

# YOUR BENEFITS



## 2026 Benefits Guide

# Our Core Values

Our core values guide us in how we treat our residents and patients, their families, our business partners, and each other.

## CAPLICO

<b>C</b>	<b>Customer Second</b>	In order for our patients to receive the care they deserve, we put our employees first.
<b>A</b>	<b>Accountability</b>	We hold ourselves to the highest standards of care and professionalism.
<b>P</b>	<b>Passion for Learning</b>	Ongoing training and innovation are a part of our DNA.
<b>L</b>	<b>Love One Another</b>	We strive to see and treat each other as people whose interests matter as much as our own.
<b>I</b>	<b>Intelligent Risk Taking</b>	We trust your judgment. Be innovative. Be entrepreneurial.
<b>C</b>	<b>Celebrate Our Wins</b>	We love to celebrate success and make work fun.
<b>O</b>	<b>Ownership</b>	We reward and support our employees who treat this organization as if they owned it.

# Welcome to Your Benefits!

Your benefits are an important part of how we support you at work, at home, and in life. This guide is your go-to resource for understanding the health, wellness, and financial programs available to you and your family.

Inside, you will find helpful tools, clear explanations, and easy access to information so you can make confident choices throughout the year. Whether you are exploring your options or just need a quick answer, this guide is here to help.



### Watch & Learn

Look for this icon throughout the guide to access helpful videos about your benefits.

### Tour Your Benefits Website!

We're excited to share our newly refreshed site—your one-stop resource for benefit details, videos, and resources to help you and your family make the most of your coverage.

Visit [EnsignBenefits.com](https://EnsignBenefits.com) today!

*This guide presents an overview of the benefits program offered on behalf of your employer and is not intended to be all inclusive, nor is it to be used as a summary plan description. It does not include all plan rules and details and is not considered a certificate of coverage. The terms of your benefits are governed by legal plan documents, including insurance contracts. If there are any differences between this guide and the legal plan documents and insurance contracts, the legal plan documents and insurance contracts are the final authority. We reserve the right to change or modify the benefit programs as appropriate without advance notification. Ensign Services, Inc. is the plan administrator of the Ensign Services, Inc. Comprehensive Health and Welfare Benefit Plan.*

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## Important Legal Notices

The required legal notices can be reviewed, anytime online at [EnsignBenefits.com](https://www.EnsignBenefits.com), or by scanning the QR code.



### Review This Guide

This Benefits Guide offers an overview of the benefits available to you and your family.



### Visit Our Website

Get all the plan details and additional information online at [EnsignBenefits.com](https://www.EnsignBenefits.com).



### Make Benefit Decisions

Nayya helps you make smarter decisions for life's most important moments.

# Your Benefit Contacts

Benefit	Carrier/Group #	Phone	Website/Email
<b>Health</b>			
<b>Medical</b> Value Copay, Choice HSA, Premier EPO	Personify Health #N35	833-549-2867	hconline.healthcomp.com/ensign
<b>Medical</b> PCP Partnership Plan	Centivo Group: ENSGN	800-981-8925	ensign.centivo.com
<b>Medical</b> HMO with HSA	Kaiser Permanente NoCal: #39044 SoCal: #225775 CO: #44324 OR: #25517 WA: #21134	800-464-4000	choose.kaiserpermanente.org/ensign
<b>Medical</b> Premier Access HMO (San Diego County)	SIMNSA Baja, CA #529	619-407-4082	simnsa.com
<b>Pharmacy Benefit Manager</b>	CerpassRx	844-622-4369	cerpassrx.com/ensign
<b>Mental Health</b>	Lyra Health	833-872-0268	ensign.lyrahealth.com care@lyrahealth.com
<b>Telemedicine</b>	Teladoc	800-835-2362	teladoc.com/bsc
	98point6	-	98point6.com/ensign
<b>Health Savings Account (HSA)</b>	Fidelity	800-544-3716	netbenefits.com
<b>Top Provider Search &amp; HRA Program</b>	Garner	866-761-9586	getgarner.com/start
<b>Virtual PT</b>	Hinge Health	855-902-2777	bit.ly/ensignhingehealth
<b>Type 2 Diabetes Management</b>	Vida Health	855-442-5885	vida.com/ensign
<b>Menopause Support</b>	Midi Health	888-731-8994	joinmidi.com
<b>Dental</b>	Cigna PPO: #2499682 DHMO: #3333164	800-244-6224	cigna.com
	Delta Dental #19192	800-765-6003	deltadentalins.com
<b>Vision</b>	VSP Group: #30019528	800-877-7195	vsp.com
<b>Supplemental Medical</b> Hospital, Accident, Critical Illness	Unum	800-635-5597	unum.com
<b>Financial</b>			
<b>401(k)</b>	Fidelity	800-835-5095	netbenefits.com
<b>FSA &amp; Commuter</b>	HealthEquity	877-924-3967	healthequity.com
<b>Life and AD&amp;D</b>	Unum Life: #415402 Supp Life: #415403	800-421-0344	unum.com
<b>Disability</b>	Unum STD: #989433 LTD: #145912	800-985-2429	unum.com
<b>Auto &amp; Home</b>	Farmers	855-614-1560	myautohome.farmers.com.
<b>Legal Insurance</b>	ARAG Access Code: 19317ens	800-247-4184	araglegal.com/myinfo

Benefit	Carrier/Group #	Phone	Website/Email
Identity Theft	Norton	800-607-9174	my.norton.com
Pet Insurance	Nationwide	877-738-7874	benefits.petinsurance.com/ensign
<b>Work-Life</b>			
EAP	Unum	800-854-1446	unum.com/lifebalance
PerkSpot	PerkSpot	866-606-6057	ensign.perkspot.com
Tuition Reimbursement	Ensign	888-659-3616	benefits@ensignservices.net
Discount Program	TicketsatWork Company Code: Ensign	800-331-6483 866-273-5825	ticketsatwork.com
Employee Purchase Program	Purchasing Power Group Code: ENS2293	866-670-3479	ensign.purchasingpower.com
Child Care Program	KinderCare	888-525-2780	kindercare.com/ensign

## Helpful Terms & Definitions

<b>Balance Bill</b>	When a health care provider bills a patient for the difference between what the patient's health insurance chooses to reimburse, and the provider chooses to charge.
<b>Coinsurance</b>	The percentage paid for a covered service, shared by you and the plan. Coinsurance can vary by plan and provider network. Review the plans carefully to understand your responsibility. You are responsible for coinsurance until you reach your plan's out-of-pocket maximum.
<b>Copay</b>	A fixed dollar amount you pay the provider at the time of service; for example, a \$20 copay for an office visit or a \$10 copay for a generic prescription.
<b>Deductible</b>	The amount you pay each calendar year before the plan begins paying benefits. Not all covered services are subject to the deductible; for example, the deductible does not apply to preventive care services.
<b>Evidence of Insurability</b>	The process of providing health information to qualify for certain insurance coverages. EOI is required when enrolling in Long-Term Disability (LTD) outside of your initial eligibility period or for Supplemental Life coverage beyond the Guaranteed Issue amount.
<b>In-Network Care</b>	Care provided by contracted doctors within the plan's network of providers. This enables participants to receive care at a reduced rate compared to care received by out-of-network providers.
<b>Out-of-Network Care</b>	Care provided by a doctor or at a facility outside of the plan's network. Your out-of-pocket costs may increase, and services may be subject to balance billing. Depending on the plan you select, you may not have any out-of-network coverage.
<b>Out-of-Pocket Maximum</b>	The maximum amount you pay per year before the plan begins paying for covered expenses at 100%. This limit helps protect you from catastrophic expenses.
<b>Premium</b>	The complete cost of your plans. You share this cost with your employer for some plans and pay your portion through regular paycheck deductions.
<b>Preventive Care</b>	Routine health care, including annual physicals and screenings to prevent disease, illness, and health complications. In-network preventive care is covered at 100%.

# Who's Eligible?

## You

You are eligible for benefits if you are employed by an Ensign-affiliated company and meet the following criteria:

Full-time or Part-time (Working 32+ hours/week)	Part-time (Working 30 or 31 hours/week)
Eligible for all benefits after the benefits waiting period.	Eligible for medical coverage and a Health Savings Account (HSA).

## Your Dependents

You may enroll eligible dependents in your health coverage. Proof of dependent eligibility is required during enrollment. To enroll eligible dependents, please send required documents to [benefits@ensignservices.net](mailto:benefits@ensignservices.net).

**Note:** Parents, siblings, and grandchildren are not eligible dependents.

<b>Legal Spouse</b>	You'll need to provide a copy of your <b>Marriage Certificate</b> in order to cover your spouse. A \$125 per pay period surcharge applies if your spouse has access to other group medical coverage and you choose to enroll them on your Ensign Services plan. Common law spouses are not eligible for medical, dental, or vision coverage.
<b>Domestic Partner (DP) (California only)</b>	You'll need to provide a <b>Domestic Partnership Affidavit</b> in order to cover your DP. In California, DPs may be enrolled on the fully insured Kaiser and SIMNSA plans as well as the Dental HMO and VSP.
<b>Children</b>	<b>Under age 26:</b> Natural children, stepchildren, adopted children, children under legal guardianship, children of a covered spouse (for self-funded medical plans), children of a domestic partner (for Kaiser and SIMNSA plans only). <b>Age 26+:</b> Those who are physically or mentally disabled who became disabled before age 26 and are unable to support themselves. You'll need to provide a copy of your child's <b>Birth Certificate or Legal Adoption paperwork</b> in order to cover your child. If enrolling a stepchild, a marriage certificate will be required as well. If your child is disabled, documentation will need to be provided to the benefit carriers.

# When to Enroll

You have three opportunities to enroll or make changes to your benefits:

1	2	3
Within 30 days of hire date or date your status changed	During the annual Open Enrollment period (October/November)	Within 30 days of a Qualifying Life Event

## You Might Qualify for a Mid-Year Change

Got married? Had a baby? Lost other coverage?

These are examples of Qualifying Life Events (QLEs), and they may allow you to update your benefits outside of Open Enrollment.

Act fast! You have 30 days from the event date to make changes, except QLEs related to Medicaid or Medicare, which allow 60 days.

### When Coverage Begins

Coverage for most benefits begins as follows, provided you enroll by the deadline date described below:

**Department heads, nurses, licensed therapists, Service Center/Cornet employees:** Your benefits are effective the first day of the month following your date of hire provided you complete enrollment within 30 days following your date of hire. For example, if your date of hire is April 5, your benefits will be effective May 1, provided you enroll by May 5. If you have a status change and become benefit eligible, your benefits are effective the first day of the month following your status change.

**All others:** Your benefits are effective the first day of the month following 60 days of employment provided you complete enrollment within 30 days following your date of hire. For example, if your date of hire is May 15, your benefits will be effective August 1 provided you enroll by June 14. If you have a status change and become benefit eligible, your benefits are effective the first day of the month following your status change.

### When Coverage Ends

Medical, dental, and vision coverage end the last day of the month of termination/ineligibility. Life, disability, and FSA end on your last day of full-time employment. Download the **Benefits Summary for Termination of Active Employee Benefits** to learn more.

**Note:** Because the employer-sponsored health plan is a pre-tax Plan, we are unable to honor election changes after the given enrollment deadline per IRS regulations. In addition, the elections in place as of the given deadline are irrevocable for the duration of the plan year unless the employee experiences a permitted qualified life event (QLE) change. The only exception is under the IRS "doctrine of mistake" option which may permit an election change after the enrollment deadline provided there is "clear and convincing evidence" of a mistaken election.

**Life Happens.  
Know the  
QLE Rules!**



**Watch** to learn the three rules that open your benefit change window and the deadlines you must meet.

### Optional Now vs. Optional Anytime Benefits

**Optional Now:** To have coverage, you must enroll in the following plans within 30 days via Workday or the HR Services Support Center (**888-659-3616**): Medical, dental, vision, FSA, supplemental life/AD&D, voluntary short-term disability, voluntary long-term disability, accident, critical illness, hospital indemnity, legal, and cyber/ID protection.

**Optional Anytime:** You can enroll in the following benefits anytime through the carrier or plan administrator: HSA, commuter, 401(k), auto/home, and pet insurance.



# How to Enroll

The choices you make when you first become eligible are in effect for the remainder of the plan year. Reviewing your benefit options and choosing the best coverage for you and your family is essential. Remember, you have **30 days** from your hire date or status change date to enroll and submit required dependent documentation.

## Benefits on the Go!

Download the Workday app on your phone. Use code *Ensign*, log in with your credentials, and manage your benefits on the go!

Make Decisions	Enroll Online	Confirm Your Choices
<ol style="list-style-type: none"> <li>1. Explore this guide and evaluate your needs for the coming year.</li> <li>2. Consider who to cover, your past health care spending, and any upcoming needs.</li> <li>3. Compare plans, costs, and potential savings.</li> </ol>	<ol style="list-style-type: none"> <li>1. Visit <a href="https://myworkday.com/ensign">myworkday.com/ensign</a>.</li> <li>2. Log in with your <i>Workday Employee ID</i> (see pay stub).</li> <li>3. Go to your Inbox or click <i>Benefits and Pay</i>.</li> <li>4. Follow the steps to choose benefits and add dependents.</li> <li>5. Upload required dependent documents or email them to <a href="mailto:benefits@ensignservices.net">benefits@ensignservices.net</a>.</li> <li>6. Hit <i>Submit</i>. You're enrolled!</li> </ol>	<ol style="list-style-type: none"> <li>1. Review your elections in Workday. Make sure all details and selections are correct.</li> <li>2. Get ready to enjoy your coverage.</li> </ol> <p><b>Important Note:</b> Make sure your e-onboarding is complete—unfinished items will appear under Tasks. Once complete, your benefits enrollment task will show; if it still doesn't appear, contact HR Support.</p>

## Prefer to Talk to Someone When Enrolling?

You can make your benefit elections by calling the HR Services Support Center at **888-659-3616**, M-F, 8 a.m. to 5 p.m. PT.

## ID Cards

Medical and DHMO ID cards arrive by mail within 5-10 business days. Generic dental and vision ID cards can be downloaded from the carrier's website or mobile app.

## Need Help Signing In to Workday?

Reach out to IT at **949-540-1200** M-F, 6:30 a.m. to 5:30 p.m. PT.

**Forgot your password?**  
[support@ensignservices.net](mailto:support@ensignservices.net)

## Helpful Enrollment Tip

Each year you wish to participate in a Flexible Spending Account, Health Savings Account, or Commuter Plan, you must re-enroll through Workday enrollment.

# Explore Your Medical Plan Options

Your health matters and so does having the right coverage. That’s why we offer several medical plan options so you can choose what works best for you and your family. Every plan includes medical and prescription drug coverage, and some options also give you access to special tools and accounts that help you save money and get quality care.

## Personify Health Plan Options

Available nationwide, using the Blue Shield provider network:

Value Copay Plan	Choice HSA Plan	Premier EPO Plan
This plan uses in-network doctors and facilities only, and offers the lowest paycheck deductions. Employees living in High Performance Network (HPN) zip codes are automatically enrolled in HPN and do not have access to the broad network.	This plan lets you see in- or out-of-network doctors without a referral, though staying in-network usually costs less. You have the option to pair this plan with a <b>Health Savings Account (HSA)</b> that you can fund with pre-tax dollars to help cover your share of costs.	This plan gives you access to in-network doctors and facilities only, with a lower deductible than the other options. However, with the exception of an emergency situation, you’ll pay the full cost for any out-of-network care you receive.

## Regional Health Plan Options

Depending on where you live, you may have additional options:

Centivo PCP Partnership Plan	Kaiser HMO with HSA	SIMNSA Baja CA Premier Access HMO
<i>(SoCal, Denver, Dallas, Houston, Kansas City, Seattle, Spokane, and Phoenix)</i>	<i>(CA, CO, OR, and WA residents in Kaiser service areas)</i>	<i>(San Diego County only)</i>
Benefit from <b>FREE</b> primary care visits and predictable copays with referrals from your PCP. You’ll also have access to high-quality, in-network specialists.	All care is provided through Kaiser Permanente doctors and facilities. You have the option to pair this plan with a <b>Health Savings Account (HSA)</b> .	Many services are covered at 100%, with affordable copays for others. Unlike many HMOs, you don’t need to choose a primary care physician. Care can be provided in Mexico.

## Prescription Coverage

- **Personify Health or Centivo Plans:** Prescription coverage is through **Cerpass Rx**, with access to national chains and most local pharmacies.
- **Kaiser Plans:** Prescriptions are filled at Kaiser pharmacies or online/phone refills.
- **SIMNSA Plans:** Prescriptions are filled at SIMNSA network pharmacies.

### Want to Save on Rx?

Long-term medications can be shipped in 90-day (or 100-day with Kaiser) supplies at reduced costs through mail-order pharmacy.

# Which Medical Plan Is Right for You?

When deciding on a medical plan for you and your family, it's important to consider the total cost of coverage. This includes what you pay in premiums and what you pay for services. While each medical plan covers in-network preventive screenings in full, the plans vary on annual deductibles, copays, coinsurance, and whether they're eligible for a Health Savings Account (HSA).



Benefit	Personify Health			Centivo	Kaiser	SIMNSA
	Value Copay	HDHP Plan	Premier EPO	PCP	HMO with HSA	HMO
Region	Nationwide	Nationwide	Nationwide	AZ, CA, CO, TX, KS, MO, WA	CA, CO, OR, WA (Kaiser service areas only)	San Diego County only
Premium rates	\$	\$\$	\$\$\$	\$	\$\$\$	\$
Annual deductible	\$\$\$\$	\$\$	\$	\$	\$\$\$	-
Copay for services <sup>1</sup>	✓	-	✓	✓	-	✓
Coinsurance for services	20%	20%	20%	-	20%	✓
Primary Care Physician (PCP) required	-	-	-	✓	✓	✓
Referrals needed for specialists	-	-	-	-	✓	✓
Out-of-network coverage	-	✓	-	-	-	-
Eligible for HSA	-	✓	-	-	✓	-
Eligible for Health Care FSA	✓	-	✓	✓	-	✓
Eligible for Limited Purpose FSA	-	✓	-	-	✓	-
Eligible for Dependent Care FSA	✓	✓	✓	✓	✓	✓

<sup>1</sup>Copays may vary by plan. Some plans may charge a copay after the deductible is met, or have different copay structures depending on the type of service.

**Remember:** Your health plan choice affects your paycheck, your providers, and how you access care. Take a few minutes to explore your options and pick the plan that fits your life best. You can find more details on the cost for care on the following pages.

## Need Help Deciding?

Nayya, our online benefits counselor, answers your questions and offers guidance to help you make smart benefits decisions. Scan the QR code or visit **Nayya Decision Support** to get started.



## Discover More

For additional plan details review the summary of benefits at **EnsignBenefits.com**

# Medical Plan Comparison

Personify Health Medical Plans (Blue Shield of California network)

Personify Health | 833-549-2867 | [hconline.healthcomp.com/ensign](https://hconline.healthcomp.com/ensign)

Plan Features	Value Copay Plan	Choice HSA Plan	Premier EPO Plan
	In-Network Only	In-Network <sup>1</sup>	In-Network Only
	You pay:	You pay:	You pay:
<b>Calendar Year Deductible<sup>2</sup></b> Individual/Family In-Network Individual/Family Out-of-Network	\$5,000 / \$10,000 Not covered	\$2,000 <sup>3</sup> / \$4,000 <sup>3</sup> \$4,000 <sup>3</sup> / \$8,000 <sup>3</sup>	\$1,000 / \$2,000 Not covered
<b>Calendar Year Out-of-Pocket Maximum</b> Individual/Family In-Network Individual/Family Out-of-Network	\$7,000 / \$14,000 Not covered	\$6,000 <sup>3</sup> / \$12,000 <sup>3</sup> \$12,000 <sup>3</sup> / \$24,000 <sup>3</sup>	\$2,000 / \$4,000 Not covered
<b>Preventive Care</b>	Covered in full	Covered in full	Covered in full
<b>Telemedicine</b> Teladoc 98point6	\$5 copay FREE	\$55 copay, then 10% <sup>4</sup> \$8 copay, then FREE <sup>4</sup>	\$5 copay FREE
<b>Primary Care Office Visit</b>	\$20 copay	20% <sup>4</sup>	\$30 copay
<b>Specialist Office Visit</b>	\$75 copay	20% <sup>4</sup>	\$50 copay
<b>Lab &amp; X-ray</b>	20% <sup>4</sup>	20% <sup>4</sup>	20% <sup>4</sup>
<b>Urgent Care</b>	\$75 copay	20% <sup>4</sup>	\$50 copay
<b>Emergency Room</b> (copay waived if admitted)	\$500 copay + 30% <sup>4</sup>	\$500 copay + 30% <sup>4</sup>	\$500 copay + 20% <sup>4</sup>
<b>Outpatient Treatment</b> PT, OT, SP Hinge Health Virtual PT	20% <sup>4</sup> FREE	20% <sup>4</sup> FREE	0% <sup>4</sup> FREE
<b>Hospitalization</b> Inpatient Semi-Private Room Inpatient Physician	20% <sup>4</sup> 20% <sup>4</sup>	20% <sup>4</sup> 20% <sup>4</sup>	\$500 copay (copay does not apply to deductible) + 20% <sup>4</sup> 20% <sup>4</sup>
<b>Mental Health</b> Inpatient Outpatient	20% <sup>4</sup> 20% <sup>4</sup>	20% <sup>4</sup> 20% <sup>4</sup>	\$500 copay + 20% <sup>4</sup> \$250 copay + 20% <sup>4,5</sup>
<b>Prescription Drugs: Retail (up to a 30-day supply)<sup>6</sup></b>			
<b>Preventive Drugs<sup>7</sup></b>	FREE or \$10 copay <sup>8</sup>	FREE or \$10 copay <sup>8</sup>	FREE or \$10 copay <sup>8</sup>
<b>Generic</b>	\$10 copay	\$10 copay <sup>4</sup>	\$10 copay
<b>Brand Formulary</b>	\$25 copay <sup>4</sup>	\$25 copay <sup>4</sup>	\$25 copay
<b>Brand Non-Formulary</b>	\$40 copay <sup>4</sup>	\$40 copay <sup>4</sup>	\$40 copay
<b>Specialty<sup>9</sup></b>	20% <sup>4</sup> up to \$125	20% <sup>4</sup> up to \$125	20% up to \$125
<b>Prescription Drugs: Mail Order (up to a 90-day supply)</b>			
<b>Preventive Drugs<sup>7</sup></b>	FREE or \$20 copay <sup>8</sup>	FREE or \$20 copay <sup>8</sup>	FREE or \$20 copay <sup>8</sup>
<b>Generic</b>	\$20 copay	\$20 copay <sup>4</sup>	\$20 copay
<b>Brand Formulary</b>	\$50 copay <sup>4</sup>	\$50 copay <sup>4</sup>	\$50 copay
<b>Brand Non-Formulary</b>	\$80 copay <sup>4</sup>	\$80 copay <sup>4</sup>	\$80 copay

<sup>1</sup>Out-of-network coverage is available.

<sup>2</sup>Non-embedded deductible, therefore, the family deductible must be met before an individual receives benefits.

<sup>3</sup>In- and out-of-network deductibles and out-of-pocket maximums are separate and do not cross-accumulate.

<sup>4</sup>After deductible.

<sup>5</sup>Outpatient facility: \$250 copay per visit plus 20% after calendar year deductible.

<sup>6</sup>A \$10 copay will be added to the cost for any prescriptions filled at Walgreens.

<sup>7</sup>As specified in the essential drug list. Specific preventive medications incur the current plan copays (30 days: Generic: \$10, Brand: \$25). Where applicable, copays will bypass the deductible.

<sup>8</sup>Prescription may bypass deductible or be FREE if it is included on the Preventive Drug or Affordable Care Act list or if the medication is a low cost generic.

<sup>9</sup>May be available at CerpassRx 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.

# Regional Health Plan Options

Centivo | 800-981-8925 | [ensign.centivo.com](https://ensign.centivo.com)

Kaiser | 800-464-4000 | [kp.org](https://kp.org)

SIMNSA | 619-407-4082 | [simnsa.com](https://simnsa.com)

Plan Features	Centivo (SoCal, Phoenix, Denver, Dallas, Houston, Kansas City, Seattle, Spokane)	Kaiser Permanente (CA, CO, OR, WA)	SIMNSA (San Diego County)
	PCP	HMO with HSA	HMO
	In-Network Only	In-Network Only	In-Network Only
	You pay:	You pay:	You pay:
<b>Calendar Year Deductible</b> Individual/Family	\$1,000 / \$2,000	\$3,000 / \$3,400 (individual within a family) / \$6,000 <sup>1</sup>	Not covered
<b>Calendar Year Out-of-Pocket Maximum</b> Individual/Family	\$4,000 / \$8,000	\$4,425 / \$8,850	\$6,350 / \$12,700
<b>Preventive Care</b>	Covered in full	Covered in full	Covered in full
<b>Telemedicine</b>	FREE	20% <sup>2</sup>	Not covered
<b>Primary Care Office Visit</b>	FREE	20% <sup>2</sup>	\$7 copay
<b>Specialist Office Visit</b>	\$50 copay	20% <sup>2</sup>	\$7 copay
<b>Lab &amp; X-ray</b>	\$20 copay	20% <sup>2</sup>	FREE
<b>Urgent Care</b>	\$75 copay	20% <sup>2</sup>	\$25 copay (in Mexico) \$50 copay (outside Mexico)
<b>Emergency Room</b> (copay waived if admitted)	\$500 copay	20% <sup>2</sup>	\$250 copay
<b>Outpatient Treatment</b> PT, OT, SP Hinge Health Virtual PT	\$50 copay FREE	20% <sup>2</sup> (30 visits/yr) Not covered	\$10 copay Not covered
<b>Hospitalization</b>	\$900 copay <sup>2</sup>	20% <sup>2</sup>	FREE
<b>Mental Health</b> Inpatient Outpatient	\$900 copay <sup>2</sup> \$50 copay	20% <sup>2</sup> 20% <sup>2</sup>	FREE \$5 copay
<b>Prescription Drugs: Retail</b>	<b>Up to a 30-day supply<sup>3</sup></b>	<b>Up to a 30-day supply</b>	<b>Up to a 30-day supply</b>
<b>Preventive Drugs</b>	FREE or \$10 copay <sup>4</sup>	FREE	FREE
<b>Generic</b>	\$10 copay	\$10 copay <sup>2</sup>	\$10 copay
<b>Brand Formulary</b>	\$25 copay <sup>2</sup>	\$30 copay <sup>2</sup>	\$10 copay
<b>Brand Non-Formulary</b>	\$40 copay <sup>2</sup>	\$30 copay <sup>2</sup>	\$10 copay
<b>Specialty</b>	20% <sup>2</sup> up to \$125 <sup>5</sup>	20% <sup>2</sup> up to \$125	\$10 copay
<b>Prescription Drugs: Mail Order</b>	<b>Up to a 90-day supply</b>	<b>Up to a 100-day supply</b>	<b>Up to a 90-day supply</b>
<b>Preventive Drugs</b>	FREE or \$20 copay <sup>4</sup>	FREE	Not covered
<b>Generic</b>	\$20 copay	\$20 copay <sup>2</sup>	Not covered
<b>Brand Formulary</b>	\$50 copay <sup>2</sup>	\$60 copay <sup>2</sup>	Not covered
<b>Brand Non-Formulary</b>	\$80 copay <sup>2</sup>	Not covered	Not covered

<sup>1</sup>Non-embedded deductible, therefore, the family deductible must be met before an individual receives benefits.

<sup>2</sup>After deductible.

<sup>3</sup>A \$10 copay will be added to the cost for prescriptions filled at Walgreens.





<sup>4</sup>Prescription may bypass deductible or be FREE if it is included on the Preventive Drug or Affordable Care Act list or if the medication is a low cost generic.


<sup>5</sup>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.

# Where to Go for Care

Knowing where to go for care can save you time, money, and hassle. Our medical plans offer a range of care options to address any medical issues you may encounter.


**Remember:** Save the emergency room for true emergencies. Your provider and wallet will thank you!

			
Telehealth	Primary Care Provider	Urgent Care Center	Emergency Room
Virtual	Virtual or In-Person	In-Person	In-Person
\$	\$	\$\$	\$\$\$\$
Low wait time	Low wait time	Mid wait time	High wait time
Best for minor illnesses and prescriptions	Best for preventive care and chronic conditions	Best for conditions needing prompt attention	Only for life- or limb-threatening emergencies



**Know Where to Go: C.A.R.E Makes It Simple**

Watch to help you decide if you need virtual care, primary care, urgent care, or the ER.



## Telehealth & Virtual Care

With your medical plan, you have access to virtual visits that connect you to doctors, therapists, and specialists from the comfort of home, or wherever you are! Depending on your plan, you can:

- Get urgent care 24/7 for common issues like flu, rashes, or sinus infections.
- Talk to a mental health professional by phone or video.
- Message a doctor on demand for quick help, prescriptions, or lab orders.
- Build an ongoing relationship with a virtual primary care doctor to manage care and referrals.

Option	Teladoc	98point6	Virtual Primary Care	Virtual Appointments
<b>Medical Plan</b>	Value Copay, Choice HSA, or Premier EPO	Value Copay, Choice HSA, or Premier EPO	Centivo PCP Partnership	Kaiser HMO with HSA
<b>Cost</b>	\$5 copay (Choice HSA: \$55 copay, then 10% after ded)	<b>FREE</b> (Choice HSA: \$8 copay, then FREE after ded)	<b>FREE</b>	20% after ded
<b>Contact</b>	800-835-2362 <a href="http://teladoc.com">teladoc.com</a>	<a href="http://98point6.com/ensign">98point6.com/ensign</a>	800-981-8925 <a href="http://ensign.centivo.com">ensign.centivo.com</a>	844-800-0820 <a href="http://kp.org/videoappointment">kp.org/videoappointment</a>

# Your Health Programs

## Value Copay, Choice HSA, or Premier EPO Medical Plan Members

If you enroll in one of the medical plans managed by Personify Health, you are eligible to participate in these **FREE** programs to maximize your coverage.

## Garner Top Provider Network

Garner | 866-761-9586 | [getgarner.com/start](https://getgarner.com/start)

When you enroll in a Personify Health medical plan, you're eligible to earn up to **\$1,000** (employee only coverage) or **\$2,000** (family coverage) annually, in a Health Reimbursement Account (HRA) through Garner.

### Pay Upfront, Get Reimbursed!

Pay for eligible medical expenses to get reimbursed tax-free from your HRA (up to your available balance). Your original payment still applies to your plan deductible.



## How It Works

- 1** Before you visit a health care provider, download the Garner app from the App Store or Google Play.
- 2** Go to [getgarner.com/start](https://getgarner.com/start), create an account, and search for Top Providers. Enter ENSIGN for the organization name.
- 3** Add *Top Providers* from the app's directory to your care team **before scheduling your appointment**. Then, schedule an appointment and receive care from a "Top Provider."
- 4** Get reimbursed for eligible costs (copays, coinsurance, and your annual deductible).<sup>1</sup>

*<sup>1</sup>If you are enrolled in the Choice HSA, IRS provisions require you to meet the \$1,700 (employee only) or \$3,400 (family) deductible before eligible out-of-pocket expenses from services by Top Providers can be reimbursed through the Garner HRA. Expenses paid with HSA or FSA funds are not eligible for reimbursement through Garner.*

## Medical Concierge Services

Personify Health | 833-549-2867

Insurance coverage can be complicated. Personify Health can help you navigate the healthcare system when you need it most.

## How It Works

Their customer service team can help you:

- Understand and use your benefits with confidence
- Submit claims
- Find in-network doctors and providers

Skip the guesswork, connect with Personify Health on your benefits site to get the right care, faster.

### Be on the Lookout!

More information on how to access your Personify Health account is coming soon.

# Valuable Health & Wellness Resources

## Mental & Emotional Health

Lyra Health | 888-872-0268 | [ensign.lyrahealth.com](https://ensign.lyrahealth.com)

When you need help with work, home, or personal challenges, Lyra's Mental and Emotional Health benefit offers you and your family a variety of **FREE** and confidential services.

**Note:** Lyra services are available only to employees enrolled in a Personify Health plan.

**You Are Not Alone.**

Our mental health resources provide confidential support and guidance to help you through life's challenges.

24/7 Support	FREE Counseling	Family Resources	Daily Life	Financial & Legal
Get round-the-clock access to Lyra professional counselors whenever you need to talk.	Up to 8 <b>FREE</b> therapy or coaching sessions per year for you and each eligible family member.	Parenting and relationship tools, practical tips, and classes to strengthen your family.	Self-care tools, wellness apps, and on-demand resources for stress and balance.	Legal support, financial advice, and identity theft help, with your first consultation <b>FREE!</b>

## Employee Assistance Program (EAP)

Unum - Health Advocate | 800-854-1446 | [unum.com/lifebalance](https://unum.com/lifebalance)

Discover how Health Advocate can help you better balance life and work. This **FREE** and confidential service is available to you and your family members to help with many life challenges including grief, stress, marital or family challenges and more.

**EAP: Help When You Need It**

**Watch** to see how you can get **FREE**, confidential counseling and resources when life piles up.

- Life:** Stress and overload, relationships, legal issues, grief and loss.
- Health:** Healthy eating and exercise, stress, quitting tobacco, aging well, navigating the health care system.
- Family:** Caring for older relatives, planning for a new baby, adoption, finding childcare, teenagers, single parenting, step families, planning and paying for college.
- Work:** Time management, career development, getting along with coworkers, networking, retirement planning, education and training, being an effective manager.



# Valuable Health & Wellness Resources (cont.)

## Virtual Physical Therapy

Hinge Health | 855-902-2777 | [bit.ly/ensinhingehealth](https://bit.ly/ensinhingehealth) | [hello@hingehealth.com](mailto:hello@hingehealth.com)

Hinge Health offers a **FREE** virtual physical therapy program, designed to help reduce joint or muscle pain—all from the comfort of home. If you're enrolled in the Value Copay, Choice HSA, Premier EPO, or Centivo PCP Partnership plan, you can join at no cost.

Virtual Physical Therapy	Comprehensive Support
Clinical care delivered through innovative, 15-minute digital PT programs for back, knee, hip, neck, and shoulder pain, with guided exercises, progress tracking, and check-ins with an expert.	Program includes wearable pain relief, motion tracking, and pre/post-op surgery support for spinal and neck injuries, with personalized plans and clinician oversight.

### Give Your Pelvic Floor Some Support!

Hinge Health offers private, at-home care with guided pelvic floor exercises, wearable sensors, and 1:1 coaching for bladder leaks, pelvic pain, and pregnancy/postpartum recovery.

## Diabetes Management

Vida Health | [vida.com/ensign](https://vida.com/ensign) | Vida Health App

If you're managing type 2 diabetes and are enrolled in the Value Copay, Choice HSA, Premier EPO, or Centivo PCP Partnership plan, you have **FREE** access to the Vida Health Diabetes Management Program, which includes:

Health Coaching	Blood Sugar App & Supplies
1-on-1 support to build sustainable habits—nutrition, movement, sleep, and stress—plus goal setting, regular check-ins (video/phone/chat), and accountability.	Mobile tools to track readings and meals, view trend charts, get personalized tips and reminders, sync an eligible glucose meter (and supplies), and message your coach.

### Considering a GLP-1 Medication?

Engagement with Vida is required for GLP-1s to be covered and you may be eligible to receive Mounjaro (GLP-1 medication) at **no cost**.

## Menopause Support

If you're enrolled in a Personify Health medical plan, you can use the Midi Health program for menopause and perimenopause care, at no cost to you.

Expert Care at Every Stage	Support Designed for You	Care That Fits Your Life
Connect with clinicians understand your symptoms and provide real solutions.	You get personalized treatment plans, prescription guidance, and ongoing check-ins.	Appointments are virtual and easy to schedule so quality care is always within reach.

# Health Savings Account (HSA)

Fidelity | 800-544-3716 | [netbenefits.com](https://netbenefits.com)

If you enroll in the Choice HSA Plan or Kaiser HMO with HSA Plan, you are eligible to open a Health Savings Account. An HSA can help you pay for eligible health care expenses, such as medical, dental, vision care, and prescription drugs, and save for future health care needs, even into retirement.

## HSA Perks

- You can set aside tax-free<sup>1</sup> money to pay for health care expenses.
- HSAs give you triple tax advantages:
  - Your contributions to the HSA are not taxed<sup>1</sup>
  - Payment of qualified expenses is tax-free
  - Earnings are tax-free<sup>1</sup>
- An HSA is your account. If you leave the company, the account goes with you.
- You must make an election every year if you wish to continue contributing. All unused funds remain in your account.
- HSAs can make a great retirement savings account for health care.

<sup>1</sup>State taxes may still apply in CA and NJ. For detailed tax implications of an HSA, please contact your professional tax advisor.

## HSA Contributions

You can contribute pre-tax dollars from your paycheck up to the annual IRS maximums to pay for eligible health care expenses. After you open your Fidelity account, you will receive a Fidelity debit card. You can also submit claims online through your own personal account at [netbenefits.com](https://netbenefits.com).

Coverage Type	2026 Maximum Contribution Limit	Age 55+ Catch-up Contribution
Individual	\$4,400	Additional \$1,000
Family	\$8,750	Additional \$1,000

## What About the Fine Print?

- You must be enrolled in the Choice HSA or Kaiser HMO with HSA plan.
- You cannot be covered under another non-qualified health plan, including your spouse's Health Care Flexible Spending Account.
- You cannot be enrolled in Medicare or Tricare.
- You cannot be claimed as a dependent on someone else's tax return.

Questions? Refer to **IRS Publication 969** for a complete list of eligible expenses and HSA rules.

## Open Your HSA with Fidelity

If you enroll in the Choice HSA Plan or Kaiser HMO with HSA, **you must open your account online within 90 days** of the first payroll deduction.

1	2	3
After you make your enrollment elections in Workday, watch for an email or postcard from Fidelity with information about your Fidelity HSA.	Log in to <a href="https://netbenefits.com">netbenefits.com</a> and follow the prompts to create an account if you don't already have one for your 401(k).	Once you are logged in to the Fidelity website, click on <i>Open Your HSA</i> . Contact Fidelity directly with questions about your account at <b>800-544-3716</b> .



# Supplemental Medical Benefits

Unum | 866-679-3054 | [unum.com](https://www.unum.com)

Supplemental Medical benefits complement your medical coverage by providing extra financial protection and filling coverage gaps. Premiums (post-tax) are conveniently payroll deducted and you may find claim forms at [EnsignBenefits.com](https://www.EnsignBenefits.com).

## Accident Insurance

If you are accidentally injured, accident insurance provides a cash benefit for more than 50 types of injuries, services, and treatments. This benefit can help with expenses your health plan does not cover, such as copays and deductibles. Coverage is available for you and your family members.

## Hospital Insurance

A hospital stay, medical procedure, or even hospital birth can cost thousands of dollars. Hospital insurance helps cover expenses your medical plan may not pay, such as copays, coinsurance, and deductibles. Coverage is available for you and your family members.

## Critical Illness Insurance

A severe illness often brings unexpected financial strain. Critical Illness insurance pays a lump sum if you are diagnosed with a covered condition. This benefit allows you to focus on recovery rather than expenses. Coverage is available for you and your family members.

## Be Well Benefit

With Critical Illness insurance, you and your covered family members can earn a **\$50 wellness benefit** when you complete important tests or health screenings.

### Remember

- These voluntary plans are not a substitute for medical insurance.
- Your Basic Life insurance beneficiary designation will apply if you participate in voluntary benefits.

### Cover the Gaps Your Plan Doesn't

Health plans have limits. These personal protection benefits pay you a lump sum to help with deductibles, lost income, and everyday expenses—so you can focus on recovery, not the bills.

# Dental

Cigna | 800-244-6224 | [cigna.com](https://www.cigna.com)

Delta Dental | 800-765-6003 | [deltadentalins.com](https://www.deltadentalins.com)

Our dental plans help you maintain a healthy smile through regular preventive dental care.

## PPO Plan

The PPO dental plan offers you the freedom and flexibility to choose any licensed dentist. You receive the greatest savings when you visit a Preferred Dentist. If you visit a non-preferred provider, you will pay a percentage of the Reasonable and Customary (R&C) fee based on the dentist's rates.

## DHMO Plan

With this plan, you must receive your care from your primary DHMO provider. This plan offers a full range of dental services, and you pay a copay based on the type of service you receive.

Plan Features	Dental PPO (Delta Dental in ID/OR/WA, or Cigna Dental all other states)			Dental HMO
	Delta Dental PPO/ Cigna DPPO Advantage	Delta Dental Premier/ Cigna DPPO	Out-of-Network	Cigna DHMO Dentist Only
<b>Calendar Year Deductible</b> Individual/Family	\$50 / \$150			None
<b>Calendar Year Maximum</b>	\$1,500 / person			Unlimited
<b>Orthodontia Lifetime Maximum</b>	\$1,500 / person			N/A
<b>Temporomandibular Joint (TMJ) Lifetime Maximum</b>	\$1,000 / person			N/A
	You pay:			You pay:
<b>Diagnostic &amp; Preventive</b>	Covered in full <sup>1</sup>	20% <sup>2</sup>	20% <sup>3</sup>	\$5 copay
<b>Basic &amp; Restorative</b>	10% <sup>4</sup>	20% <sup>2,4</sup>	20% <sup>3,4</sup>	Fixed copay
<b>Major Services</b>	40% <sup>4</sup>	50% <sup>2,4</sup>	50% <sup>3,4</sup>	Fixed copay
<b>Orthodontia</b> (children & adults)	50% <sup>4</sup>	50% <sup>2,4</sup>	50% <sup>3,4</sup>	Fixed copay
<b>TMJ</b>	40% <sup>4</sup>	50% <sup>2,4</sup>	50% <sup>3,4</sup>	Fixed copay

<sup>1</sup>In-network preventive services do not count toward the annual calendar year maximum.

<sup>2</sup>Percentage applies to negotiated rate.

<sup>3</sup>Percentage applies to usual, customary, and reasonable charges.

<sup>4</sup>After deductible.

# Vision

VSP | 800-877-7195 | [vsp.com](https://vsp.com)

The vision plan covers you and your covered dependents for routine eye exam, frames, and lenses or contacts. You can choose to visit any provider; however, you will save money when you visit an in-network provider.

Plan Features	VSP Choice Network Provider	Out-of-Network Provider
	You pay:	Plan Reimburses:
<b>Exam</b> every 12 months	\$10 copay	Up to \$73
<b>Frames</b> every 24 months	Amount above \$170	Up to \$70
<b>Lenses</b> every 12 months		Up to \$33
Single Vision	\$25 copay	Up to \$50
Lined Bifocal		Up to \$65
Lined Trifocal		Up to \$65
<b>Lens Options</b>		
Standard progressive	Up to \$55 copay	Up to \$65
Premium progressive	\$95 - \$105 copay	Up to \$65
Custom progressive	\$150 - \$175 copay	Up to \$65
<b>Contacts</b> every 12 months (instead of eyeglasses)	Amount above \$170 (up to \$60 copay for exam)	Up to \$115

See the benefit summaries for detailed information.

## Additional VSP Perks

### Lightcare

Use your frame and lens benefit to get non-prescription eyewear such as blue light filtering glasses and sunglasses from a VSP network provider.

### Hearing Aid Discount

As a VSP member, you and your covered dependents get **FREE** access (a \$108 value) to the TruHearing MemberPlus Program. This program gives you savings of up to 50% on hearing aids. You can also add up to four guest members for a VSP-exclusive rate of \$71 each. Learn more and sign up at [vsp.truhearing.com](https://vsp.truhearing.com).

### Did You Know?

You can use your VSP benefits at 3,000+ retail locations, including Costco. No forms needed, just pay your copay and any costs not covered.



# Flexible Spending Accounts (FSAs)

Health Equity | 877-924-3967 | [healthequity.com](https://www.healthequity.com)

FSAs allow you to set aside pre-tax dollars to pay for eligible health and dependent care expenses. Each year, you must elect the annual amount you want to contribute to one or both accounts. Your contributions will be deducted pre-tax from your paycheck which can help reduce your taxable income.




	Health Care FSA	Limited Purpose FSA	Dependent Care FSA
<b>Who can use it?</b>	Eligible employees <b>not</b> enrolled in an HSA	Those enrolled in an HSA	All eligible employees
<b>How much can you put in (pre-tax)?</b>	Up to \$3,400	Up to \$3,400	Up to \$5,000 (\$2,500 if married and filing separately)
<b>What can you spend it on?<sup>1</sup></b>	Medical, dental, and vision deductibles, copays, coinsurance	Dental and vision expenses only	Care for children under age 13, disabled children, dependent adults
<b>When can you use it?</b>	The full annual amount you elect is available on your plan effective date	The full annual amount you elect is available on your plan effective date.	Be reimbursed up to the amount available in your account
<b>How do you pay for expenses?</b>	Debit card or reimbursement	Debit card or reimbursement	Reimbursement
<b>What is the last day to spend 2026 funds?</b>	12/31/26	12/31/26	12/31/26
<b>Reimbursement deadline?</b>	3/31/27	3/31/27	3/31/27

<sup>1</sup>Refer to IRS Publication 502 and 503 for a complete list of eligible expenses.

## Attention: Working Parents!

A **Dependent Care FSA** lets you set aside pre-tax dollars to help pay for daycare, preschool, after-school programs, and even summer day camps.

## FSA Rules to Keep in Mind

		
Use It or Lose It	Change of Contribution	No Transfers Allowed
Anything you don't spend during the year will be forfeited, so choose your election amount wisely based on your projected expenses.	Mid-year changes only allowed with certain Qualifying Life Events.	You cannot transfer funds from one FSA to another, and funds do not roll over year to year.

## Commuter Benefit

Health Equity | 877-924-3967 | [healthequity.com](https://www.healthequity.com)

With the Commuter Benefit Plan, you can set aside pre-tax dollars from your paycheck to cover eligible commuting expenses (ridesharing and parking are not eligible expenses). That means lower taxable income and more money in your pocket without changing a thing about how you get to work. You may contribute up to \$340 per month to a transit account and could save hundreds of dollars a year just by enrolling.

**Note:** Eligible employees can waive coverage or change their contribution amount any time.

# Life & AD&D Insurance

Unum | 800-421-0344 | [unum.com](https://www.unum.com)

Life, Accidental Death and Dismemberment (AD&D), and Disability insurance, through Unum, provide financial protection for you and your family in the event of serious injury, disability, or death.

## Basic Life and Accidental Death & Dismemberment (AD&D)

As a full-time benefits-eligible employee, you automatically receive Basic Life and AD&D insurance at no cost to you. This plan provides peace of mind by helping protect your loved ones financially. Be sure to designate your beneficiaries to ensure benefits are paid according to your wishes.

### Basic Life Benefit

- Service Center/Cornet/Topside/Executive Directors/Directors of Nursing: \$50,000 or 1x salary up to \$500,000
- All other eligible employees: \$25,000

### Basic AD&D Benefit

- Service Center/Cornet/Topside/Executive Directors/Directors of Nursing: 1x salary up to \$500,000
- All other eligible employees: \$25,000
- Pays in addition to Basic Life if your death results from an accident
- Provides partial benefits for certain serious injuries, such as the loss of a limb or eyesight.  
Email [benefits@ensignservices.net](mailto:benefits@ensignservices.net) if you need to file a claim due to dismemberment.

## Supplemental Life and AD&D

If you need more protection, you may purchase additional Supplemental Life and AD&D coverage for yourself, your spouse, and your children. You pay the full cost through after-tax payroll deductions.

Benefit Features	Supplemental Life and AD&D Options <sup>1</sup>		
	Employee	Spouse	Child(ren)
Coverage Options	\$10,000 increments	\$5,000 increments	\$2,000 increments
Maximum	1x salary or \$50,000, up to \$500,000 <sup>2</sup>	\$250,000 <sup>2</sup> (cannot exceed employee coverage)	\$10,000
Guaranteed Issue Amount	\$200,000 <sup>3</sup>	\$25,000	

#### Reminders

- Benefits reduce after age 65.
- You may cap your coverage at \$50,000 to avoid imputed income tax if your Basic Life benefit exceeds that amount.<sup>2</sup>
- Keep your beneficiaries updated to ensure your benefits go to the loved ones you intend. Beneficiaries can be managed in **Workday** anytime.
- In the unfortunate event of your death, HR Services will process your Death Claim with Unum and contact your designated beneficiaries.

<sup>1</sup>Evidence of Insurability (EOI) may be required.

<sup>2</sup>Coverage exceeding \$50,000 is considered imputed income, meaning it will be subject to Social Security and Medicare taxes.

<sup>3</sup>If you purchase a minimum of \$10,000 when first eligible, you may increase your coverage in \$10,000 increments up to \$200,000 during Open Enrollment.

# Disability

Unum | 800-985-2429 | [unum.com](http://unum.com)

## Voluntary Short-Term Disability (STD)

Voluntary STD coverage provides you with a portion of income replacement if you are unable to work due to a non-work-related illness or injury. You may select from a range of benefit options based on your income replacement needs.

Voluntary STD	
Percent of Earnings	60% <sup>1</sup>
Weekly Maximum	\$3,500
Elimination Period	14 days
Maximum Duration	24 weeks

<sup>1</sup>80% for eligible California employees earning at least \$63,000 annually.

## Voluntary Long-Term Disability (LTD)

Voluntary LTD pays you a portion of your earnings if you cannot work for an extended period due to a disabling illness or injury. You may select from a range of benefit options based on your income replacement needs. Benefits may be reduced by other income you may qualify for (e.g., Social Security, workers' comp).

Voluntary LTD	
Percent of Earnings	60%
Monthly Maximum	Up to \$10,000
Elimination Period	180 days
Maximum Duration	Up to Social Security Normal Retirement Age

### Want More Info?

For additional details about these plans, go to [EnsignBenefits.com](http://EnsignBenefits.com).



# Voluntary Benefits

Additional Benefits to Complete Your Coverage

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## Auto & Home Insurance

Farmers GroupSelect | 855-628-2330 | [farmers.com/groupselect](https://farmers.com/groupselect)

Full-time employees can save on auto and home insurance through group rates. Farmers GroupSelect offers:

- Coverage for auto, home, RV, renters, motorcycle, condo, boat, landlord rental, and more.
- Group, multi-policy, automatic payment, and long-term employment discounts.
- Access to prescreened contractors with a 2-year workmanship guarantee for home repairs.
- Guaranteed auto repairs at network shops for as long as you own your vehicle.
- Identity protection services with proactive follow-up calls and status checks

Contact Farmers GroupSelect directly for a quote and to enroll. Deductions will be conveniently deducted from your paycheck.

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## Legal Insurance

ARAG | 800-247-4184 | [araglegal.com/myinfo](https://araglegal.com/myinfo) | Access code: 19317ens

ARAG helps you prepare for life's milestones and unexpected events with full attorney coverage for most matters. Services include:

- Wills, trusts, powers of attorney, estate planning.
- Adoption, guardianship, domestic partnership, and divorce.
- Consumer protection, home improvement disputes, landlord/tenant issues.
- Debt collection, garnishments, bankruptcy, student loans, and tax audits.
- Traffic tickets, license suspension/revocation, and much more.

Members can work with a local attorney at no cost for covered services or use DIY Docs to create legally valid documents. You can enroll in coverage through Workday with convenient payroll deductions.

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## Cyber Security/Identity Theft Program

LifeLock with Norton | 800-607-9174 | [my.norton.com](https://my.norton.com)

Help protect your identity and online life with LifeLock Benefit Solutions. Coverage includes:

- Identity theft protection, credit monitoring, and device security.
- Online tools, webinars, and onboarding resources to keep Cyber Safety top-of-mind year-round.
- Employee education and seasonal reminders to maximize your protection

You can enroll in coverage through Workday with convenient payroll deductions.

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## Pet Insurance

Nationwide | 877-738-7874 | [benefits.petinsurance.com/ensign](https://benefits.petinsurance.com/ensign)

Protect your pets with My Pet Protection from Nationwide. Flexible plans let you choose care that fits your needs and budget, with coverage for accidents, illnesses, hereditary conditions, and more.

Contact Nationwide directly to get a quote and start a direct bill payment.

# Additional Perks

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## Tuition Reimbursement Program

Ensign | 888-659-3616 | [benefits@ensignservices.net](mailto:benefits@ensignservices.net)

Eligible employees with a Passion for Learning may receive reimbursement for out-of-pocket expenses related to certificate education units (CEUs), certifications, associate, bachelor's, or graduate degree programs at an accredited school.

- Available to active full-time and part-time employees of Ensign Services-affiliated companies.
- One year of employment required as of the course start date.
- Last performance review must be satisfactory.
- Maximum annual reimbursement: \$1,000 (full-time employees) or \$500 (part-time employees).
- Applications can be found at [EnsignBenefits.com](https://EnsignBenefits.com) or email us at the email above.
- Approval is needed by your Administrator before application is submitted to [benefits@ensignservices.net](mailto:benefits@ensignservices.net).
- Ask your local HR/Payroll representative for assistance with the application process if needed.

### IMPORTANT NOTE

Applications must be submitted within 60 days of completing the course(s) and should include:

- 2-page application filled out, signed, and dated by the applicant and Administrator
- Proof of payment (receipt) for course(s)/textbook(s)
  - Payments to student loans are not eligible for reimbursement through this program.
- Transcript or completion certificate

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## TicketsatWork.com

TicketsatWork | 800-331-6483 or 866-273-5825 | [ticketsatwork.com](https://ticketsatwork.com) | Code: Ensign

Employees can enjoy exclusive corporate discounts on entertainment, travel, and leisure activities through [TicketsatWork.com](https://TicketsatWork.com). Savings are available on movie tickets, sporting events, theme parks, hotels, shows, and more

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## Purchasing Power

Purchasing Power | 866-670-3479 | [ensign.purchasingpower.com](https://ensign.purchasingpower.com) | Group code: ENS2293

Make everyday purchases more affordable through payroll deduction with Purchasing Power. Shop for brand-name computers, electronics, appliances, furniture, and more with no credit check, no interest, and no late fees. Must be 18 years old with a minimum annual salary of \$16,000.

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## Child Care Benefit Program

KinderCare | 888-525-2780 | [kindercare.com/ensign](https://kindercare.com/ensign)

Receive a 10% weekly childcare tuition discount at participating providers, including CCLC Child Care Centers, KinderCare, and Champions before- and after-school programs. This benefit is available for children ages six weeks through 12 years.

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## PerkSpot

866-606-6057 | [ensign.perkspot.com](https://ensign.perkspot.com)

Access thousands of deals, including theme parks, event tickets, travel, and savings on the brands you love, all available online in one easy-to-access portal on a computer, tablet or mobile device. PerkSpot is the industry leader in negotiating, managing, and supporting employee discount programs.

## Emergency Fund

Ensign | 949-487-9500 | [theemergencyfund.net](https://theemergencyfund.net) | [emergencyfund@ensignservices.net](mailto:emergencyfund@ensignservices.net)

The Emergency Fund provides financial support for employees facing personal crises. It is funded through voluntary paycheck contributions made by Ensign-affiliated employees like you and managed as a 501(c)(3) public charity, making donations tax deductible and grants non-taxable.

- Contributions range from \$0.50 to \$150 per paycheck
- **Enroll through Workday** via a benefit enrollment task or under the **Emergency Fund** section

### Eligibility for Assistance

- Current employees with at least 6 months of service (full-time or part-time)
- Retirees (within 6 months of retirement)
- Former employees (separated within 6 months and in good standing)
- Surviving dependents or family members (if death occurred within 6 months)

To apply for Emergency Fund assistance, visit [EnsignBenefits.com](https://EnsignBenefits.com) for more information.

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## Helping Our HeritAge Scholarship Program

Elevate Charities | 949-540-2071 | [elevatecharities.org](https://elevatecharities.org) | [ddeheras@ElevateCharities.org](mailto:ddeheras@ElevateCharities.org)

We are helping outstanding nursing aides and nursing assistants who may not be able to afford to advance their clinical abilities. For those who have a passion for senior-focused healthcare and are interested in progressing in their career, the Helping our HeritAge Scholarship Program can provide the resources needed.



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## Payroll Benefits

### DailyPay

866-432-0472 | [dailypay.com](https://dailypay.com) | [employee.support@dailypay.com](mailto:employee.support@dailypay.com)

DailyPay is an optional payroll benefit that allows you to access a portion of your pay before your regular payday. This program gives you flexibility to track earnings in real time, transfer pay to avoid late fees and save automatically from each paycheck (not available to employees covered under a Collective Bargaining Agreement).

DailyPay features:

- Monitor real-time earnings based on hours worked **FREE**.
- Transfer earnings next-day **FREE**.
- Transfer earnings instantly (\$2.99 fee).
- Save automatically from each paycheck **FREE**.



For enrolling instructions, visit [EnsignBenefits.com](https://EnsignBenefits.com).

### Wisley Pay Card

866-313-6091

The Wisely Pay Card is available as a voluntary payment option for all employees. This reloadable prepaid card allows you to receive pay electronically, manage your money securely, and plan for your financial future. With the myWisely mobile app, you can track your funds and use budgeting tools.

If you are currently paid by paper check, you can switch to direct deposit using a Wisely Pay Card. Once you are enrolled, you may also choose to use DailyPay with your Wisely account.

For enrolling instructions, visit [EnsignBenefits.com](https://EnsignBenefits.com).

# 401(k) Retirement Plan

Fidelity | 800-835-5095 | [netbenefits.com](https://netbenefits.com)

Being ready for retirement is an important part of financial wellness. Our benefits program includes a 401(k) plan to help you build savings for the future.

## Get the App!

Download the NetBenefits app for quick and easy access to your 401(k).

Eligibility	Your Contributions	Company Contributions
Part-time and full-time employees of Ensign Services–affiliated companies who are age 18+ are eligible to enroll. You can join on the first day of the month after completing 90 days of service.	Contribute pre-tax or Roth (post-tax) up to the 2026 IRS limit of \$23,500, plus catch-up contributions, if eligible. You can increase or decrease your contribution to the account at any time.	The company matches \$0.25 for every \$1 you contribute, up to 2% of your compensation. Matching vests 25% per year (100% after four years); your own contributions are always 100% vested <sup>1</sup> .

<sup>1</sup>Vesting means the portion of employer contributions you own; once fully vested, the funds are yours even if you leave the company.

Catch-Up 401(k) Contributions		
Ages 50-59	Ages 60-63	Ages 64+
Additional \$7,500 per year	Additional \$11,250 per year	Additional \$7,500 per year

**Note:** Depending on your income, catch-up contributions may be required to be on a Roth (after-tax) basis starting 1/1/26.

## Helpful Tips to Save for Retirement

- Start saving as soon as possible to grow your retirement account.
- Begin with small contributions, if necessary, and increase contributions over time.
- Make setting aside money for retirement a habit.
- Designate a beneficiary for your 401(k) to ensure your savings are distributed according to your wishes.
- Understand investment returns may fluctuate.
- Fidelity offers guidance on retirement planning, investing, and saving for a child's college fund.
- Let it sit. Avoid penalties by leaving funds in your 401(k) until eligible for withdrawal.
- If you change jobs, you can roll over your retirement account.

*This communication highlights some of your Ensign benefit plans. Your actual rights and benefits are governed by the official plan documents. If any discrepancy exists between this communication and the official plan documents, the plan documents will prevail. Ensign reserves the right to change any benefit plan without notice. Benefits are not a guarantee of employment.*

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**YOUR  BENEFITS**