



# Your 2025 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

### Customer Second

In order for our patients to receive the care they deserve, we put our employees first.

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### Accountability

We hold ourselves to the highest standards of care and professionalism.

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### Passion for Learning

Ongoing training and innovation are a part of our DNA.

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### Love One Another

We strive to see and treat each other as people whose interests matter as much as our own.

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### Intelligent Risk Taking

We trust your judgment. Be innovative. Be entrepreneurial.

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### Celebration

We love to celebrate success and make work fun.

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### Ownership

We reward and support our employees who treat this organization as if they owned it.

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**Disclaimer:** This guide presents an overview of the benefits program offered on behalf of your employer and is not intended to be all inclusive, nor is it to be used as a summary plan description. It does not include all plan rules and details and is not considered a certificate of coverage. The terms of your benefits are governed by legal plan documents, including insurance contracts. If there are any differences between this guide and the legal plan documents and insurance contracts, the legal plan documents and insurance contracts are the final authority. We reserve the right to change or modify 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 Benefits Contacts

## Contact Information for Our Carriers

Health	Policy/Group Number	Website/Phone
<b>Medical: Administered by Personify Health (formerly HealthComp)</b> Value Copay Plan, Choice HSA Plan, Premier EPO Plan	N35	<a href="https://hconline.healthcomp.com/ensign">https://hconline.healthcomp.com/ensign</a> 833-549-2867
<b>CerpassRx</b> Pharmacy Benefit Manager	n/a	<a href="https://cerpassrx.com/ensign">https://cerpassrx.com/ensign</a> 844-622-4369
<b>Garner Top Provider Network</b> Health Reimbursement Account Program	n/a	<a href="https://getgarner.com/start">https://getgarner.com/start</a> 866-761-9586
<b>Teladoc</b> Telemedicine	n/a	<a href="http://www.teladoc.com">www.teladoc.com</a> 800-835-2362
<b>98point6</b> Text-based Telemedicine	n/a	<a href="https://www.98point6.com/ensign">https://www.98point6.com/ensign</a> n/a
<b>Hinge Health</b> Virtual Physical Therapy	n/a	<a href="https://bit.ly/ensignhingehealth">https://bit.ly/ensignhingehealth</a> 855-902-2777
<b>Vida Health</b> Diabetes Support	n/a	<a href="https://vida.com/ensign">https://vida.com/ensign</a> 855-442-5885
<b>Lyra</b> Mental Health Support	n/a	<a href="https://ensign.lyrahealth.com">https://ensign.lyrahealth.com</a> 833-872-0268 Email: <a href="mailto:care@lyrahealth.com">care@lyrahealth.com</a>
<b>Medical available in southern CA, Denver, CO, Dallas, TX, Kansas City KS and MO, Seattle and Spokane, WA</b> Centivo PCP Partnership Plan	ENSGN	<a href="https://ensign.centivo.com">https://ensign.centivo.com</a> 800-981-8925
<b>CerpassRx</b> Pharmacy Benefit Manager	n/a	<a href="https://cerpassrx.com/ensign">https://cerpassrx.com/ensign</a> 844-622-4369
<b>Hinge Health</b> Virtual Physical Therapy	n/a	<a href="https://bit.ly/ensignhingehealth">https://bit.ly/ensignhingehealth</a> 855-902-2777
<b>Vida Health</b> Diabetes Support	n/a	<a href="https://vida.com/ensign">https://vida.com/ensign</a> 855-442-5885
<b>Medical: Administered by Kaiser Permanente</b> Kaiser HMO NoCal with HSA Kaiser HMO SoCal with HSA Kaiser HMO CO with HSA Kaiser HMO OR with HSA Kaiser HMO WA with HSA	KP NoCal: #39044 KP SoCal: #225775 KP CO: 44324 KP OR: 25517 KP WA: 21134	<a href="http://www.kp.org">www.kp.org</a> 800-464-4000
<b>Medical: Available in San Diego County</b> SIMNSA Baja CA Premier Access HMO	#529	<a href="http://www.simnsa.com">www.simnsa.com</a> 619-407-4082
<b>Health Savings Account (HSA)</b> Fidelity	n/a	<a href="http://www.netbenefits.com">www.netbenefits.com</a> 800-835-5095
<b>Supplemental Medical Coverage</b> Unum Hospital Insurance, Accident Insurance, Critical Illness Insurance	n/a	<a href="http://www.unum.com">www.unum.com</a> 866-679-3054
<b>Dental</b> Cigna Dental PPO Plan, Cigna Dental DHMO  Delta Dental PPO Plan	Cigna Dental: #2499682 Cigna DHMO: #3333164 Delta Dental: #19192	<a href="http://www.cigna.com">www.cigna.com</a> 800-244-6224 <a href="http://www.deltadentalins.com">www.deltadentalins.com</a> 800-765-6003
<b>Vision</b> Vision Service Plan	#30019528	<a href="http://www.vsp.com">www.vsp.com</a> 800-877-7195
<b>Financial Protection</b>		
<b>Flexible Spending Accounts (FSAs)</b> HealthEquity Health Care FSA, Limited Purpose FSA, Dependent Care FSA	n/a	<a href="http://www.healthequity.com">www.healthequity.com</a> 877-924-3967
<b>Transportation/Commuter Benefits Program</b> HealthEquity	n/a	<a href="http://www.healthequity.com">www.healthequity.com</a> 877-924-3967
<b>Life and Accidental Death &amp; Dismemberment (AD&amp;D), Short-Term Disability, and Long-Term Disability Insurance Plans</b> Unum Basic Group Term Life and AD&D, Supplemental Group Term Life and AD&D, Short-Term Disability (STD), Long-Term Disability (LTD)	Basic Life and AD&D: #415402 Supp. Life and AD&D: #415403 STD: n/a LTD: #145912	<a href="http://www.unum.com">www.unum.com</a> Basic, Supp. Life and AD&D: 800-421-0344 STD: 800-635-5597 LTD: 800-633-7479
<b>Auto and Home Insurance</b> Farmers Auto and Home Insurance	n/a	<a href="http://www.farmers.com">www.farmers.com</a> 855-498-3697

## Contact Information for Our Carriers (continued)

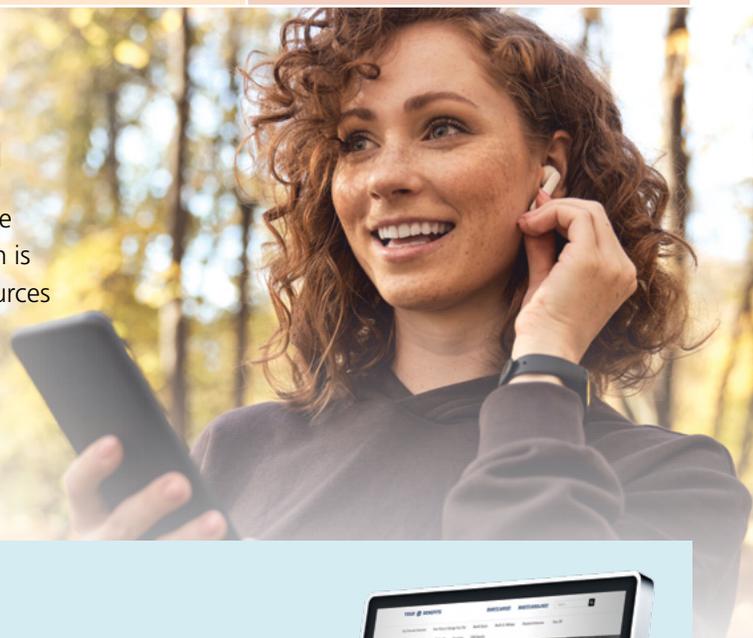
Financial Protection (continued)	Policy/Group Number	Website/Phone
<b>Legal Insurance</b> ARAG	n/a	<a href="https://ARAGlegal.com/myinfo">https://ARAGlegal.com/myinfo</a> 800-247-4184
<b>Cyber Security/Identity Theft Protection</b> LifeLock with Norton	n/a	<a href="https://my.norton.com">https://my.norton.com</a> 800-607-9174
<b>Pet Insurance</b> Nationwide	n/a	<a href="https://benefits.petinsurance.com/ensign">https://benefits.petinsurance.com/ensign</a> 877-738-7874
<b>Work-Life</b>		
<b>Employee Assistance Program</b> Health Advocate EAP	n/a	<a href="http://www.unum.com/lifebalance">www.unum.com/lifebalance</a> 800-854-1446
<b>Tuition Reimbursement</b> Scholarship Management Services	n/a	Email: <a href="mailto:benefits@ensignservices.net">benefits@ensignservices.net</a> 949-540-1940
<b>Discounted Entertainment Tickets</b> TicketsatWork	Company code: Ensign	<a href="http://www.ticketsatwork.com">www.ticketsatwork.com</a> 800-331-6483 866-273-5825
<b>Employee Purchase Program</b> Purchasing Power	Group code: ENS2293	<a href="https://ensign.purchasingpower.com">https://ensign.purchasingpower.com</a> 866-670-3479
<b>Child Care Benefit Program</b> KinderCare	n/a	<a href="http://www.kindercare.com/ensign">www.kindercare.com/ensign</a> 888-525-2780
<b>Retirement</b>		
<b>401(k) Savings Plan</b> Fidelity	n/a	<a href="http://www.netbenefits.com">www.netbenefits.com</a> 800-835-5095

## Resources

### To Help You Learn About Your Benefits and Enroll

Your Ensign-affiliated employer invests in you with some awesome benefits that help you live your best life. An overview of each plan is included in this guide, along with links to valuable tools and resources so you can take a deeper dive and find more details about all of the benefits available. We are focused on helping you play an active role in understanding your options and costs, and what to expect after you enroll. For resources online, go to

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



### Ensign Benefits Website

The Ensign Benefits website is your go-to source for information about your benefit plans. Start with high level overviews of each benefit and drill down to the details including Summary Plan Descriptions and Insurance Certificates. You can also link to Workday when you're ready to enroll and to carrier websites if you need more information.

The website is easy to navigate on your computer, tablet or smartphone.



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

## Resources (continued)

### Say Hello to ALEX®

ALEX is our interactive benefits counselor who will explain your benefits in simple language in a fun and entertaining way. ALEX can help you choose the benefits and coverage options that will meet your needs and your budget.



### Three Important Things to Know About the ALEX Tool

1. It's personalized, so you can see which plans make the most sense for you.
2. It's confidential, so you get the guidance you need without revealing all of your fascinating secrets.
3. **IMPORTANT: ALEX is not the online enrollment system. Once you have reviewed your benefits with ALEX, you must enter your elections into Workday to complete your enrollment.**



To get started using ALEX, go to <https://start.myalex.com/ensign>.

### Complete Your Benefits Enrollment in Workday

When you're ready to enroll in your 2025 benefits, 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 logged in to Workday, go to your Inbox and select **Benefit Change – New Hire** or **Benefit Change – Employment Status Change** and proceed with your enrollment.



### Need help signing in to Workday?

Call **949-540-1200** or email [support@ensignservices.net](mailto:support@ensignservices.net) to reset your password.

### HR & Benefits Support

Call the **HR Services Support Center** when you have questions about your benefits and can't find the answers in the resources above. You can also call to enroll in your benefits if you don't have access to a computer connected to the internet.



Call **888-659-3616** weekdays 8 AM to 5 PM PT or email [benefits@ensignservices.net](mailto:benefits@ensignservices.net).

# Benefit Basics

## About Your Benefits

Ensign-affiliated companies provide competitive benefits that will enhance the quality of your life and provide the support you need to achieve your personal and professional goals. Since everyone's situation is unique and may change as your life changes, our benefit plans give you the flexibility you need to choose the plans and coverage options that help you live your best life.

## Eligibility

### Full-time and Part-time Employee Working 32 or More Hours per Week

You are eligible for all health and insurance benefits if you work at least 32 hours per week as a part-time or full-time employee of an Ensign-affiliated company and have completed your benefits waiting period. Your eligible dependents may also be enrolled for coverage under the health and insurance benefits. You can also purchase additional coverage through the voluntary plans.

### Part-time Employee Working 30 or 31 Hours per Week

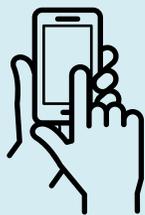
You are eligible for medical coverage and the Health Savings Account (HSA) if you work 30 or 31 hours as a part-time employee of an Ensign-affiliated company and have completed your benefits waiting period. Your eligible dependents may also be enrolled in medical coverage.

## Eligible Dependents

You will be required to provide proof of dependent eligibility at the time of enrollment. Eligible dependents for health coverage generally include your:

- **Legal spouse (lawfully wedded spouse):** If your spouse is eligible for group medical coverage outside of our plan (through their employer), you will pay a \$125 surcharge per pay period if you choose to cover your spouse as your dependent on an Ensign Services plan. Common Law Spouse is not an eligible relationship to be covered as a dependent on medical, dental, or vision plans for any state. Domestic Partners may be covered on the fully insured Kaiser and SIMNSA plans.
- **Children:** Eligible dependent children must be under age 26 or any age if they are not able to support themselves due to a physical or mental disability and who became disabled before age 26. An eligible child includes your natural child, adopted child, step child or child for whom you have been appointed legal guardianship by a court of law. Children of a covered legal spouse are also eligible for the BCBS self-funded medical plans. If your domestic partner is covered under Kaiser or SIMNSA, then their children may also be covered.

## Download the Workday Mobile App



Perform many of the popular self-service tasks of the Workday desktop application with the convenient and time-saving Workday mobile app.

- Download the **Workday mobile app** on your tablet or phone from the App Store or Google Play.
- Once you have it downloaded, enter **Ensign** as the code and then sign in with your normal **Workday login** (employee ID is your User ID).

**Newborns are effective as of the date of birth as long as the dependent is enrolled within 30 days of their date of birth.**



## 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.

## Making Changes to Your Benefit Elections During the Year

You can change your benefit elections outside of Open Enrollment only if you have a Qualified Event or Family Status Change, which include:

- Have a baby/adopt a child
- Change in marital status
- Gain/loss of other group coverage, including Medicare/Medicaid
- One of your dependents gains/loses other group coverage, including Medicare/Medicaid
- Employment change that affects your benefits
- Death of a covered dependent

If you have a Qualified Event or Family Status Change and want to make benefit changes during the year:

- **You must make any benefit changes within 30 days of the Qualified Event.**

- Changes must be consistent with the Family Status Change. For example, if you have employee only medical coverage and get married, you may waive coverage or change your medical coverage category to employee + spouse. You may also add your spouse to other coverages. Coverage for a new spouse begins the first of the month following the marriage date. Coverage for a newborn begins on date of birth. You must add your newborn in order for them to continue to be covered.
- You must provide necessary verification documentation for your dependents (proof of loss or gain of other coverage) within 30 days of the qualified event. You may email scanned copies of documentation to [benefits@ensignservices.net](mailto:benefits@ensignservices.net). Coverage changes go into effect the first of the month after the qualifying event. For example, if coverage ends on August 31, your coverage begins on September 1.
- If you are adding new dependents to your coverage based on a qualifying life event, you must provide necessary documentation to confirm eligibility (such as a marriage or birth certificate) at the time of enrollment. Your elections will not be approved until the necessary documentation is received. You can submit your documentation on the last Workday enrollment screen by uploading them before you submit your enrollment elections in Workday. You can also email your documentation to [benefits@ensignservices.net](mailto:benefits@ensignservices.net). Be sure to include your name and employee ID number with your submitted documentation.

## When Coverage Ends

Medical, dental and vision coverage will end on the last day of the month in which you terminate employment or you become ineligible for benefits. Flexible Spending Account participation as well as life insurance and disability coverage end on the last day of full-time employment.



## Enrollment

### Enrollment Deadline

You have 30 days following your hire date or status change date to complete your benefits enrollment in Workday, which includes submitting proof of dependent eligibility, such as a marriage license or birth certificate. You will need to upload these documents directly into Workday during enrollment or email the documents to [benefits@ensignservices.net](mailto:benefits@ensignservices.net) before your enrollment deadline.

### Enroll in Your 2025 Benefits in Workday

Go to <https://www.myworkday.com/wday/authgwy/ensign/login.html>.

- Enter your **username** and **password** and click **Sign In**. Your username is your Workday employee ID printed on your paycheck stub.
- Once you are logged in to Workday, go to your Workday inbox or click on **Benefits and Pay** to enroll or make benefit changes.
- If you are adding new dependents, gather eligibility verification documents to provide proof of dependent eligibility and submit in Workday within 30 days following your hire date or date of status change to benefit-eligible to complete your benefits enrollment in Workday.

## Optional Now vs. Optional Anytime Benefits

Benefits that are “**optional now**” means if you want coverage under these benefits, you must enroll in Workday or call the HR Services Support Center at **888-659-3616** within 30 days of your date of hire or date of status change to benefit eligible. Benefits that are “**optional anytime**” means you can enroll in these benefits anytime during the year through the carrier or plan administrator.

### OPTIONAL NOW

Enroll in Workday or call the HR Services Support Center

If you are eligible, you must enroll for these benefits within 30 days of your date of hire:

- Medical
- Dental
- Vision
- Flexible Spending Accounts
- Supplemental Life
- Supplemental AD&D
- Voluntary Long-Term Disability
- Voluntary Group Accident
- Voluntary Critical Illness
- Voluntary Hospital Indemnity
- ARAG Legal Insurance
- Cyber Security/Identity Theft Protection

### OPTIONAL ANYTIME

Enroll through carrier or plan administrator

If you are eligible, you can elect or change these benefits any time:

- Health Savings Account (HSA)\*
- Voluntary Short-Term Disability
- 401(k) Savings Plan
- Transportation Benefit Program\*
- Auto and Home Insurance
- Pet Insurance

\* Optional anytime, enroll in Workday.

# Health

## Medical

Our medical plans are designed to give you the options you need to manage your health the way you want. You can choose from three medical plans administered by Personify Health (formerly HealthComp). If you live in California, Colorado, Oregon or Washington, you also have an HMO option through Kaiser if you live in a Kaiser Permanente service area. If you live in southern California, Denver, Dallas, Kansas City, Seattle or Spokane, you can choose the Centivo PCP Partnership Plan. If you live in San Diego County, the SIMNSA Baja CA Premier Access HMO may also be an option for you.

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



**Need help choosing the best medical plan?**

Say hello to ALEX our online benefit counselor. Go to <https://start.myalex.com/ensign>.

## Medical Plans

<b>Value Copay Plan</b>	This plan exclusively covers you for in-network doctors and facilities and gives you access to <b>Blue High Performance Network (HPN)</b> providers in certain geographic locations based on your zip code. Blue HPN providers are selected based on delivery of quality, affordable care offering savings to Affiliate employees in exchange for a smaller provider network and the <b>lowest paycheck deduction</b> .
<b>Choice HSA Plan</b>	You can see both in-network and out-of-network doctors without a referral, but keep in mind staying in-network for care will almost always be cheaper. To help with your share of costs, the plan comes with a Health Savings Account (HSA) that you can contribute to.
<b>Premier EPO Plan</b>	This plan has a lower deductible and exclusively covers you for in-network doctors and facilities. Except in the case of an emergency, you'll pay the full price for any out-of-network care.
<b>Centivo PCP Partnership Plan</b> (Southern CA, Denver, Dallas, Kansas City, Seattle and Spokane employees only)	This plan exclusively covers you when you stay in the Centivo network. Except in emergencies, you'll pay the full price for any care you receive from a non-Centivo doctor or facility. With this plan, you must choose a primary care doctor who will direct your care and provide referrals.
<b>Kaiser HMO with HSA</b> (CA, CO, OR and WA employees only)	You must live in a Kaiser Permanente service area in one of the following states: California, Colorado, Oregon or Washington. 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).
<b>SIMNSA Baja CA Premier Access HMO</b> (San Diego County employees only)	You must 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 Highlights

The Centivo PCP Partnership Plan is a different type of health plan that helps provide high-quality care at lower costs by working directly with local healthcare providers you know and trust. With Centivo, you'll get an affordable health plan that's easy to use.

- This plan offers **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 primary care doctor who can help keep you healthier, improve your healthcare experience and keep your costs low.

- Your primary care doctor will refer you to high-quality, in-network specialists, ensuring 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.

For more on the Centivo PCP Partnership Plan, see <https://ensignbenefits.com/health-wellness/medical/centivo>.

## Centivo Regions and Provider Networks

- **Southern CA:** Providers who are affiliated with MemorialCare, UCLA 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

## Personify Health (formerly HealthComp)

We have partnered with Personify Health as the administrator of our self-funded medical plans. Personify Health 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 one of the medical plans listed above 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

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

**Email:** [hconline@healthcomp.com](mailto:hconline@healthcomp.com)

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

**Mobile App:** Search for HCOOnline on the App Store or on Google Play



# 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
<b>Employee Paycheck Contributions</b>	\$	\$
<b>Preventive Care</b>	Covered in full <sup>3</sup>	Covered in full <sup>3</sup>
<b>Telemedicine</b> Doctor Visit Behavioral Health Visit	<b>Through Centivo Virtual Primary Care</b> FREE N/A	<b>Through Teladoc</b> \$5 copay \$5 copay
<b>Telemedicine (text-based)</b> Doctor Visit	N/A	<b>Through 98point6</b> FREE
<b>Calendar Year Deductible</b> Employee Only / Family In-network Employee Only / Family Out-of-network	\$1,000 / \$2,000 N/A	\$5,000 / \$10,000 <sup>1</sup> N/A
<b>Coinsurance (You Pay)</b>	N/A	20%
<b>Calendar Year Out-of-Pocket Maximum</b> Employee Only / Family	\$4,000 / \$8,000	\$7,000 <sup>6</sup> / \$14,000 <sup>6</sup>
<b>Health Savings Account (HSA)</b>	N/A	N/A
<b>PCP Office Visit</b>	FREE	\$20 copay
<b>Specialist Office Visit</b>	\$50 copay	\$75 copay
<b>Urgent Care</b>	\$75 copay	\$75 copay
<b>Emergency Room</b>	\$500 copay	\$500 copay <sup>2,7</sup> then you pay 30%
<b>Diagnostic Testing</b>	\$20 copay	20% <sup>2</sup>
<b>Outpatient X-ray and Lab</b>	\$20 copay	20% <sup>2</sup>
<b>Hospitalization</b> Inpatient Semi-Private Room Inpatient Physician	\$900 copay after deductible Included with copay above	20% <sup>2</sup> 20% <sup>2</sup>
<b>Outpatient Treatment</b> (PT, OT, ST) Hinge Health Virtual Physical Therapy	\$50 copay FREE	20% <sup>2</sup> FREE
<b>Mental Health/Substance Abuse</b> Inpatient Outpatient	\$900 copay after deductible FREE	20% <sup>2</sup> \$45 copay
<b>Pharmacy Retail</b> Specified Preventive Drugs <sup>4</sup> Generic Brand Formulary Brand Non-Formulary Specialty Drugs	<b>30-day supply</b> <sup>10</sup> (see footnote) 100% covered <sup>3</sup> /\$5 copay <sup>13</sup> \$10 copay <sup>3</sup> \$25 copay <sup>2</sup> \$40 copay <sup>2</sup> 20% <sup>2,8</sup> up to \$125	<b>30-day supply</b> <sup>10</sup> (see footnote) 100% covered <sup>3</sup> /\$5 copay <sup>13</sup> \$10 copay <sup>3</sup> \$25 copay <sup>2</sup> \$40 copay <sup>2</sup> 20% <sup>2,8</sup> up to \$125
<b>Pharmacy Mail Service</b> Specified Preventive Drugs <sup>4</sup> Generic Brand Formulary Brand Non-Formulary	<b>90-day supply</b> 100% covered <sup>3</sup> /\$10 copay <sup>13</sup> \$20 copay <sup>3</sup> \$50 copay <sup>2</sup> \$80 copay <sup>2</sup>	<b>90-day supply</b> 100% covered <sup>3</sup> /\$10 copay <sup>13</sup> \$20 copay <sup>3</sup> \$50 copay <sup>2</sup> \$80 copay <sup>2</sup>

- 1) The family deductible must be met before any person receives benefits.
- 2) After calendar year deductible.
- 3) Calendar year deductible waived.
- 4) As specified in the essential drug list.

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

CHOICE HSA PLAN	PREMIER EPO PLAN	KAISER HMO WITH HSA (CA, CO, OR, WA)	SIMNSA Baja CA Premier Access HMO (San Diego County)
IN-NETWORK YOU PAY	NETWORK ONLY YOU PAY	NETWORK ONLY YOU PAY	NETWORK ONLY YOU PAY
\$	\$\$\$	\$\$\$	\$
Covered in full <sup>3</sup>	Covered in full <sup>3</sup>	Covered in full <sup>3</sup>	Covered in full
<b>Through Teladoc</b> 10% <sup>2</sup> (Cost is \$55 per visit) 10% <sup>2</sup> (Cost is \$55 per visit)	<b>Through Teladoc</b> \$5 copay \$5 copay	20% <sup>2</sup> N/A	N/A N/A
<b>Through 98point6</b> \$8 copay <sup>14</sup>	<b>Through 98point6</b> FREE	N/A	N/A
\$2,000 <sup>5</sup> / \$4,000 <sup>1.5</sup> \$4,000 <sup>5</sup> / \$8,000 <sup>1.5</sup>	\$1,000 / \$2,000 <sup>1</sup> N/A	\$3,000 / \$6,000 <sup>1</sup> N/A	N/A N/A
20%	20%	20%	None
\$6,000 <sup>6</sup> / \$12,000 <sup>6</sup>	\$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% <sup>2</sup>	\$30 copay	20% <sup>2</sup>	\$5 copay
20% <sup>2</sup>	\$50 copay	20% <sup>2</sup>	\$5 copay
20% <sup>2</sup>	\$50 copay	20% <sup>2</sup>	\$25 copay (provider in Mexico) \$50 copay (provider outside Mexico)
\$500 copay <sup>2,7</sup> then you pay 30%	\$500 copay <sup>2,7</sup> then you pay 20%	20% <sup>2</sup>	\$250 copay <sup>7</sup>
20% <sup>2</sup>	20% <sup>2</sup>	20% <sup>2</sup>	Covered in full
20% <sup>2</sup>	20% <sup>2</sup>	20% <sup>2</sup>	Covered in full
20% <sup>2</sup> 20% <sup>2</sup>	\$500 copay <sup>2</sup> , then you pay 20% 20% <sup>2</sup>	20% <sup>2</sup> 20% <sup>2</sup>	Covered in full Covered in full
20% <sup>2</sup> FREE	20% <sup>2</sup> FREE	20% <sup>2,11</sup> N/A	\$10 copay N/A
20% <sup>2</sup> 20% <sup>2</sup>	\$500 copay then 20% <sup>2</sup> \$30 copay <sup>9</sup>	20% <sup>2,12</sup> 20% <sup>2</sup>	Covered in full \$5 copay
<b>30-day supply</b> <sup>10</sup> (see footnote) 100% covered <sup>3</sup> /\$5 copay <sup>13</sup> \$10 copay <sup>2</sup> \$25 copay <sup>2</sup> \$40 copay <sup>2</sup> 20% <sup>2,8</sup> up to \$125	<b>30-day supply</b> <sup>10</sup> (see footnote) 100% covered <sup>3</sup> /\$5 copay <sup>13</sup> \$10 copay <sup>3</sup> \$25 copay <sup>3</sup> \$40 copay <sup>3</sup> 20% <sup>3,8</sup> up to \$125	<b>30-day supply</b> 100% covered <sup>3</sup> \$10 copay <sup>2</sup> \$30 copay <sup>2</sup> N/A 20% <sup>2</sup> up to \$125	<b>30-day supply</b> 100% covered \$5 copay \$5 copay \$5 copay \$5 copay
<b>90-day supply</b> 100% covered <sup>3</sup> /\$10 copay <sup>13</sup> \$20 copay <sup>2</sup> \$50 copay <sup>2</sup> \$80 copay <sup>2</sup>	<b>90-day supply</b> 100% covered <sup>3</sup> /\$10 copay <sup>13</sup> \$20 copay <sup>3</sup> \$50 copay <sup>3</sup> \$80 copay <sup>3</sup>	<b>100-day supply</b> 100% covered <sup>3</sup> \$20 copay <sup>2</sup> \$60 copay <sup>2</sup> N/A	<b>90-day supply</b> N/A N/A N/A N/A

7) Emergency Room copay waived if admitted.

8) May be available at CerpaxRX 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.

14) Free after calendar year deductible is met.

## Prescription Drug Coverage

All of the medical plans include prescription drug coverage.

### Prescription Drugs with a Personify Health Plan or Centivo

#### Value Copay Plan, Choice HSA Plan, Premier EPO Plan or Centivo PCP Partnership Plan

When you enroll in a medical plan administered by Personify Health (formerly HealthComp) or you enroll in the Centivo PCP Partnership Plan, you automatically receive prescription drug coverage 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.

**Specified Preventive Drugs:** Certain generic preventive medications (like birth control) are covered at no cost and not subject to annual deductibles provided certain requirements are met. Some brand name preventive drugs require a \$5 copay. Review the [CerpaxRX preventive drug list](#) for details

**Generic Drugs:** Generic drugs have the lowest copays and are considered identical to their brand name equivalents by the FDA in terms of efficacy and safety.

**Brand Formulary:** Drugs on the brand formulary are designated as preferred based on their cost effectiveness and, in some cases, efficacy. If you or your provider choose a brand formulary medication when a generic is available, you'll pay the brand formulary copay plus the difference in cost between the generic and the brand formulary drug.

**Brand Non-Formulary:** Brand name drugs not on the brand formulary have the highest copays. When you fill a prescription, you can ask the pharmacist whether a generic or brand formulary drug of your medication is available. If you or your provider choose a brand non-formulary medication when a generic is available, you'll pay the brand non-formulary copay plus the difference in cost between the generic and the brand non-formulary drug.

**Specialty Drugs:** These are high-cost drugs that typically require special handling or administration. You must obtain specialty drugs through a CerpaxRx Specialty pharmacy.



### Save Money with Mail Service for Long-term Medications

You can take advantage of mail service rates for a 90-day supply of medicines (100-day supply with Kaiser HMO with HSA) you take on a regular basis for chronic conditions such as high blood pressure, asthma, diabetes or high cholesterol.

### Prescription Drugs with the Kaiser HMO with HSA Plan (CA, CO, OR, WA)

When you enroll in the 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.

**Refill in person:** Bring your prescription to a Kaiser pharmacy.

**Online:** Visit [kp.org/rxrefill](http://kp.org/rxrefill) to order your prescription refills online. You will need to register first at [kp.org/registernow](http://kp.org/registernow).

**Phone:** Call the pharmacy refill phone number highlighted on your prescription label. Have your medical record number, prescription number, home telephone number, and credit or debit card information handy when you call.

### Prescription Drugs with the 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](http://www.simnsa.com) for a list of network pharmacies you can use.

# 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.

## 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.

## 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.

## Kaiser HMO with HSA (CA, CO, OR, WA)

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.

## Centivo PCP Partnership Plan (So CA, Dallas, TX and Denver, CO)

1. Go to [centivo.com/ensign](http://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.

## SIMNSA Baja CA Premier Access HMO

1. Go to [https://www.simnsaee.net/Expediente2010/CitasOnline/proveedores/frm\\_proveedores.aspx](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.

# 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.

- 1 **Use Garner to find a Top Provider**
- 2 **See the Top Provider**
- 3 **Get reimbursed for eligible out-of-pocket costs**



## Do not use your FSA and HRA for the same expenses.

- You can’t use FSA dollars to pay for medical costs that will be reimbursed by Garner.
- Since they are both tax advantaged benefits, the IRS considers this “double dipping”.

To avoid double dipping, use FSA funds on services not covered by the Garner HRA such as over the counter medication, hygiene products and dental/vision needs.

## 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 or scan the QR Code.
- 2 Go to [getgarner.com/start](https://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**.

## Hinge Health: Virtual Physical Therapy Program

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, pelvis, neck and shoulder pain in easy-to-do 15-minute exercise sessions. Hinge Health also offers wearable pain relief and motion tracking, along with spinal and neck surgery support.

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](mailto:hello@hingehealth.com)





## Vida Health Diabetes Management

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.

Online: [vida.com/ensign](https://vida.com/ensign)

Call: **855-442-5885**

## Lyra Mental Health Support

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>

Call: **833-872-0268**

Email: [care@lyrahealth.com](mailto: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.

# Health Savings Account

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

## Health Savings Account At-a-Glance

<b>Who is eligible?</b>	You are eligible to contribute to an HSA if you are: <ul style="list-style-type: none"><li>• Enrolled in an HSA-qualified medical plan;</li><li>• Not covered by any other medical plan (through your spouse or as a retiree), including a Health Care FSA;</li><li>• Not enrolled in Medicare, Medicaid or TRICARE; and</li><li>• Not claimed as a dependent on another person’s tax return.</li></ul>
<b>HSA advantages</b>	<ul style="list-style-type: none"><li>• Your contributions are tax-free* and reduce your overall taxable income.</li><li>• You never pay taxes on withdrawals for qualified health care expenses.</li><li>• Unlike the Medical FSA, you won’t lose your HSA balance if you don’t spend it. You take it with you if you change jobs, retire, or leave the health plan.</li></ul>
<b>How much can be contributed to an HSA?</b>	<ul style="list-style-type: none"><li>• Up to \$4,300 if you have Employee Only coverage.</li><li>• Up to \$8,550 if you have Employee + Dependents coverage.</li><li>• Additional \$1,000 if you are age 55 or older.</li><li>• If your spouse contributes to an HSA, your combined contributions may not exceed \$4,300 if you have Employee Only coverage or \$8,550 if you have Employee + Dependents coverage.</li><li>• You can invest your HSA balance, and there is no minimum account balance required.</li></ul>
<b>What can be paid from your HSA?</b>	<ul style="list-style-type: none"><li>• You can use your HSA for medical, dental, vision and pharmacy expenses for you and any family member who qualifies as a dependent on your tax return.</li><li>• For a complete list of eligible expenses visit the official IRS website at <a href="http://www.irs.gov/publications/p502/index.html">http://www.irs.gov/publications/p502/index.html</a>.</li></ul>
<b>Using your HSA</b>	<ul style="list-style-type: none"><li>• Use the Fidelity HSA debit card, or submit expenses online at <a href="http://netbenefits.com">netbenefits.com</a>.</li><li>• Your account balance and information on claims is available 24/7 on your <a href="http://netbenefits.com">netbenefits.com</a> or in the Fidelity app.</li><li>• Your account balance is NEVER forfeited; unused amounts stay in your account.</li></ul>

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

## Open Your HSA with Fidelity

If you enroll in the Choice HSA Plan or Kaiser HMO with HSA, you must open your HSA online with Fidelity using the [netbenefits.com](http://netbenefits.com) website. Follow these steps:

- 1) After you make your enrollment elections in Workday, watch for an email or postcard from Fidelity with information about your Fidelity HSA.
- 2) Log in to [netbenefits.com](http://netbenefits.com). You will be prompted to create an account if you don’t already have an account for your 401(k).
- 3) Once you are logged in to the Fidelity website, click on the link to **Open Your HSA**.

If you have questions, call Fidelity at **800-835-5095**.



## Telemedicine through Teladoc

### Value Copay Plan, Choice HSA Plan, Premier EPO Plan

Telemedicine through Teladoc gives you 24/7 access to a doctor through live video chat whenever you need it for non-emergencies so you can get healthy faster. If you are 18 or older, you can also use Teladoc to speak to licensed therapists, psychiatrists and mental health professionals for help with depression, stress, anxiety, grief and more. Behavioral health appointments are available from 9 AM to 7 PM local time, 7 days a week.

Your cost for Teladoc is based on your medical plan and the type of visit, as shown in the table.

Your Cost for Teladoc Visits		
	Medical Visits	Behavioral Health Visits
<b>Value Copay Plan</b>	\$5 copay	\$5 copay
<b>Choice HSA Plan</b>	10% <sup>1</sup>	10% <sup>1</sup>
<b>Premier EPO Plan</b>	\$5 copay	\$5 copay

<sup>1</sup> After calendar year deductible

All Teladoc doctors are board certified, practicing primary care physicians, pediatricians, and family physicians. Commonly treated conditions include:

- Allergies
- Sinus Infection
- Rashes
- Bronchitis
- Stomach Flu
- UTI
- Hypertension
- Strep Throat
- Flu
- Gout
- Sprains
- Depression
- Anxiety
- Addiction
- Grief
- Panic Attacks

### Get started

Go to [www.teladoc.com](http://www.teladoc.com) or call **800-835-2362** to set up your account and complete your profile. You can also download the Teladoc mobile app from the App Store or Google Play.

### When to Use Teladoc

- If you're considering the ER or urgent care center for a nonemergency
- When you need medical advice during off hours or late at night
- When on vacation, a business trip, or away from home
- For prescriptions when medically necessary
- If you need support for your mental well-being

## Centivo Virtual Primary Care

If you are enrolled in the Centivo PCP Partnership Plan, you can see your primary care doctor for free from home or on the go. Centivo's Virtual Primary Care practice is a convenient alternative to in-person primary care. If you need to be seen in person, your Virtual Primary Care Team will coordinate in-person care with local, in-network providers.

## Text-Based Telemedicine

### Value Copay Plan, Choice HSA Plan, Premier EPO Plan

**98point6** is a new kind of primary care that gives you on-demand access to a U.S. based, board-certified physician via private messaging, right from your mobile phone. You can use this service for yourself and your covered dependents\* if you are enrolled in the Value Copay Plan, Choice HSA Plan, Premier EPO Plan.

Your cost for a telemedicine visit through 98point6 is based on your medical plan as shown in the table.

Your Cost for 98point6 Visits	
	Medical Visits
Value Copay Plan	FREE
Choice HSA Plan	\$8 copay*
Premier EPO Plan	FREE

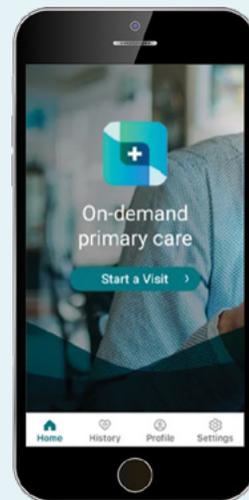
**98point6** physicians are available 24/7 to diagnose and treat 400+ common conditions and can order labs and write prescriptions.

\* Free after calendar year deductible is met.

### Get Started

To get started, follow these steps:

- 1 Install the app**  
Download 98point6 from the [App Store](#) or [Google Play](#).
- 2 Create your account**  
No password to remember. Enter your mobile number and you will be sent a unique pin.
- 3 Start your visit**  
Get text-based diagnosis and treatment and a personalized care plan, with any necessary labs ordered and prescriptions sent to your local pharmacy.



\* Dependent children must be at least 1 year old.

## Video or Phone Appointments with Kaiser HMO with HSA Plan (CA, CO, OR, WA)

If you are enrolled in a Kaiser HMO with HSA Plan (CA, CO, OR, WA), you can set up video or telephone appointments with your doctor on a computer or mobile device. Go to [kp.org/videoappointment](http://kp.org/videoappointment) to make an appointment and sign on to [kp.org](http://kp.org) to join your appointment. For more information call **844-800-0820** M-F 8:30 AM to 5 PM PT. You can also download the Kaiser Permanente app from the App Store or Google Play.

# Supplemental Medical

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

- \* These voluntary plans should not be used in place of medical coverage.
- \* Your basic life insurance beneficiary designation will apply if you participate in voluntary benefits.

## Hospital Insurance

A hospital stay or medical procedure can cost thousands of dollars. You can use this coverage to help pay for the out-of-pocket expenses medical insurance doesn't cover, such as co-insurance, co-pays and deductibles. You can get coverage for yourself and your family members.

## Accident Insurance

If you are accidentally injured, this coverage can pay you money for more than 50 types of injuries, services and treatments. You can use this benefit to help cover expenses your health insurance doesn't, like co-pays and deductibles. You can get coverage for yourself and your family members.

## Critical Illness Insurance

Severe illnesses often have out-of-pocket expenses that medical insurance doesn't cover. This coverage pays you a lump sum if you are diagnosed with a covered condition. It can help you worry less about expenses so you can focus on your recovery. You can get coverage for yourself and your family members.

### **\$50 Be Well Benefit**

The Unum Critical Illness Insurance plan pays a wellness benefit of \$50 when you and other covered family members receive important tests and screenings. You can learn more about the annual Unum Be Well benefit at [www.ensignbenefits.com/health-wellness/voluntary-critical-illness](http://www.ensignbenefits.com/health-wellness/voluntary-critical-illness).



# Dental

Our dental plans provide coverage for preventive services, as well as benefits to help pay for more expensive dental procedures such as fillings, root canals, crowns, bridges and orthodontia coverage.

## Dental PPO Plan

For the highest level of benefits, use a provider in the Delta Dental PPO network (ID, OR and WA) or the Cigna DPPO Advantage network (all other states). You can also go out-of-network but will save money if you use a provider in the Delta Dental Premier network (ID, OR and WA) or the Cigna DPPO network (all other states) versus dental providers who are not in a Delta Dental or Cigna provider network.

## Cigna Dental DHMO

DHMO stands for Dental Health Maintenance Organization and provides dental services exclusively from Cigna DHMO dentists. There is no deductible and no annual maximum benefit. You pay fixed copays for preventive, basic and major services. You must select a primary care dentist for your care. Go to [www.cigna.com/offered-cigna-through-work/dental/dhmo](http://www.cigna.com/offered-cigna-through-work/dental/dhmo) to see if there is a Cigna DHMO provider available in your location (not available in all geographic areas).



## 2025 Dental Plans At-a-Glance

Feature	Dental PPO Plan (Delta Dental in ID, OR & WA or Cigna Dental all other states)			Cigna Dental DHMO
	Delta Dental PPO/Cigna DPPO Advantage Dentist	Delta Dental Premier/Cigna DPPO Dentist	Out-of-Network	Cigna DHMO Dentists Only
<b>Calendar Year Deductible</b> Waived for preventive	\$50 per person, \$150 per family			None
<b>Calendar Year Maximum</b>	\$1,500 per person			Unlimited
<b>Preventive Services</b> Routine exams, dental cleanings	100% covered <sup>4</sup>	You pay 20% <sup>5</sup>	You pay 20% <sup>2</sup>	\$5 office visit copay
<b>Basic Services</b> Fillings, oral surgery	You pay 10% <sup>1</sup>	You pay 20% <sup>1,5</sup>	You pay 20% <sup>1,2</sup>	Fixed copays <sup>3</sup>
<b>Major Services</b> Crowns, inlays, endodontics, periodontics	You pay 40% <sup>1</sup>	You pay 50% <sup>1,5</sup>	You pay 50% <sup>1,2</sup>	Fixed copays <sup>3</sup>
<b>Orthodontia</b>	You pay 50% <sup>1</sup>	You pay 50% <sup>1,5</sup>	You pay 50% <sup>1,2</sup>	Fixed copays <sup>3</sup>
	For children and adults up to \$1,500 lifetime maximum			For children and adults
<b>Temporomandibular Joint (TMJ)</b> \$1,000 lifetime max	You pay 40% <sup>1</sup>	You pay 50% <sup>1,5</sup>	You pay 50% <sup>1,2</sup>	Fixed copays <sup>3</sup>

1) After calendar year deductible.

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

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

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

5) Percentage applies to negotiated rate.

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

To find a Cigna DPPO Advantage or Cigna DPPO dentist (all states except ID, OR and WA) or a Cigna Dental DHMO dentist (most states) go to [www.cigna.com](http://www.cigna.com).

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

# Vision

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

For more information on covered benefits or to find a VSP provider, go to [www.vsp.com](http://www.vsp.com) or call VSP at 800-877-7195.

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

## 2025 Vision Plan At-a-Glance

Plan Feature	VSP Network Provider	Out-of-Network Provider
<b>Exam for Eyeglasses</b> Once every 12 months	\$10 copay	\$10 copay, Plan pays up to \$73
<b>Lenses</b> Once every 12 months • Single vision • Lined Bifocal • Lined Trifocal	\$25 materials copay	\$25 materials copay  Plan pays up to \$33 Plan pays up to \$50 Plan pays up to \$65
<b>Lens Options</b> • Standard progressive lenses • Premium progressive lenses • Custom progressive lenses	Copay up to \$55 Copay of \$95 - \$105 Copay of \$150 - \$175	Plan pays up to \$65 Plan pays up to \$65 Plan pays up to \$65
<b>Frames</b> Once every 24 months	Plan pays up to \$170 (\$70 for Costco)	Plan pays up to \$70
<b>Contact Lenses</b> Instead of eyeglasses once every 12 months	\$170 allowance for contacts Up to \$60 copay for contact lens exam (filling and evaluation)	Plan pays up to \$115

### Finding a VSP provider

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

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



### VSP LightCare

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

# Financial Protection

## Flexible Spending Accounts

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



**Have Questions About Flexible Spending Accounts?**  
**ALEX** can help. Go to <https://start.myalex.com/ensign>.

Type of FSA	Eligible Expenses	Pre-tax Contribution
<b>Health Care FSA</b>	Most medical, dental and vision care expenses that are not covered by your health plan, such as deductibles, copays, eyeglasses and doctor-prescribed over the counter medications.	Up to \$3,300 per year
<b>Limited Purpose FSA</b>	Dental and vision care expenses that are not covered by other insurance plans, such as deductibles, copays and eyeglass expenses that exceed plan limits.	Up to \$3,300 per year
<b>Dependent Care FSA</b>	Dependent care expenses such as daycare, summer camp, after school programs or elder care programs so you and your spouse can work or attend school full-time.	Up to \$5,000 per year (\$2,500 if married and filing separate tax returns)

### Health Care FSA

A Health Care FSA gives you a tax break on many expenses that are not reimbursed by any other health plan, such as deductibles, copays, coinsurance, vision expenses, and more. You must enroll each year, as contribution amounts are not carried forward from one year to the next. You can set aside up to \$3,300 each plan year on a pre-tax basis to cover eligible health care expenses.

### Limited Purpose Health Care FSA (for use with HSA)

If you participate in an HSA, you can maximize your tax savings by also participating in a Limited Purpose FSA that covers dental and vision expenses only. A Limited Purpose Health Care FSA is a great way to conserve your HSA funds and still benefit from tax savings. You may contribute up to \$3,300 each plan year on a pre-tax basis to cover eligible dental and vision expenses. More information is available on the benefits website at [www.ensignbenefits.com](http://www.ensignbenefits.com).

### Dependent Care FSA

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

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

## Dependent Care FSA Rules

- For expenses to be eligible, they must be incurred because you and your spouse or domestic partner are working
- Children must be under age 13
- Care providers can be anyone except your spouse, a dependent claimed on your tax return, or child under age 19
- Disabled dependents (a child, spouse, or parent) also qualify for reimbursement if they spend at least 8 hours a day in your home
- Eligible dependent care expenses include nursery schools, day camps, licensed day care centers and day care in your home (except if the provider is the child's parent or your child under age 19)

## Careful Planning Required

You should plan your FSA contributions carefully. Here's why:

- Use it or lose it. IRS rules require that any money left in a Dependent Care FSA at the end of the plan year must be forfeited.
- Money set aside for health care expenses cannot be used to reimburse dependent daycare expenses and vice-versa.
- Any health care or dependent care expenses that are paid from FSAs cannot be claimed as a deduction or credit when filing your income tax return.
- You cannot stop or change contributions during the year unless you have a qualified status change.
- Once you terminate employment, only expenses incurred before you terminated are eligible for reimbursement for your FSA, unless you elect to continue your Health Care FSA through COBRA.
- You will be reimbursed for dependent care expenses only up to the amount of your dependent care spending balance and only after the care has been provided.

## HealthEquity Is the FSA Plan Administrator

If you enroll in FSAs, it's easy to manage them through HealthEquity, the plan administrator. Access the HealthEquity website to review your account, including current balance, status of any claims, and other helpful information including a list of eligible health care and dependent care expenses.

### HealthEquity

Online: [www.healthequity.com](http://www.healthequity.com)

Phone: 877-924-3967



## Tax Savings!

The FSAs let you pay for eligible health care and/or dependent day care expenses and reduce your taxes at the same time.



# Transportation/Commuter Benefit Program

The Transportation/Commuter Benefit Program saves you money on taxes if you commute to and from work using public transportation. Eligible expenses include fares for bus, vanpool, subway, ferry and train. Ridesharing and parking are not eligible expenses. Once you sign up, funds are deducted from your paycheck automatically on a pre-tax basis, lowering your taxable income. For 2025, the maximum pre-tax transit contribution is \$325 per month. For questions, contact HealthEquity at 877-924-3967 or visit [www.healthequity.com](http://www.healthequity.com).

**2025 Transit Maximum: \$325 per month**

# Life and AD&D Insurance

## Basic Life and AD&D Insurance

To protect those who rely on your income for their support, your employer pays the full cost of basic life and accidental death & dismemberment (AD&D) insurance. This coverage is available to all full-time benefit eligible employees of an Ensign Services-affiliated company. The plan is administered by Unum and pays benefits upon your death.

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

Coverage	When Payment Is Made	Benefit Amount <sup>1, 2</sup>
<b>Basic Life Insurance</b>	If you die from any cause	<ul style="list-style-type: none"><li>• 1X salary up to \$500,000 - Service Center/Cornet/Topside/Executive Directors/Directors of Nursing</li><li>• \$25,000 all other eligible employees</li></ul>
<b>AD&amp;D Insurance</b>	If you die from an accident the benefit amount is paid in addition to basic life insurance	<ul style="list-style-type: none"><li>• 1X salary up to \$500,000 - Service Center/Cornet/Topside/Executive Directors/Directors of Nursing</li><li>• \$25,000 all other eligible employees</li></ul>
	If you are severely injured due to an accident and suffer a loss specified in the policy such as the loss of a limb or eyesight	<ul style="list-style-type: none"><li>• A portion of the benefit, as specified in the policy</li></ul>

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

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

## Valuable Financial Support for Loved Ones

- Covering household expenses
- Relieving debt (e.g. mortgage or student loans you might leave behind)
- Allowing your family members to hire someone if they need help when you are gone
- Leaving an inheritance for your loved ones or even for a favorite organization
- Assisting your family with the cost of your funeral or medical bills

# Supplemental Life Insurance

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

Coverage For	Coverage Amount	Maximum	Guaranteed Issue
<b>Employee</b>	\$10,000 to \$500,000 in \$10,000 increments	Lesser of \$500,000 or 5X annual earnings	\$200,000 if enrolling when first eligible. If you purchase a minimum of \$10,000 when first eligible, you can increase coverage in \$10,000 increments up to \$200,000 during a future Open Enrollment without Evidence of Insurability (EOI). Any elections greater than \$200,000 are subject to EOI.
<b>Spouse</b>	\$5,000 to \$250,000 in \$5,000 increments	Lesser of \$250,000 or 100% of your combined Basic and Supplemental coverage	\$25,000 if enrolling when first eligible. Any new elections or elections greater than \$25,000 are subject to Evidence of Insurability (EOI).
<b>Child(ren)</b>	\$2,000 to \$10,000 in \$2,000 increments	\$10,000	\$10,000

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

## The Right Amount of Life Insurance



In deciding how much life insurance you need, consider your personal situation, age and whether or not you support a family. If you have limited financial obligations, you may need less life insurance compared to someone who has a mortgage to pay or children to put through college.

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



## Supplemental AD&D Insurance

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

Coverage For	Coverage Amount	Maximum
Employee	\$10,000 to \$500,000 in \$10,000 increments	Lesser of \$500,000 or 5X annual earnings
Spouse	\$5,000 to \$250,000 in \$5,000 increments	Lesser of \$250,000 or 100% of your combined Basic and Supplemental coverage
Child(ren)	\$2,000 to \$10,000 in \$2,000 increments	\$10,000

### Keep Your Beneficiaries Up To Date

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

Update beneficiaries for Life and AD&D insurance in Workday. Update beneficiaries for the HSA or 401(k) Plan through Fidelity at [www.netbenefits.com](http://www.netbenefits.com).



## Voluntary Long-Term Disability Insurance

Voluntary Long-Term Disability Insurance provides financial protection if you are unable to work for an extended period of time due to a covered injury or sickness. You choose the elimination period (number of days of disability before benefits begin, either 180 or 360). Pre-existing conditions and other limitations and exclusions apply. For more information, go to [www.ensignbenefits.com/financial-protection/disability](http://www.ensignbenefits.com/financial-protection/disability).

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

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

# Voluntary Benefits

A variety of voluntary benefits are available that can help you meet your personal and family insurance needs. Enrollment information for each benefit is listed below.

## Voluntary Short-Term Disability Insurance

Replaces a portion of your income if you are unable to work due to a covered injury or sickness. You can choose a monthly benefit from \$400 to \$5,000. Coverage up to 60% of your gross monthly salary may be available (max of 40% in CA, HI, NJ, NY and RI). Contact EnrollVB at 877-454-3001 to enroll.

## Farmers Auto and Home Insurance

Through Farmers, full-time employees have access to special savings on auto insurance and quality home insurance (where available).

### Auto Insurance

With custom fit coverage, you enjoy savings and benefits like:

- Special group discounts
- Automated payment options
- Claim-free driving rewards
- Car rental
- No deductible windshield repair
- Roadside assistance
- Guaranteed auto repairs for covered losses

### Home Insurance (where available)

Quality home insurance coverage means your home is truly protected, along with savings and benefits like:

- Special group discounts
- Replacement cost coverage
- Referral networks
- Automated payment options

### Other Protection Products

By combining auto, home and other policies, you could save even more! Coverage is available for:

- RV
- Renters
- Motorcycles
- Boat
- Condo

### Get a Price Quote

To get a price quote for Home and Auto Insurance, call **855-498-3697**. You will know what your savings will be within minutes. If you decide to go with Farmers coverage, they will help you make the change from your current coverage quickly and easily.



## ARAG Legal Insurance

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

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

### Learn More About ARAG Legal Insurance

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

Use access code: 19317ens

Call: **800-247-4184**

### How to Enroll

You can enroll in ARAG Legal Insurance in Workday.



## Cyber Security/Identity Theft Protection

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

### LifeLock with Norton Benefit Premier Features

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

### How to Enroll

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

### Learn More About Cyber Security/Identity Theft Protection

Online: <https://my.norton.com>

Phone: **800-607-9174**

## Pet Insurance

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

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

### How to Enroll

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

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

Call: **877-738-7874**



# Work Life

## Employee Assistance Program (EAP)

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

### Personal, Family and Work Issues

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

### Work-Life Balance Issues

- Finding childcare
- Accessing legal help
- Managing your finances
- And more

### Who Is Covered?

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

### Contact the EAP 24/7

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

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

### Programs and Features

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

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## TicketsatWork.com

You can receive a corporate discount on entertainment events through [TicketsatWork.com](http://TicketsatWork.com). Access hundreds of corporate discounts for:

- Movie tickets
- Sporting events
- Theme parks
- Hotel & travel
- Shows and more

### It's Easy to Get Started

1. Go to [TicketsatWork.com](http://TicketsatWork.com).
2. Click on the "Sign In" Box at the top of the homepage.
3. You will be prompted to create a **user name** and **password**, and enter our Company Code: **Ensign**.

Once enrolled you have access to discounts on attractions and theme parks nationwide.

### Two Ways to Order Discounted Tickets

**Online:** Visit [TicketsatWork.com](http://TicketsatWork.com), then log in using your **email** and **password**.

**By Phone:** Call customer service at **800-331-6483** or **866-273-5825** (daily, 6 am to Midnight PT).

## Tuition Reimbursement

The Ensign Affiliate Tuition Reimbursement Program was established to support the CAPLICO core value: “**Passion for Learning**”. The program is available to active full-time and part-time employees of Ensign Services-affiliated companies at participating locations. You must have one year of employment as of the course start date and your last performance review must be satisfactory.

Eligible employees may take courses toward certificate education units (CEUs), certification, associate, baccalaureate or graduate degree programs at an accredited school. The maximum annual benefit is \$1,000 for full-time and \$500 for part-time affiliate employees.

### For More Information

- Visit the Tuition Reimbursement page under Work-Life at [www.ensignbenefits.com](http://www.ensignbenefits.com).
- Call the Ensign Services Benefits Department at **949-540-1940** or send an email to [benefits@ensignservices.net](mailto:benefits@ensignservices.net).

## Purchasing Power

Full-time employees can participate in Purchasing Power for an affordable and responsible way to buy brand-name computers, electronics, appliances, furniture and more through the ease of payroll deductions.

All Purchasing Power products feature an all-inclusive price. You'll know the total price up front and the cost is divided into manageable payments that are deducted from your paycheck over a 12- month period. There's no interest, no risk of late fees and no credit check required. When cash and credit are not an option, Purchasing Power gives you a better way to buy.

To participate, you must be at least 18 years old, earn at least \$16,000 per year and have a bank account or credit card (to be used in case of non-payment via payroll deduction).

### Shop Online

<https://ensign.purchasingpower.com>

Use Group code **ENS2293** when you log in for the first time.

Contact Purchasing Power: **866-670-3479**.

## Child Care Benefit Program

You can receive a 10% weekly child care tuition savings with the largest network of early childhood education in the U.S. Children age six weeks to 12 years are welcome.

For information about participating CCLC® Child Care Centers, KinderCare® and Champions® Before- and After-School Programs visit [www.careiseverywhere.com](http://www.careiseverywhere.com) or call **888-525-2780**.

Mention that you are an employee of an Ensign-affiliated company.

# The Emergency Fund

In times of need, it's good to have someone to fall back on. When you're a member of the Ensign-affiliated family, there is help. The Emergency Fund may be able to provide financial support and resources to help pick up the pieces after a personal crisis.

The Emergency Fund is part of a public charity pursuant to Internal Revenue Code Section 501(c)3. All donations are tax deductible and the grants are not taxable for the recipients which will allow us to help even more people.

You can enroll in the Emergency Fund through Workday. New hires can sign up during their benefit elections under the "Emergency Fund" section. Alternatively, you can enroll by clicking on "Emergency Fund" in the "Awaiting Your Action" section on the Workday homepage. Select "Emergency Fund" then enter the amount you'd like to contribute per paycheck. Contributions can range from as little as \$0.50 to \$10 or more (up to a maximum of \$150 per paycheck). Your paycheck contributions will begin the following pay period.

## Eligibility for Assistance

- Current employees must have completed 6 months of service.
- Employees can be full-time or part-time, exempt or non-exempt.
- Retirees (must have been retired for six months or less).
- Former employees (must have been separated from employment for six months or less and in good standing upon termination).
- Surviving dependents or family members of an eligible employee (if death occurred within a time frame of six months or less).

## Applying for Assistance

1. Request and complete a grant application from your Executive Director or Payroll/HR Rep. You can also obtain an application at [theemergencyfund.net](http://theemergencyfund.net) or by contacting the Service Center Human Resources Department at (949) 487-9500.

2. A grant application form must be completed and signed by your Executive Director, Director of Nursing or their designee in order to be considered for financial assistance. Follow up documentation or additional information may be requested by the Disbursement Committee upon review of the application, depending on the circumstances.

3. The completed application and attached documentation, if requested, should be marked "Confidential" and sent by any one of the following methods:

**US Mail:** Ensign Service Center, Attn: The Emergency Fund Disbursement Committee at 29222 Rancho Viejo Rd, Suite 127, San Juan Capistrano, CA 92675

**Email:** [emergencyfund@ensignservices.net](mailto:emergencyfund@ensignservices.net)

4. The Disbursement Committee will review the application and make a determination within one week upon receiving the application. In cases of dire

emergencies, the Disbursement Committee will make every effort to reach a decision within 72 hours. If additional information is required, the employee or Executive Director will be contacted. Once a decision has been reached, the employee will be notified as soon as possible.

5. If the application has been approved, a check will be mailed to the grant recipient or their designee as soon as possible. If the application has not been approved, the employee will have the option of appealing the decision, but must do so by contacting the Disbursement Committee within 5 working days upon notification of the decision. If the employee does not respond to the notification within 5 days, the matter will be considered closed.

6. If the employee chooses to appeal, it is the employee's responsibility to contact the Disbursement Committee for information on the appeal process and to submit other documentation which would help support the request for financial assistance.

7. If the Disbursement Committee does not approve the application the second time, then the matter will be closed.

# Retirement

## 401(k) Savings Plan

Building a nest egg for your future takes time. It's important to set aside money for retirement as early and regularly as you can because the quality of your retirement years could depend on how much you have been able to save.

The Company's 401(k) Plan offers savings and investment tools to help you reach your goals. You can defer up to 90% of your eligible pay, up to IRS limits, with these valuable benefits:

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



## Who Can Participate?

All full-time and part-time employees may join the plan on the first of the month following three months of service. You will be sent an enrollment packet by Fidelity, the Plan Administrator, before your enrollment eligibility date.

Plan Feature	Description
<b>Your Contributions</b>	You can contribute up to 90% of your pay on a pretax basis to the plan, up to the annual IRS limit (\$23,500 for 2025).
<b>Your Catch-up Contributions</b>	If you are 50 or older in 2025, you are eligible to make additional "catch-up" contributions. If you are age 60 to 63 in 2025, the <a href="#">SECURE 2.0 Act</a> allows you to make "super catch-up contributions:" <ul style="list-style-type: none"><li>• Age 50 to 59 (regular catch-up limit): \$7,500</li><li>• Age 60 to 63 (super catch-up limit): \$11,250</li><li>• Age 64 and older (return to regular catch-up limit): \$7,500</li></ul>
<b>Company Contributions</b>	Currently, the Company matches the first 2% of compensation that you contribute at the rate of \$0.25 for each \$1.00 you contribute. You become entitled to (are vested in) the Company's matching contribution at the rate of 25% per year of service, with 100% vesting after four years of service. The Company may make a discretionary matching contribution.
<b>Roth 401(k) Feature</b>	You can save for the future through a Roth 401(k) as part of the 401(k) Savings Plan. Contributions are made with after-tax dollars. You do not get an upfront tax-deduction, as you do with regular pre-tax 401(k) contributions. However, your Roth 401(k) account grows tax-free. Withdrawals from your Roth account taken during retirement are not subject to income tax, provided you're at least 59-1/2 and you've held the account for five years or more.
<b>Investing Your Account</b>	You direct how your account is invested. You choose from a variety of funds offered through Fidelity, the plan administrator.

## Vesting

You always have complete ownership of your plan contributions, company matching contributions and any investment earnings. You become entitled to (are vested in) the Company's matching contribution at the rate of 25% per year of service, with 100% vesting after four years of service.

## Questions?

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

# Innovative Ways to Manage Your Pay

## DailyPay

DailyPay is not currently available as a voluntary payment election to affiliate employees covered under a Collective Bargaining Agreement (CBA).

DailyPay is an optional payroll benefit that allows you to track, transfer, and save your earnings on your own schedule. It allows you to access some of your pay faster than you'd otherwise be able to.

You can use DailyPay to avoid late fees and interest charges and to help plan for expenses by:

- Monitoring real-time earnings based on hours worked (free)
- Transferring earnings next-day (free)
- Transferring earnings instantly (\$2.99)
- Saving from every paycheck (free)

For questions about DailyPay, contact DailyPay Customer Service by phone, email or chat:  
Phone: **866-432-0472** (Mon-Sun, 4 a.m.-7 p.m. PST)  
Email: [employee.support@dailypay.com](mailto:employee.support@dailypay.com)  
Chat: [dailypay.com](https://dailypay.com) (click on the Chat icon in the lower right corner of the page)

### Four Ways to Sign Up for DailyPay

1. Download the DailyPay App on the [App Store](#) or [Google Play](#).
2. Sign up at the DailyPay website: [dailypay.com](https://dailypay.com).
3. Text "START" to 66867.
4. Scan the QC Code using your phone's camera or QR Code Reader.



## Wisely Pay Card

Wisely is available as a voluntary payment election to all affiliate employees.

Wisely is a whole new way to get paid! When you sign up for a free Wisely pay card, you'll receive a reloadable prepaid card that's yours to keep no matter where you work. And with the myWisely mobile app, you'll have a simple, convenient way to manage your money, ensure your funds are secure, and plan for your financial future.

With a Wisely Pay Card, you can set up direct deposit if you are currently paid by paper check on payday. Once you have set up direct deposit with a Wisely Pay Card, you have the option to set up DailyPay.

For questions about Wisely, contact the Wisely Call Center at **866-313-6901**.

### How to Sign Up for Wisely

1. Complete the Wisely Pay Card Training in Ensign Service LMS
2. Contact your HR/Payroll Representative to request a Wisely Card Packet
3. Register, activate and upgrade your card account. Information is included in the LMS Training and in your Wisely Pay Card Packet.







**YOUR  BENEFITS**