


YOUR  BENEFITS

2025 BENEFITS OPEN ENROLLMENT GUIDE

PREPARE FOR LIFTOFF

Part-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 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.

Win a \$100 Apple Gift Card

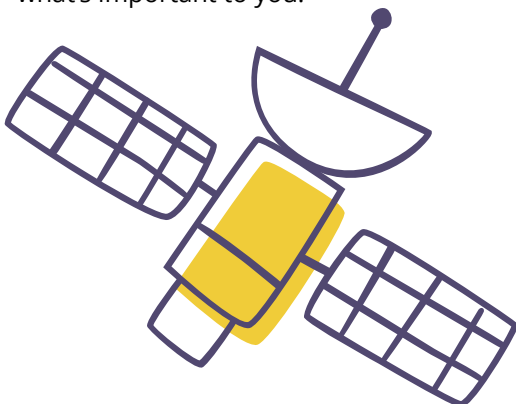
Sign up for text message alerts to receive reminders about important benefits program deadlines and events. You can cancel at any time.

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

* Message and data rates may apply.

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, your medical benefits will continue in 2025.

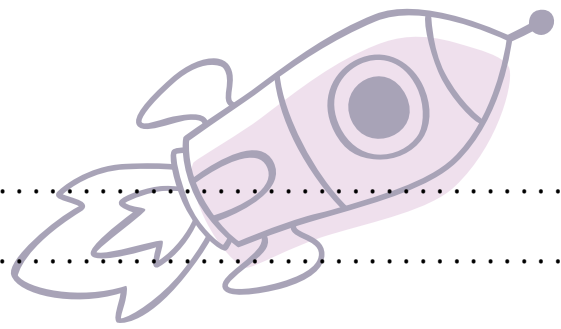
You need to actively enroll during Open Enrollment (Oct. 28-Nov. 8, 2024) if any of the following apply:

- You want to enroll or make changes to your current medical plan.
- You wish to add or remove coverage for dependents under your medical plan.
- You want to contribute to a Health Savings Account (HSA) in 2025. You must enroll in an HSA each year.

See page 13 for step-by-step enrollment instructions.

What's Inside?

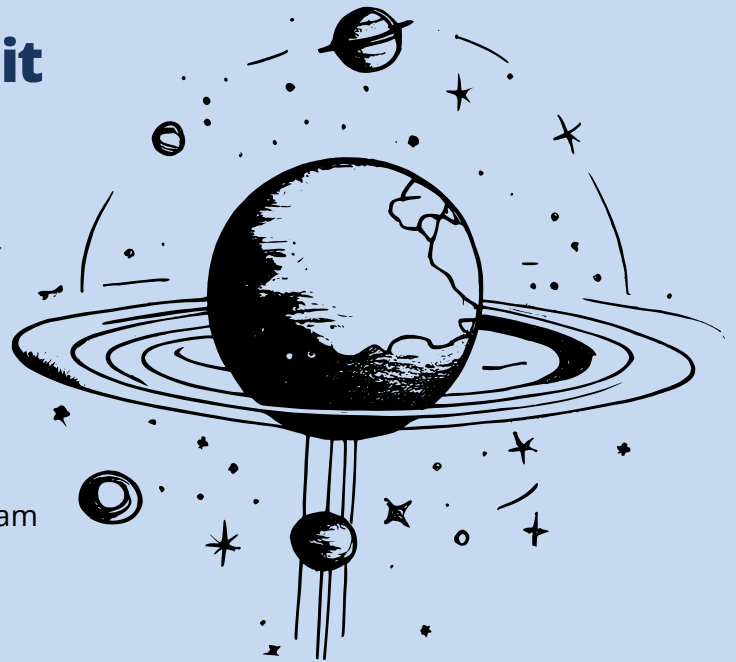
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Open Enrollment Orbit Oct. 28 – Nov. 8

Explore the medical plans 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





Discover New Benefits

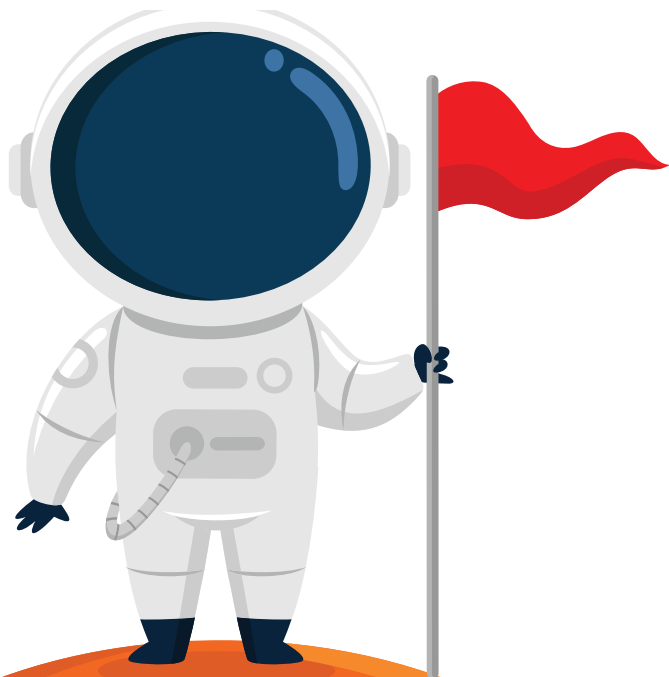
Garner Top Provider Network/ Health Reimbursement Account Program ★ NEW

- 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

- 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 ★ NEW

- 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 ★ NEW

- 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 ★ NEW

- 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).

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 medical plan 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.



Contribution Limits Increasing for the Health Savings Account

- **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.



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

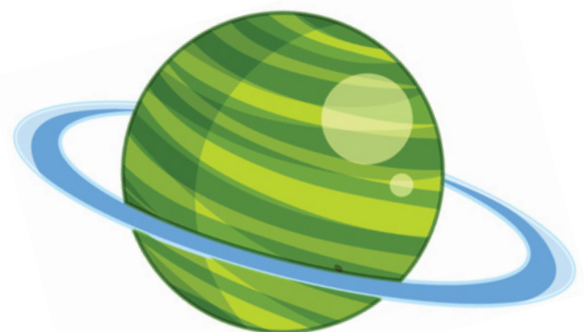
This plan has a lower deductible and exclusively covers you for in-network doctors and facilities. Except in the case of an emergency, you'll pay the full price for any out-of-network care.

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

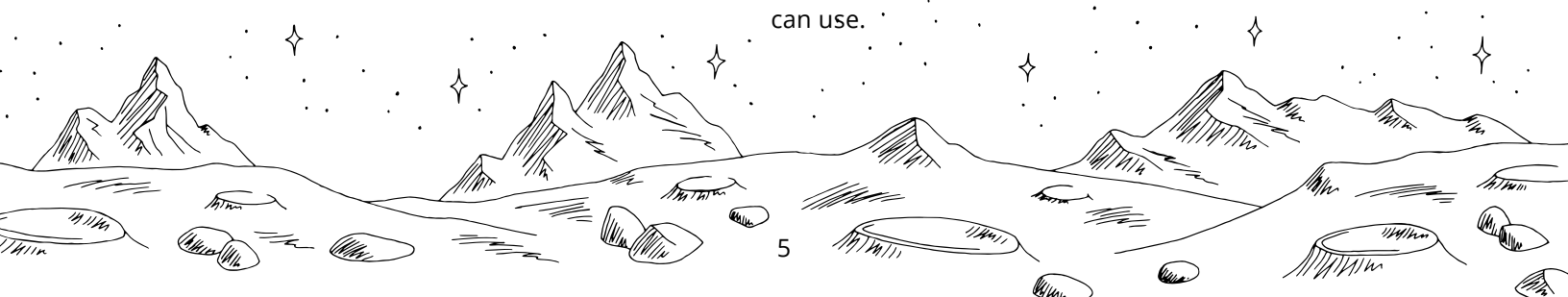
When you enroll in the Value Copay, Choice HSA, Premier Choice EPO or Centivo PCP Partnership Plans, you can purchase prescription drugs through participating retail pharmacies and mail service for maintenance medications through CerpaxRx. The CerpaxRx pharmacy network includes all national chains and 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.



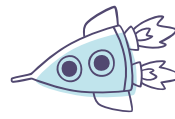
2025 Medical Plans At-a-Glance



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.

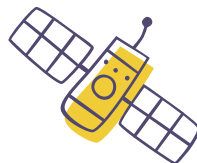


San Diego County Residents

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.

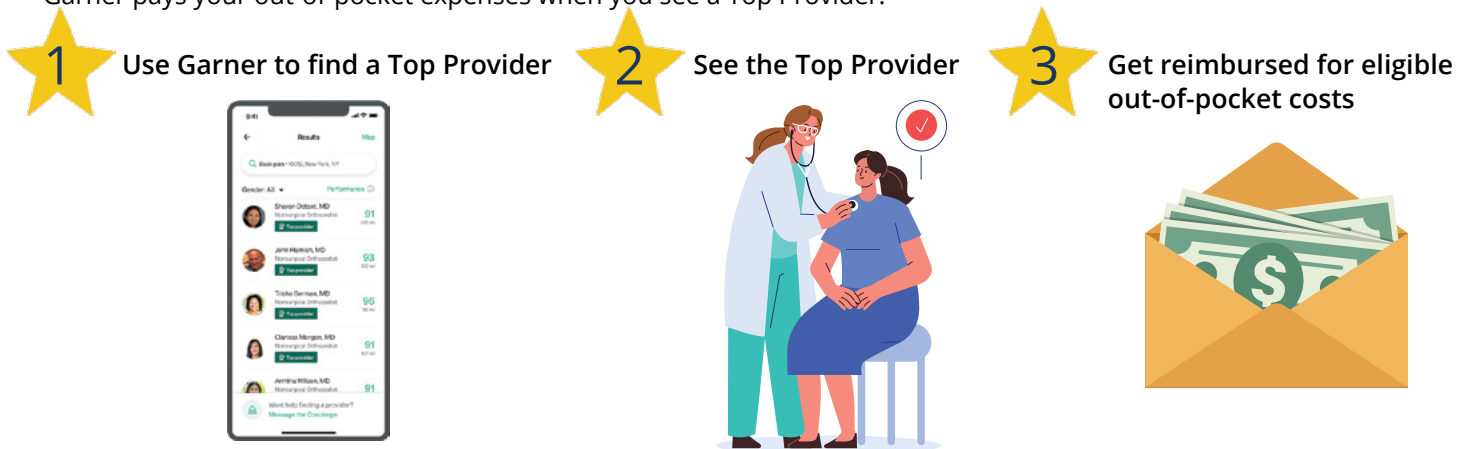
Annual Health Reimbursement Account (HRA) Incentive

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.

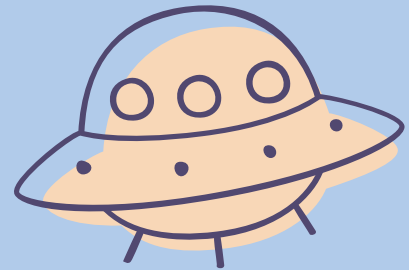
Personify Health (formerly HealthComp)

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

Call: **833-549-2867**

Email: hconline@healthcomp.com

Mobile App: Search for HCOOnline 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

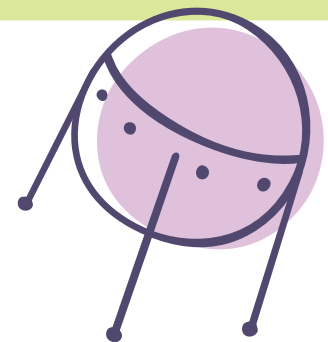
1. Go to <https://healthy.kaiserpermanente.org/doctors-locations>.
2. Click on your geographic location.
3. Fill in the search criteria including search for (doctors or locations), zip code (optional) and keywords (optional).
4. Click on the **Search** button.

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.



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.

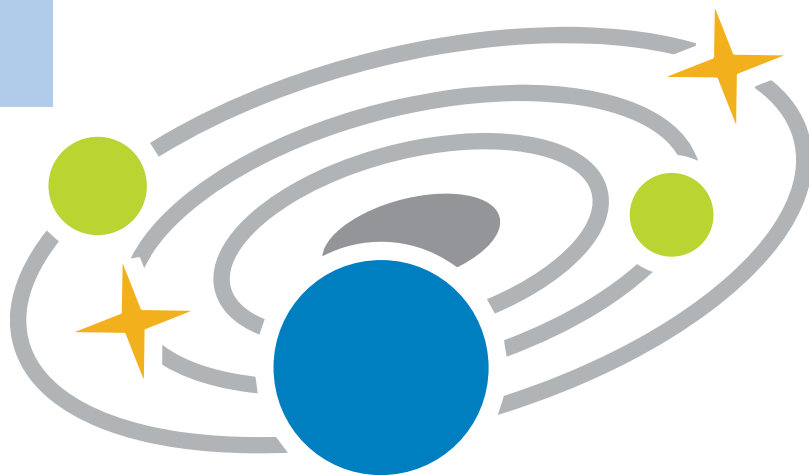
Join Hinge Health for exercise therapy without leaving home. No copays. No office visits. Reduce your back and joint pain in just 15 minutes a day. Best of all, there's no cost to you — your Hinge Health benefit is 100% covered if you are enrolled in the Value Copay PPO, Choice HSA, Premier EPO or Centivo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

Learn More About Hinge Health

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

Call: **855-902-2777**

Email: hello@hingehealth.com





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.



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 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.**

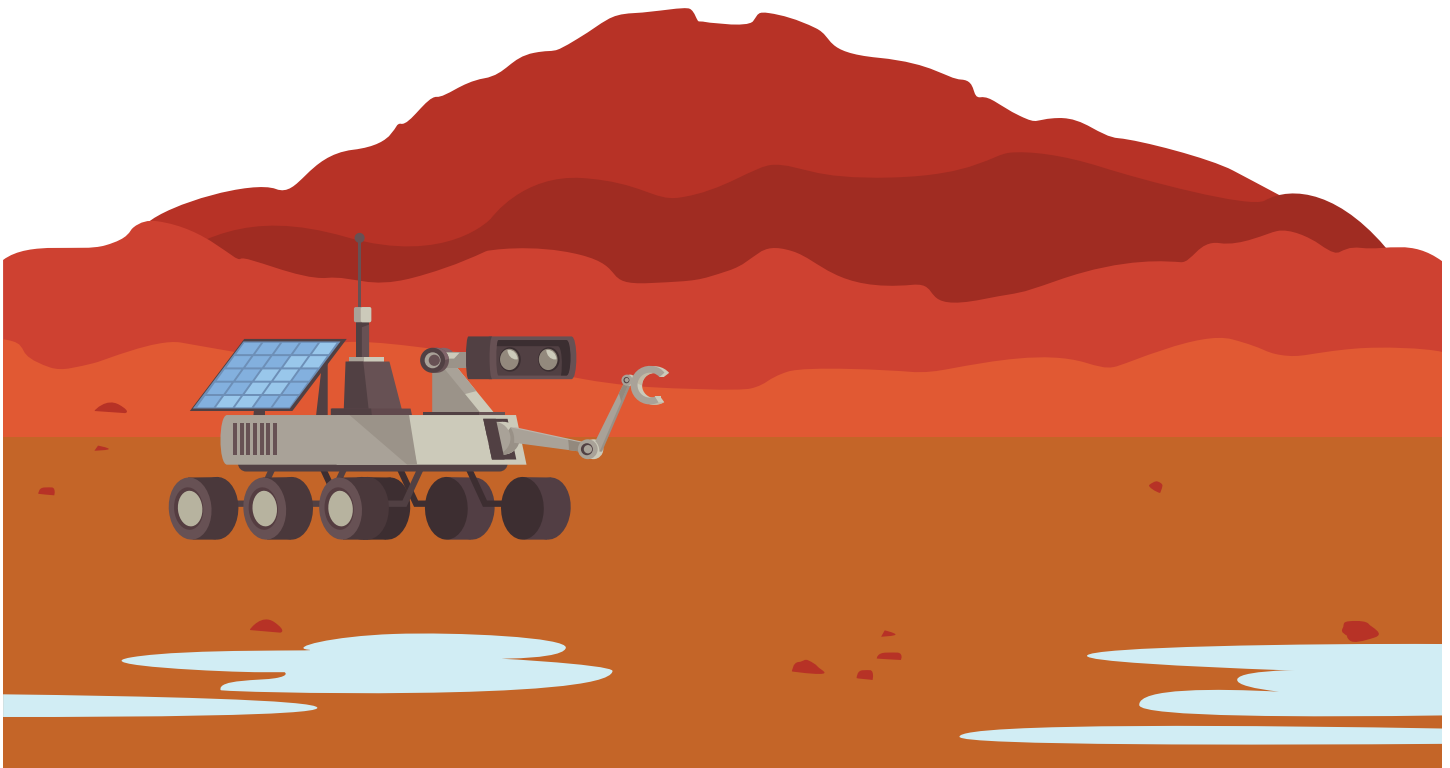


Be sure to submit your elections in Workday.

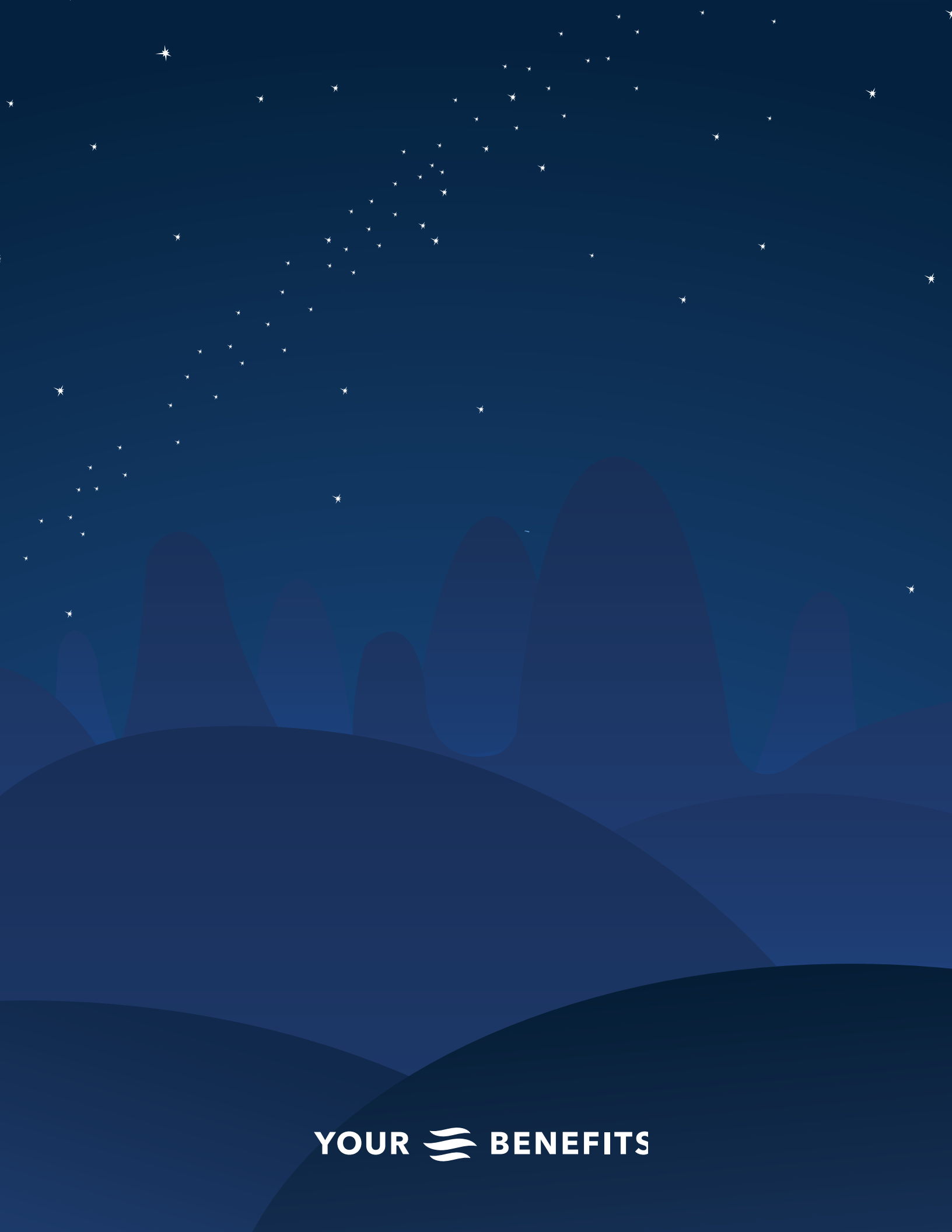
Once you have completed your enrollment in Workday, be sure to **SUBMIT** your elections in order to save your enrollment choices and view your completed enrollment.

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 medical benefits paid via payroll deduction.	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