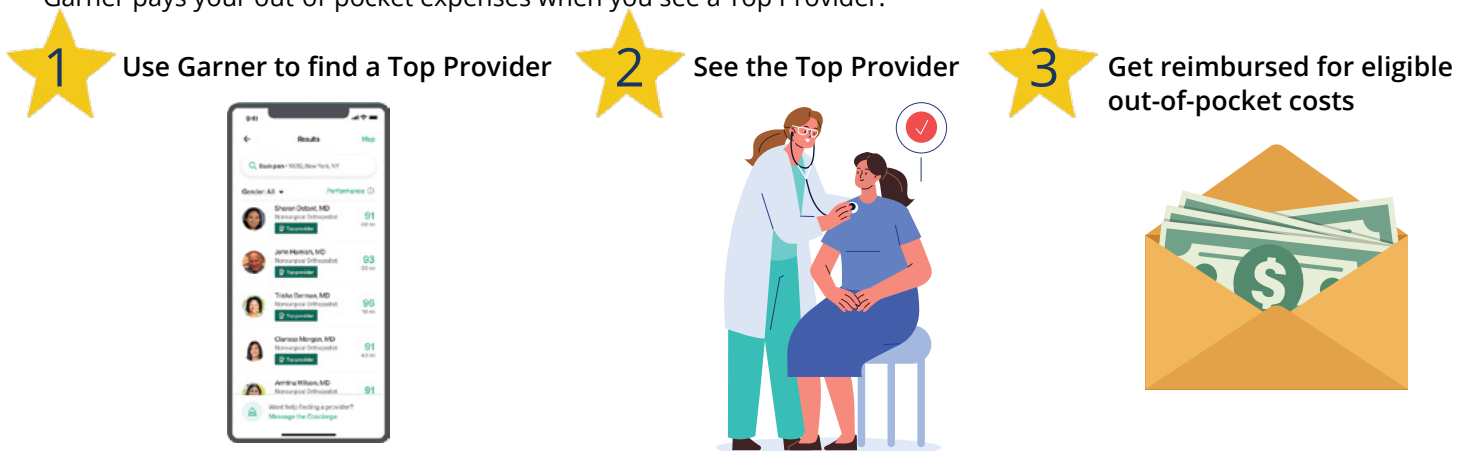
Annual Health Reimbursement Account (HRA) Incentive

Plan	Plan Deductible	Annual HRA Incentive Maximum
Premier EPO	\$1,000 Emp Only \$2,000 Family	\$1,000 Emp Only \$2,000 Family
Choice HSA	\$2,000 Emp Only* \$4,000 Family*	\$1,000 Emp Only \$2,000 Family
Value Copay	\$5,000 Emp Only \$10,000 Family	\$1,000 Emp Only \$2,000 Family

* If you are enrolled in the Choice HSA, IRS provisions require that you must meet \$1,650 of your employee only deductible or \$3,300 of your family deductible before qualifying out-of-pocket costs from services by Top Providers can be reimbursed through the HRA.

Here’s How Garner Works

Garner pays your out-of-pocket expenses when you see a Top Provider.



Get Started with Garner

Garner pays your out-of-pocket costs when you see a Top Provider.

- 1 Download the Garner Health app from the App Store or Google Play.
- 2 Go to getgarner.com/start.
- 3 Create an account with Garner and search for Top Providers. For organization name, use **ENSIGN**.
- 4 Garner will reimburse your out-of-pocket costs for services provided or ordered by a Top Provider.

Questions? Contact a Garner Concierge for help via the Garner Health app or website or by calling **866-761-9586**.

Personify Health is Our Medical Plans Administrator

We have partnered with Personify Health (formerly HealthComp) as the administrator of our self-funded medical plans. HealthComp manages the Value Copay Plan, Choice HSA Plan and Premier EPO Plan.

Personify Health's customer service team provides all the guidance you need to choose and use your benefits with confidence, submit claims, find the right doctor and more. If you are enrolled in a medical plan that is managed by Personify Health, you can access and manage your health benefits information through an easy-to-use member portal or with the Personify Health mobile app while you're on the go.

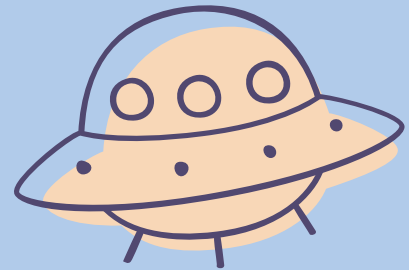
Personify Health (formerly HealthComp)

Online: <https://hconline.healthcomp.com/ensign>

Call: **833-549-2867**

Email: hconline@healthcomp.com

Mobile App: Search for HCOline on the App Store or on Google Play.



Lyra: A New Mental Health Benefit

Lyra provides free mental health support for members enrolled in the Value Copay, Choice HSA and Premier EPO Plans. Find confidential care for your emotional and mental health, how, when, and where you need it. Access 8 free therapy or mental health coaching sessions per year or tap into digital wellness tools anytime, anywhere.

Learn More About Lyra Mental Health Support

Online: <https://ensign.lyrahealth.com>

Email: care@lyrahealth.com

In-person & video therapy	Mental health coaching	On-demand, self-care library
Meet with a licensed therapist for diagnosis and treatment of mental health conditions like depression, PTSD, and more.	Receive personalized support from a mental health coach via video or live chat to help address mild challenges like parenting, burnout, or life transitions.	Tap into Lyra Essentials for unlimited access to digital wellness tools for managing stress, improving sleep, and strengthening relationships.

Vida Health Diabetes Management Program

Vida Health is a free program for members diagnosed with type 2 diabetes who are enrolled in the Value Copay, Choice HSA, Premier EPO and Centivo PCP Partnership Plans.

- Vida program participants may be eligible to receive our preferred GLP-1 medication (Mounjaro) for free.
- Vida Health matches you to a health coach with proven success helping people with type 2 diabetes make the kind of lifestyle changes that lead to happier, healthier lives.
- Learn how to monitor and improve blood sugar levels and other symptoms with the help of medications and mobile app tools.

Get Started with Vida Health

- Download the Vida Health app from the App Store or Google Play or visit vida.com/ensign to learn more.

Find Providers in Your Medical Plan Network

Value Copay Plan

1. Go to <https://hconlinex.healthcomp.com/ensign>.
2. Click on **Find Care**.
3. Select your network from the dropdown list (based on plan name, with HPN providers or No HPN providers and location).
4. Enter your location (city and state or zip code).
5. Fill in other search criteria (such as driving distance, provider type, specialty or name of doctor or facility) or click on **Quick Search** for Urgent Care, Primary Care Physician or Behavioral Health Care.
6. Click on the **Search** button.
7. Use a Garner Top Provider when possible.

Choice HSA PPO Plan

1. Go to <https://hconlinex.healthcomp.com/ensign>.
2. Click on **Find Care**.
3. Select your network from the dropdown list (Choice HSA PPO - Utah or Choice HSA PPO - All other states).
4. Enter your location (city and state or zip code).
5. Fill in other search criteria (such as driving distance, provider type, specialty or name of doctor or facility) or click on **Quick Search** for Urgent Care, Primary Care Physician or Behavioral Health Care.
6. Click on the **Search** button.
7. Use a Garner Top Provider when possible.

Premier EPO Plan

1. Go to <https://hconlinex.healthcomp.com/ensign>.
2. Click on **Find Care**.
3. Select your network from the dropdown list (Premier EPO - Utah or Premier EPO - All other states).
4. Enter your location (city and state or zip code).
5. Fill in other search criteria (such as driving distance, provider type, specialty or name of doctor or facility) or click on **Quick Search** for Urgent Care, Primary Care Physician or Behavioral Health Care.
6. Click on the **Search** button.
7. Use a Garner Top Provider when possible.

Kaiser HMO with HSA

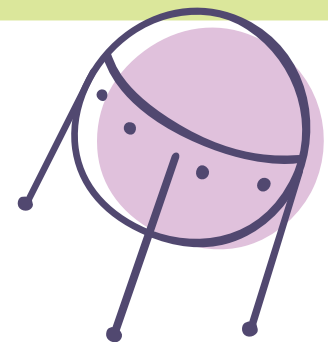
1. Go to <https://healthy.kaiserpermanente.org/doctors-locations>.
2. Click on your geographic location.
3. Fill in the search criteria including search for (doctors or locations), zip code (optional) and keywords (optional).
4. Click on the **Search** button.

SIMNSA Baja CA Premier Access HMO

1. Go to https://www.simnsaee.net/Expediente2010/CitasOnline/proveedores/frm_proveedores.aspx.
2. Select network, type and specialty from the dropdown lists.
3. Click on **Start Search** button.
4. Click on the **Search** button.

Centivo PCP Partnership Plan

1. Go to centivo.com/ensign.
2. Click on **Find a doctor or facility**.
3. Select **Doctor or Facility**.
4. If you are searching for a doctor, select a specialty from the dropdown list (optional). Add a doctor or facility name (optional) and enter your address or zip code.
5. Click on the **Search** button.



Health Savings Account

If you enroll in the Choice HSA Plan or the Kaiser HMO with HSA, 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.

Fidelity will be the HSA administrator **starting January 1, 2025**. Fidelity offers a much higher interest rate on their cash account and full brokerage services for investing.

Health Savings Account At-a-Glance

Who is eligible?	<p>You are eligible to contribute to an HSA if you are:</p> <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; and • Not 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 an HSA?	<ul style="list-style-type: none"> • Up to \$4,300 if you have Employee Only coverage. • Up to \$8,550 if you have Employee + Dependents coverage. • Additional \$1,000 if you are age 55 or older in 2025. • If your spouse contributes to an HSA, your combined contributions may not exceed \$4,300 if you have Employee Only coverage or \$8,550 if you have Employee + Dependents coverage. • You can invest your HSA balance, and there is no minimum account balance restriction.
What can be paid from your HSA?	<ul style="list-style-type: none"> • 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. • For a complete list of eligible expenses visit the official IRS website at http://www.irs.gov/publications/p502/index.html.
Using your HSA	<ul style="list-style-type: none"> • Use the Fidelity HSA debit card, or submit expenses online. • Your account balance and information on claims is available 24/7 on netbenefits.com, or by calling, or by accessing the Fidelity app. • Your account balance is NEVER forfeited; unused amounts stay in your account.

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

Save More with a Limited Purpose Health Care FSA

If you participate in a Health Savings Account (HSA), you can maximize your tax savings by also contributing to a Limited Purpose Flexible Spending Account (FSA) that covers dental and vision expenses. See page 15 for details.



Activate Your HSA with Fidelity

If you enroll in the Choice HSA Plan or Kaiser HMO with HSA, **you must activate your HSA with Fidelity**. Watch for an email from Fidelity after Open Enrollment ends with instructions.

If you have an HSA balance with HealthEquity on 12/31/2024, instructions on how to roll over your HSA balance to Fidelity will be included with your confirmation statement mailed to your home.

Hinge Health Virtual Physical Therapy

If you're struggling with joint or muscle pain, Hinge Health can help. Their virtual programs combine gentle exercise with 1-on-1 support to improve your condition, reduce your pain and help you move with confidence.

Whether your goal is to go hiking more, spend time in your garden or take the stairs (or all three), you can get pain relief with exercises that can be done in as little as 15 minutes – anytime, anywhere you're comfortable.

Hinge Health offers complete clinical care including innovative virtual physical therapy programs for back, knee, hip, neck and shoulder pain in easy-to-do 15-minute exercise sessions. Hinge Health also offers the Pelvic Health Program, wearable pain relief, motion tracking and surgery support for spinal and neck surgeries.

Join Hinge Health for exercise therapy without leaving home. No copays. No office visits. Reduce your back and joint pain in just 15 minutes a day. Best of all, there's no cost to you — your Hinge Health benefit is 100% covered if you are enrolled in the Value Copay PPO, Choice HSA, Premier EPO or Centivo PCP Partnership plans.

Learn More About Hinge Health

Online: <https://bit.ly/ensighingehealth>

Call: 855-902-2777

Email: hello@hingehealth.com



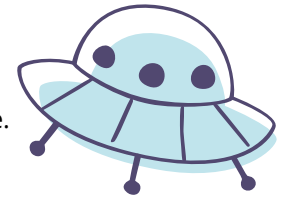
Supplemental Medical Coverage

Voluntary benefits through Unum complement your medical coverage and can fill in coverage gaps by providing additional financial protection with premiums paid through the convenience of payroll deduction.

Hospital Insurance	Accident Insurance	Critical Illness Insurance
A hospital stay or medical procedure can cost thousands of dollars. You can use this coverage to help pay for the out-of-pocket expenses medical insurance doesn't cover, such as co-insurance, co-pays and deductibles. You can get coverage for yourself and your family members.	A hospital stay or medical procedure resulting from an injury can cost thousands of dollars. You can use this coverage to help pay for the out-of-pocket expenses medical insurance doesn't cover, such as co-insurance, co-pays and deductibles. You can get coverage for yourself and your family members.	Severe illnesses often have out-of-pocket expenses that medical insurance doesn't cover. This coverage pays you a lump sum if you are diagnosed with a covered condition. It can help you worry less about expenses so you can focus on your recovery. You can get coverage for yourself and your family members.

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. **You will not receive a dental plan ID card with this plan.** Simply provide your dentist with your Social Security Number to receive care.

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. Access the online [Cigna Health Care Provider Directory](#) to see if there is a Cigna DHMO provider available in your location (not available in all geographic areas). **You will receive a dental plan ID card with this plan.**

2025 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 Waived for preventive	\$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
	For children and adults up to \$1,500 lifetime max			For 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.

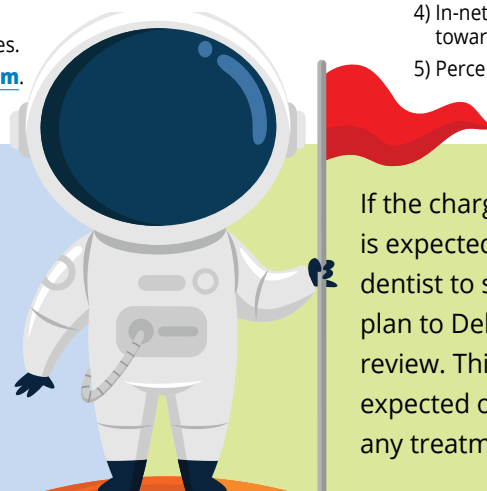
3) DHMO copay schedule available on www.ensignbenefits.com.

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

5) Percentage applies to negotiated rate.

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) access the online [Cigna Health Care Provider Directory](#).

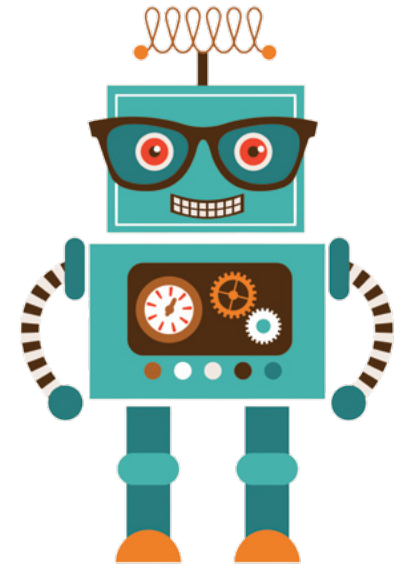


If the charge for any dental treatment is expected to exceed \$300, ask your dentist to submit a dental treatment plan to Delta Dental or Cigna for review. This will help you to know expected out-of-pocket costs before any treatment begins.

Vision Plan

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 (including VSP LightCare – see below). 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. **You will not receive a vision plan ID card with this plan.** Simply provide your Social Security Number to your provider to receive care.

Discounts are available for LASIK surgery, 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.



2025 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	\$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
Frames Once every 24 months	Plan pays up to \$170 (\$70 for Costco)	Plan pays up to \$70
Contact Lenses Instead of eyeglasses once every 12 months	\$170 allowance for contacts Up to \$60 copay for contact lens exam (filling and evaluation)	Plan pays up to \$115

VSP LightCare

With VSP LightCare, you can use your frame and lens benefit to get non-prescription eyewear such as blue light filtering glasses and sunglasses from a VSP network provider.



Finding a VSP provider

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

- Go to the VSP website at www.vsp.com.
- Find the "Members" section.
- Follow the directions to register as a site user, or fill in your User ID and password.
- Select the "Find a Doctor" tab.

Have questions? Call VSP at 800-877-7195.

Flexible Spending Accounts



Have Questions About Flexible Spending Accounts?

Talk to **ALEX**, the detective on duty. Go to <https://www.myalex.com/ensign/2025>.

Remember to enter your FSA elections in Workday after talking to ALEX.

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.

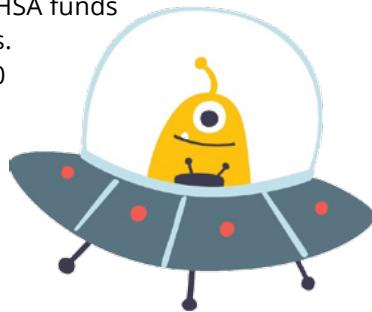
Type of FSA	Eligible Expenses	Pre-tax Contribution
Health Care FSA	Most medical, dental and vision care expenses that are not covered by your health plan, such as deductibles, copays, eyeglasses and doctor-prescribed over the counter medications.	Up to \$3,300 per year
Limited Purpose FSA	Dental and vision care expenses that are not covered by other insurance plans, such as deductibles, copays and eyeglass expenses that exceed plan limits.	Up to \$3,300 per year
Dependent Care FSA	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 \$3,200 each plan year on a pre-tax basis to cover eligible health care expenses.

Limited Purpose Health Care FSA (for use with a 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 \$3,200 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.



Dependent Care FSA

The Dependent Care Account can be used for dependent daycare 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.

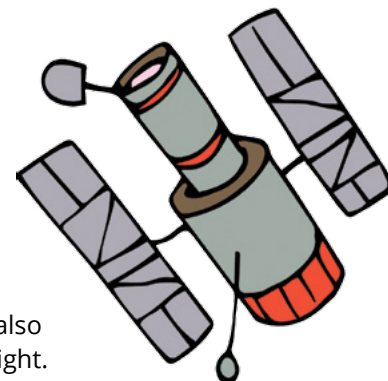
If you wish to contribute to an FSA, you must make new FSA elections each year. Your elections will not roll over from year-to-year.

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 ¹
Basic Life Insurance²	If you die from any cause	1X salary up to \$500,000 – Service Center/Cornet/Topside/Executive Directors/Directors of Nursing \$25,000 all other eligible Ensign Affiliate employees
Basic AD&D Insurance	If you die from an accident the benefit amount is paid in addition to basic life insurance	1X salary up to \$500,000 – 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

¹ The benefit amount is reduced after age 65.

² 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. Coverage options are shown below.

Coverage For	Coverage Amount	Maximum	Guaranteed Issue
Ensign Affiliate 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

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 greater than the amount(s) indicated above for yourself or your spouse, you will be asked to complete an online questionnaire after Open Enrollment ends. You should only complete the questionnaire one time. Coverage may be approved immediately or Unum may require additional information before coverage is approved.

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.

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



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. You can update your beneficiaries in Workday.

Disability Insurance

Voluntary Short-Term Disability Insurance

If an illness, injury or childbirth leaves you unable to work for several weeks, this benefit can help you keep up with your expenses. It pays you a portion of your income while you're not getting a paycheck. Benefits begin after a 30-day waiting period. **Note:** Pre-existing conditions are excluded from coverage. Pregnancy is covered the same as any other covered illness after you've been covered under the policy for 9 months. This plan is not enrolled on Workday. You can enroll directly through Unum. To enroll or for more information, or go to <https://www.enrollvb.com/ensigngroup>.

Voluntary Long-Term Disability Insurance

How would you pay your bills if you couldn't work for an extended period of time? This coverage pays you a portion of your income when a covered long-term injury or illness keeps you from earning a paycheck. 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.

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.

ARAG Legal Insurance

Legal insurance from ARAG covers a wide range of legal needs to help you address life’s legal situations. Attorney fees are 100% paid in full for most legal services provided by network attorneys.

Consumer Protection	Family Law Events	Finance, Tax and Debt-Related Matters	Home Ownership or Renter Matters
<ul style="list-style-type: none"> • Auto repair • Buying or selling a car • Consumer fraud • Small claims court 	<ul style="list-style-type: none"> • Adoption • Guardianship • Name change • Child custody and support • Divorce 	<ul style="list-style-type: none"> • Debt collection • Garnishments • Personal bankruptcy 	<ul style="list-style-type: none"> • Buying and selling a home • Contractor issues • Deeds • Landlord disputes
Wills & Estate Planning Needs	Traffic Troubles	Criminal Situations	Service for Parents/ Grandparents
<ul style="list-style-type: none"> • Power of Attorney • Wills & Trusts 	<ul style="list-style-type: none"> • License suspension/revocation • Traffic tickets 	<ul style="list-style-type: none"> • Juvenile • Parental responsibility matters 	<ul style="list-style-type: none"> • Caregiver services • Legal advice • Annual legal check up

Learn More About ARAG Legal Insurance

Online: <https://ARAGlegal.com/myinfo>

Use access code: **19317ens**

Call: **800-247-4184**

Cyber Security/Identity Theft Protection

LifeLock with Norton works to help stop identity theft before it happens by proactively reducing your risk—even if your information falls into the wrong hands. And it’s guaranteed that what LifeLock with Norton doesn’t stop, they will help fix with their Million Dollar Protection Package.

LifeLock with Norton Benefit Premier Features

- Online account monitoring
- LifeLock identity alert system
- Dark web monitoring
- 24/7 member support
- Fictitious identity monitoring
- Credit, checking and savings account activity alerts
- Lost wallet protection
- Bank account takeover alerts
- Checking and savings account application alerts
- Three-bureaus credit monitoring
- 24/7/365 priority live member support

How to Enroll

You can enroll in LifeLock with Norton Benefit Premier in Workday. You will need to provide a personal email address at the time of enrollment in order to activate your coverage.

Pet Insurance

With pets in nearly 70% of households, affiliate employees may now purchase voluntary pet insurance through Nationwide. My Pet Protection from Nationwide offers flexibility allowing you to choose the plan that is best for you.

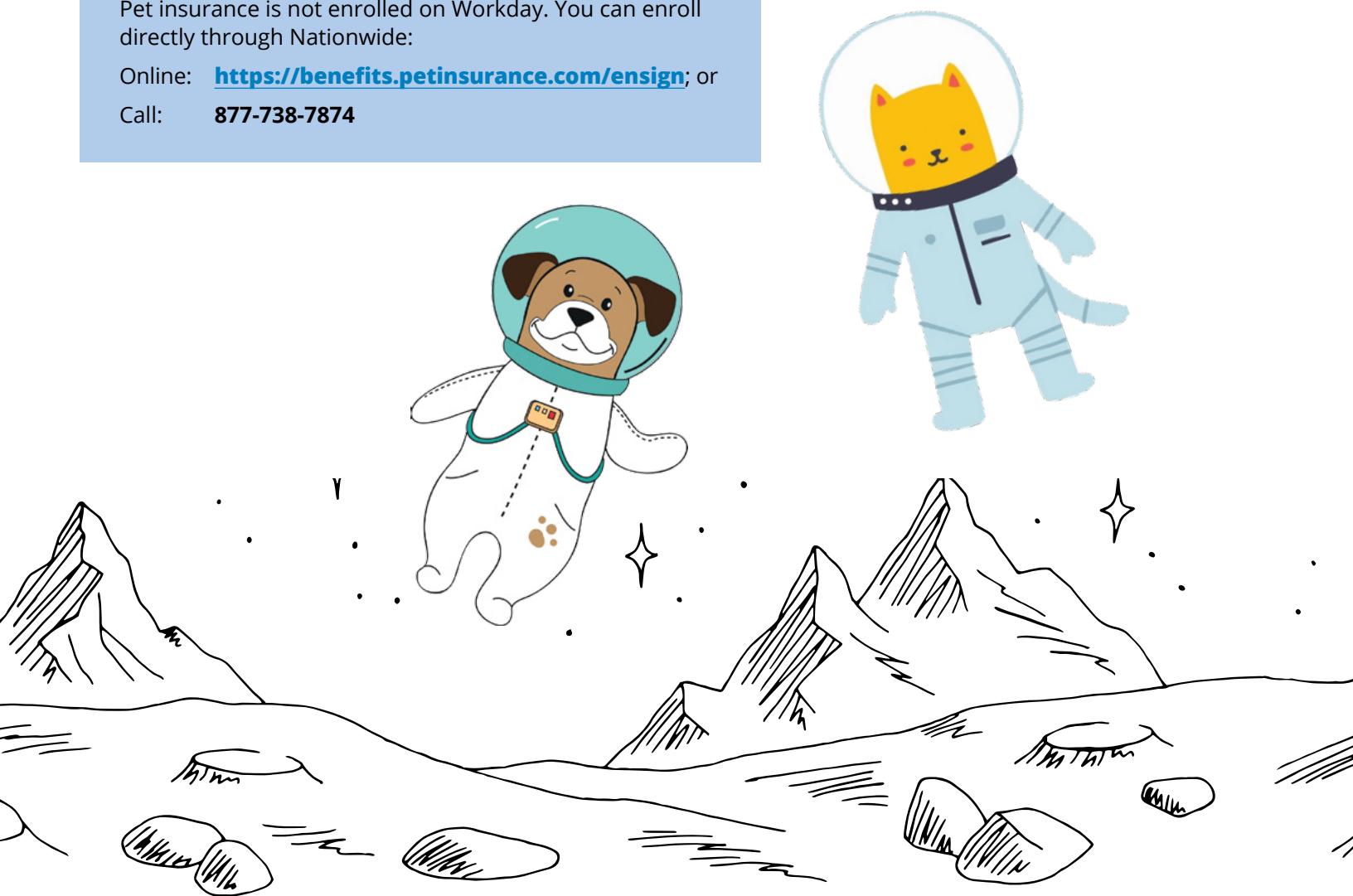
- See the vet of your choice, there isn't a network.
- Pay the fee at point of service and remit invoice for reimbursement after a \$250 annual deductible. You may choose 50% or 70% reimbursement options.
- Maximum annual benefit of \$7,500.
- Premium is based on age, breed and location.
- All Nationwide pet insurance members receive free, 24/7 access to vethelpline® (\$150 value) for guidance on any pet health concern. This service is available exclusively from Nationwide.
- **Pet Rx Express:** Members can take advantage of low prices for prescriptions at Walmart's and Sam's Club's and enjoy the convenience of having the pharmacy submit claims directly to Nationwide on their behalf.
- **Pre-existing conditions are not covered.** Pre-existing conditions are an illness or injury that your pet had before coverage started. Not all pre-existing conditions are excluded permanently. If you have medical records from your vet showing that your pet's condition has been cured for at least six months, you may be able to get it covered.
- Coverage is also available for birds and exotic pets.
- Easy enrollment process and helpful resource center.
- Premiums paid directly to Nationwide. Payroll deduction not available.

How to Enroll

Pet insurance is not enrolled on Workday. You can enroll directly through Nationwide:

Online: <https://benefits.petinsurance.com/ensign>; or

Call: **877-738-7874**





Enroll in Your 2025 Benefits



Explore more about your 2025 benefits.

Scan the QR Code or visit www.ensignbenefits.com. Click on the Open Enrollment page for more information. Download a **2025 Open Enrollment Guide** or review a **2025 Benefits Guide** online flipbook.



Done exploring your benefit options? It's time to make your 2025 elections—by Nov. 8, 2024.

Enroll in Workday

- Sign in to Workday with your user name and password. Your user name is your Workday employee ID printed on your paycheck stub.
- Once you are signed in to Workday, go to your **Workday inbox** or click on the **Open Enrollment Announcement** on the home page.

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

Enroll by Phone

- Call the **HR Services Support Center** for all HR & Benefits needs at **888-659-3616** M-F, 6 am—6 pm PT (during Open Enrollment).
- If you wait to enroll until Nov. 8, you may experience long wait times in order to speak with a representative. **Avoid the wait and be entered to win our Out of This World prizes by enrolling early.**



Take action. Dependent verification due by Dec. 6

- If you are adding new dependents during Open Enrollment to your medical, dental and/or vision coverage, you will need to submit eligibility verification documents to provide proof of dependent eligibility.
- Upload your scanned verification documents in Workday. **If you miss the Dec. 6 deadline, your dependents will NOT have coverage effective January 1, 2025.**



Review your beneficiary information.

Open Enrollment is a good time to make sure your beneficiary information is up to date for your life insurance coverage in Workday. To check your beneficiary information for your 401(k) account, log in to www.netbenefits.com.

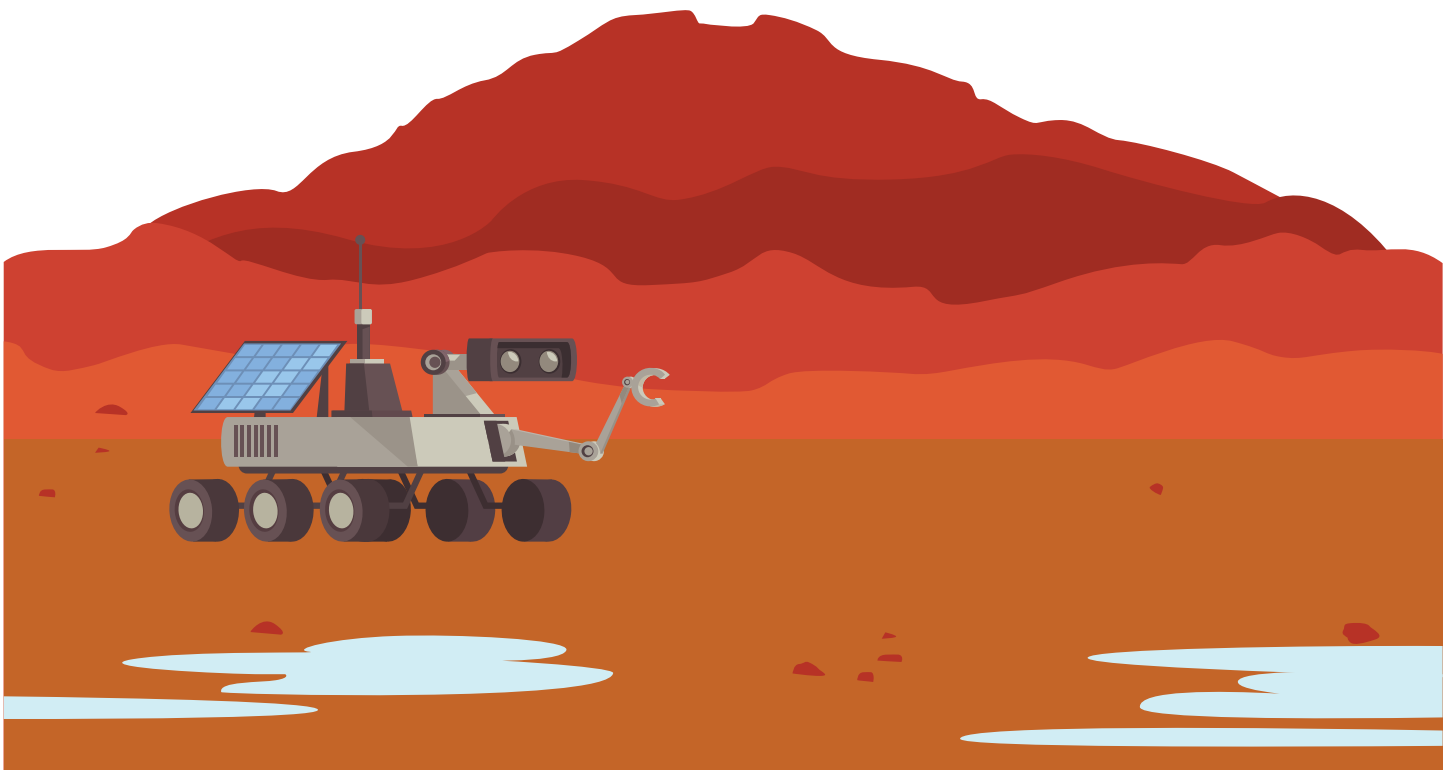


Be sure to submit your elections in Workday.

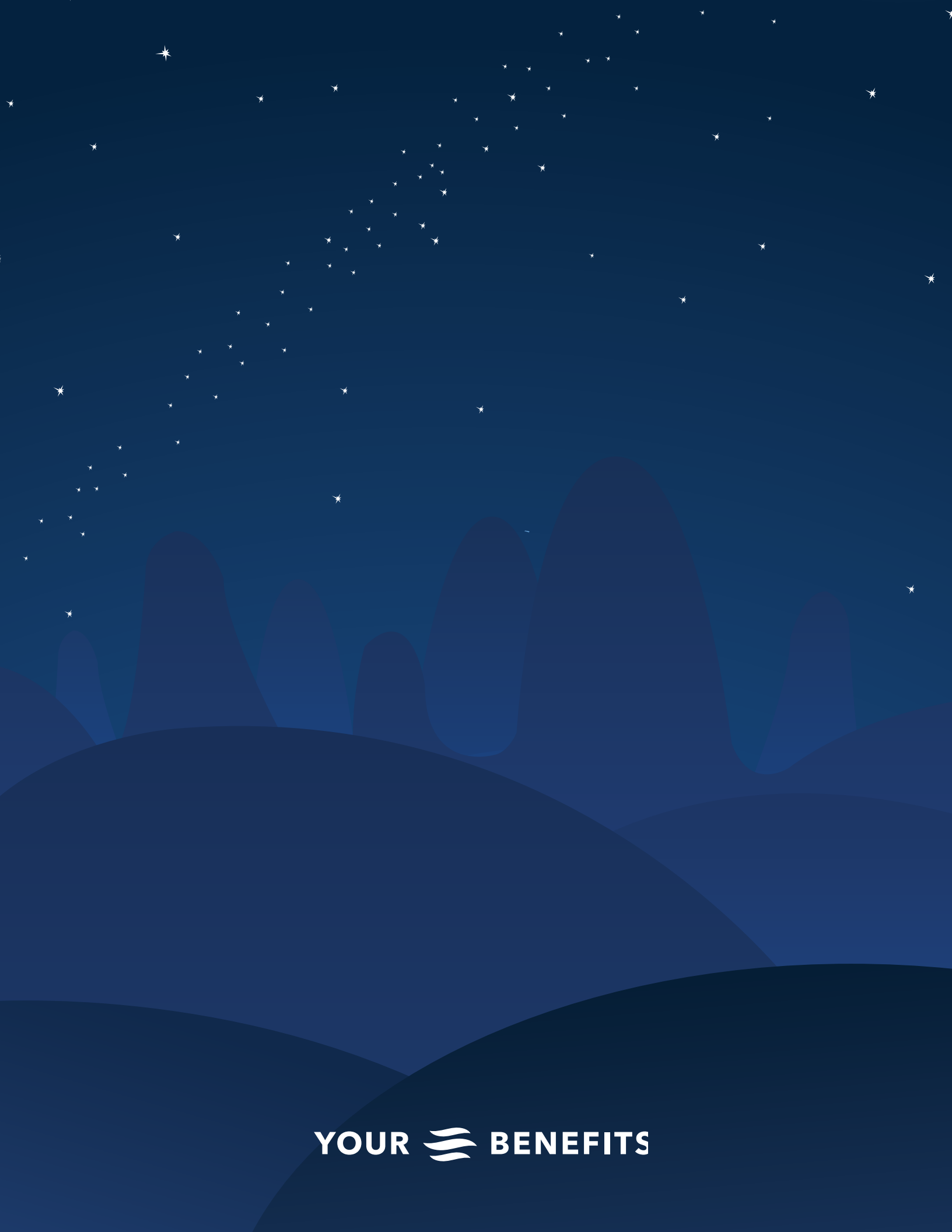
Once you have completed your enrollment in Workday, be sure to **SUBMIT** your elections in order to save your enrollment choices and view your completed enrollment.

What Comes Next?

What	When
2025 Open Enrollment period ends.	11/8/24 (11:59 pm PT)
2025 Confirmation Statements mailed to homes.	11/19/24
Deadline to submit any changes to your 2025 benefit elections.	12/6/24
New Medical Plan ID cards mailed to homes for all members enrolled in the Value Copay, Choice HSA and Premier EPO due to the name change for Personify Health (formerly HeathComp) as the plan administrator. New members enrolled in the Centivo PCP Partnership Plan, Kaiser HMO or SIMNSA Baja CA Premier Access HMO will also receive ID cards.	12/23/24 - 12/31/24
2025 benefit elections begin.	01/01/25
First paycheck in 2025 with deductions for HSA, FSA, commuter and 401(k). First paycheck in 2025 with deductions for medical, dental, vision and all other benefits paid via payroll deduction.	01/08/25 or 01/10/25 01/23/25 or 01/25/25



This guide presents an overview of the 2025 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 the 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.



YOUR  BENEFITS