Employee Guide to 2019

BENEFITS
Dear Norton Healthcare family member:

Thank you for your commitment to the mission, vision and values of Norton Healthcare. We see it in great human interactions as you follow the Norton Way.

We are pleased to offer a strong package of benefits options again this year. As a Norton Healthcare employee, you are eligible for a variety of valuable benefits, including medical, vision and dental insurance; life and disability coverage; a retirement savings program; and flexible spending accounts. We also offer additional optional benefits such as adoption assistance and identity theft protection. N Good Health wellness credits and the Employee Assistance Program help you take care of your physical and emotional health.

In this publication and the corresponding Quick Enrollment Guide, you will find details on benefits changes and how to make the most of the benefits you choose. It is important that you select the benefits that work best for you. Being informed is the best way to ensure you get the coverage you need at the best value for you.

Benefits education specialists are available to help you better understand your options and answer your questions. Schedule an appointment soon by calling (502) 629-BENE (2363), option 2.

This guide also is available on Nsite and at NortonHealthcare.com/Employees.

Open enrollment is Oct. 15 to Nov. 2.

Whether you are a long-term employee or are new to the organization, this guide will help you evaluate your choices and take advantage of all that Norton Healthcare has to offer.

Sincerely,

Russell F. Cox
President
Chief Executive Officer

Michael W. Gough
Executive Vice President
Chief Operating Officer

Need help? Call the Norton Service Center at (502) 629-8911, option 2.
Working at Norton Healthcare is like working with family. We pride ourselves on our family-like culture. As the area’s most preferred provider, we strive daily to be the friendliest, safest and easiest to use health care system in our market. That culture is based on a set of values and a mission to serve our community.

Our employees understand we are in the “people business” and that we are here to make a difference in the lives of others every single day. And while you are caring for others, our leaders are committed to caring about you and your work.

As a Norton Healthcare employee, here’s what you can expect when you come to work each day, as well as what we expect from you.

What you can expect from Norton Healthcare:

• A workplace built on our mission and values  
• Leaders committed to trust, clarity and teamwork  
• Resources you need to provide the best possible care for our patients and their families  
• Work that makes a difference in people’s lives  
• Credit and thanks for a job well done  
• Competitive pay and benefits  
• The chance to shape your future through education and growth

What Norton Healthcare expects from you:

• Live our mission and values every day  
• Treat all patients, visitors and co-workers as you would like to be treated  
• Be flexible and take ownership  
• Always be friendly and caring to patients, visitors and co-workers  
• Support your peers in every role and at every level

Make a career out of making a difference
What’s new for 2019

Vision coverage

Davis Vision will be the new administrator of our vision plans. We will have two plan options and rates will be slightly lower for the Davis Vision Plus plan. In addition, the Plus plan offers free frames from Visionworks, a one-time $200 laser vision correction allowance and up to eight free boxes of eligible contact lenses.

Short-term disability

All eligible employees will be enrolled automatically in 75 percent short-term disability coverage. You may waive this coverage and its cost. This enhancement to our benefits will now be a pretax deduction.

Spending accounts

The contribution limit for health care flexible spending accounts will increase to $2,650. The contribution limit for health savings accounts will increase to $3,500 for single coverage and $7,000 for all other levels of coverage.

Before you begin

To assist you in making the benefits selections that are best for you, the following tools are available to you:

- One-on-one personal enrollment consultation.
- Call (502) 629-BENE (2363), option 2, to make an appointment with a benefits or retirement education specialist.
- Norton Service Center for general questions at (502) 629-8911, option 2.

It is important that your personal information is accurate and up to date. Make all necessary updates by going to Nsite, selecting Employee Services and clicking on My Personal Information under Time, Money & Benefits.

During the enrollment process, review the list below.

- Mailing address
- Marital status
- Phone number

- Correct spelling of your name and your spouse’s/dependents’ names
- Social Security numbers and dates of birth for you and your spouse/dependents

How to enroll

Online benefits enrollment is available 24/7 during the open enrollment period and can be accessed from any computer.

- From a Norton Healthcare computer, go to Nsite, select Employee Services at the top of the page, then My Benefits. If this is the first time you’ve visited the benefits site, your username is your AHSN and your password is the last four digits of your Social Security number.
- From a non-Norton Healthcare computer, go to NortonBenefits.BSwift.com.
- Remember to enroll before Friday, Nov. 2, at 5 p.m.

Vision coverage

Davis Vision will be the new administrator of our vision plans. We will have two plan options and rates will be slightly lower for the Davis Vision Plus plan. In addition, the Plus plan offers free frames from Visionworks, a one-time $200 laser vision correction allowance and up to eight free boxes of eligible contact lenses.

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- From a non-Norton Healthcare computer, go to NortonBenefits.BSwift.com.
- Remember to enroll before Friday, Nov. 2, at 5 p.m.
**Eligibility requirements**

<table>
<thead>
<tr>
<th>Employees who are:</th>
<th>Enrollment deadline</th>
<th>Effective date of coverage</th>
<th>Documentation required</th>
</tr>
</thead>
<tbody>
<tr>
<td>Currently active</td>
<td>Friday, Nov. 2, 2018, 5 p.m.</td>
<td>Jan. 1, 2019</td>
<td>Marriage and/or birth certificate or other court documents for newly added spouse and/or dependents</td>
</tr>
<tr>
<td>New hires/rehires*</td>
<td>Must enroll within 31 days of hire date</td>
<td>First day of month following hire date</td>
<td>Marriage and/or birth certificate or other court documents for spouse and/or dependents</td>
</tr>
<tr>
<td>Making a status change from part-time to full-time</td>
<td>Must enroll within 31 days of status change</td>
<td>Beginning of next pay period following status change</td>
<td>Marriage and/or birth certificate or other court documents for newly added spouse and/or dependents</td>
</tr>
<tr>
<td>Making a status change to PRN or from PRN/registry** to full-time or part-time</td>
<td>Must enroll within 31 days of status change</td>
<td>First day of month following status change</td>
<td>Marriage and/or birth certificate or other court documents for newly added spouse and/or dependents</td>
</tr>
<tr>
<td>Having a life event***</td>
<td>Must enroll within 31 days of life event</td>
<td>Day of life event</td>
<td>Marriage and/or birth certificate or other court documents for newly added spouse and/or dependents; proof of life event</td>
</tr>
<tr>
<td>Terminating employment/leaving Norton Healthcare</td>
<td>Benefits automatically end</td>
<td>Medical, spending accounts, dental and vision accounts end on the last day of the month of termination. All other benefits end on the day of termination.</td>
<td>N/A</td>
</tr>
</tbody>
</table>

*If an employee’s hire or rehire date is the first day of the month, all applicable benefits are effective on that date.

**PRN/registry employees are those hired to work on an “as needed” basis.

***Qualifying life event status changes may include:
- Marriage, divorce, legal separation, annulment or death of a spouse
- Birth, adoption, legal guardianship or death of a dependent child
- The beginning or end of an employee’s or spouse’s employment

**DID YOU KNOW?**

- If you and your spouse are employed at Norton Healthcare, both of you may select “employee plus child(ren)” coverage, but only one of you may select “employee plus spouse” or “family.” Norton Healthcare provides basic life insurance at no cost, so you cannot carry spouse life coverage.

- If your dependent child works for Norton Healthcare and is eligible for basic life through Norton Healthcare, you may not carry dependent life insurance coverage on him or her, and only one of you can cover your dependent for medical, dental and vision insurance.

**Eligibility requirements**

| Full- and part-time employees statused to work* 32 hours (4 FTE) or more per pay period | Eligible for Norton Healthcare’s standard benefits, which include medical, dental, vision, life, disability, spending accounts and additional benefits. |
| Part-time employees working less than 32 hours (4 FTE) per pay period and PRN/registry employees | Eligible for Norton Healthcare’s medical plan options and several additional benefits, including Norton Concierge Services, identity theft protection, outpatient services discount, Norton 529 College Savings Plan and U.S. Treasury securities. |
| All employees | Eligible to participate in Norton Healthcare’s traditional pretax and Roth 403(b) retirement savings plans. |
| Dependents | Employees’ legal spouses and children younger than age 26 are eligible. This includes same-sex spouses of employees who have a valid, legal marriage certificate. Mentally or physically disabled children older than age 25 are eligible if the disability occurred before age 26. Children include biological and adopted children and any other dependent children, such as stepchildren or foster children. Legal documents are required for verification. |

*Statused to work refers to the number of hours an employee is hired to work and may not be the same as scheduled hours. Full-time equivalent (FTE) also may be noted.

**DID YOU KNOW?**

This guide highlights many benefits available to you. Every effort has been made to ensure the accuracy of this information. However, the actual administration of the plans is governed by plan documents and insurance agreements. In the event of a discrepancy between these highlights and the plan documents and agreements, the documents and agreements take precedence.
Medical coverage

Medical plan descriptions

Norton Healthcare offers two medical plans:

- Norton Healthy Living Plan with employer-funded health reimbursement account (HRA)
- High-Deductible Health Plan (HDHP) with optional employee-funded health savings account (HSA)

Claims for both plans will be processed by Anthem.

The customer service number for Anthem is (844) 344-7416.

Both plans are self-insured by Norton Healthcare and are preferred provider organization (PPO) plans.

What does it mean that Norton Healthcare is self-insured?

Being self-insured means Norton Healthcare pays for all medical claims. Anthem simply administers the medical plans.

- This allows Norton Healthcare to design the medical plans offered to employees based on how employees use their plans.
- The employee premiums and a budgeted amount by Norton Healthcare are paid into a medical insurance fund that is administered by a third-party payer (Anthem).
- The cost of claims and administration are paid out of the medical insurance fund. However, if the costs exceed the amount in the fund, Norton Healthcare must cover those costs.
- Self-insured, employer-sponsored plans are generally more efficient and beneficial to employees because they can be designed to meet the employees’ needs.

What is a PPO?

PPO plans have a network of participating providers. You pay less if you use in-network providers. You can use providers and facilities outside of the network for an additional cost. In-network and out-of-network providers are described on pages 8 and 9.

Norton Healthy Living Plan with employer-funded health reimbursement account

- This plan includes a health reimbursement account (HRA), which is funded by Norton Healthcare with a specific amount based on the level of coverage you elect. See page 8 for amounts. (Funds are prorated for new employees who start after Jan. 1 and those who change their level of coverage during the year.)

- Employees who choose the Norton Healthy Living Plan will receive a card like this:
- You will receive a separate card from Discovery Benefits for the HRA funds (see page 15).
- Copays apply for nonpreventive physician office visits, allergy injections and chiropractic visits.
- Most other services require the deductible to be met before the services are covered.
- Prescription copays apply based on the medication.
- The HRA funds can be used for copays or to pay down your deductible as long as you are enrolled in the Norton Healthy Living Plan. Unused funds (not to exceed a balance of $4,500 in the account) can roll over to the next year if you elect the Norton Healthy Living Plan again. Rollover funds do not become available until sometime after March 31. See more details on page 14. HRA funds are owned by Norton Healthcare and cannot be taken with you if you leave the organization or switch health plans.

DID YOU KNOW?

The HDHP provides noncreditable* prescription coverage as defined by Medicare. If you and/or your spouse are eligible for Medicare or nearing eligibility, you may want to meet with a benefits education specialist before you elect your medical benefits.

*Noncreditable coverage: Prescription drug coverage that is not as good as the drug benefit under Medicare. The coverage is not expected to pay (on average) as much as the standard prescription drug coverage under Medicare Part D.
Medical coverage

Prescription coverage information is shown on your medical plan ID card. You will not receive a separate card for your prescriptions. You are not required to use CVS pharmacies for your prescription medications. Norton Pharmacy locations offer employees the lowest possible prices.

High-Deductible Health Plan with optional health savings account

- The High-Deductible Health Plan (HDHP) is a low-premium, IRS-qualified plan that allows you to elect an optional health savings account (HSA) to help pay for unreimbursed expenses, similar to a flexible spending account (FSA).

Employees who choose the HDHP plan will receive a card like this:

![Norton High Deductible Health Plan card](image)

- If you have elected to contribute to an HSA, you will receive a separate card from Discovery Benefits to access those funds (see page 15).
- An HSA is employee-funded, employee-owned and portable. ** Contributions roll over from year to year. See more details on page 14.
- Most medical treatments under this plan, including physician services, office visits and hospital services, require your deductible to be met before the services are covered at the applicable level.
- The Preventive Rx program covers selected preventive prescription drugs, including certain asthma and diabetes medications. Copays for these medications are credited toward your out-of-pocket maximum (which is not typical of most plans).
- All other prescription medications are available at a discounted rate, and the costs are credited toward your deductible. Once the deductible is met, prescription copays will apply and amounts paid will be credited toward your out-of-pocket maximum.

### Prescription drug coverage

Our medical plans offer prescription coverage through CVS/Caremark. During open enrollment for 2019 benefits, you can call CVS/Caremark at **(888) 266-5691** for information about medication pricing (by plan). You also can visit [Info.Caremark.com/Norton](http://Info.Caremark.com/Norton) to view information about the CVS/Caremark benefit for the plan year. The website is available year-round and provides access to benefits highlights and pricing for medications (by plan), a list of drugs in the plan formulary and a pharmacy locator.

Drug formularies may change throughout the year, so always discuss generic options with your provider.

Once you’ve registered with CVS/Caremark, you will find even more tools on the website to help you manage your medications and lower your costs. It also gives you access to a pharmacist available to answer questions anytime, day or night.

CVS/Caremark also offers a mobile app that enables you to view your medications, set reminders to take your medication, receive notifications when your supply is running low, look up potential lower-cost prescriptions and much more.

### 90-day prescription discounts

Both medical plan options include a 90-day prescription discount plan for maintenance medications. You will save money on copays by filling one 90-day prescription instead of three 30-day prescriptions.

The 90-day prescription discount program is available at Norton Pharmacy locations, via mail order through CVS/Caremark and at participating retail pharmacies.

**Portable: A benefit that you can take with you if you leave Norton Healthcare. It can be transferred to an individual plan or a new employer’s plan.”
## Norton Healthy Living Plan

<table>
<thead>
<tr>
<th>Norton Healthcare • Tier 1 (In-network Discount Tier)</th>
<th>Anthem Blue Access PPO • Tier 2 (In-network Base Benefit Tier (excluding KentuckyOne [Jewish Hospital and University of Louisville facilities] and Baptist Health))</th>
<th>Out-of-network • Tier 3 (including KentuckyOne [Jewish Hospital and University of Louisville facilities] and Baptist Health)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Norton HRA contribution</strong></td>
<td><strong>$500 Employee</strong></td>
<td><strong>$1,000 Employee + spouse</strong></td>
</tr>
<tr>
<td>• Annual member benefit (per calendar year) (1)</td>
<td>• $1,500 Employee + child(ren)</td>
<td>• $1,500 Family</td>
</tr>
<tr>
<td><em><em>Annual deductible</em> (per calendar year)</em>*</td>
<td><strong>$2,250</strong></td>
<td><strong>$4,500</strong></td>
</tr>
<tr>
<td>• Individual (2)</td>
<td>• $9,000</td>
<td>• $14,000</td>
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<tr>
<td>• Family (3)</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Out-of-pocket amounts (per calendar year)</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(4, 12)</td>
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</tr>
<tr>
<td>• Individual</td>
<td></td>
<td></td>
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<tr>
<td>• Family</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Preventive care</strong></td>
<td>100%</td>
<td>40% after deductible</td>
</tr>
<tr>
<td>• Annual routine physical exam and routine child care</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Routine mammogram</td>
<td>100%</td>
<td>40% after deductible</td>
</tr>
<tr>
<td>• Routine lab and X-ray</td>
<td>100%</td>
<td>40% after deductible</td>
</tr>
<tr>
<td><strong>Physician services</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Office visits and prenatal care (5)</td>
<td>100% after $25 (primary)/$35 (specialist) copay**</td>
<td>40% after deductible</td>
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<tr>
<td>• Immediate care center</td>
<td></td>
<td></td>
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<tr>
<td>• Norton eCare</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Retail clinic (e.g., inside grocery store)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Allergy injections</td>
<td></td>
<td></td>
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<tr>
<td>• Inpatient services and allergy serum</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Outpatient services</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Hospital services</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Inpatient care</td>
<td>90% after deductible</td>
<td>60% after deductible</td>
</tr>
<tr>
<td>• Outpatient surgery facility</td>
<td>90% after deductible</td>
<td>60% after deductible</td>
</tr>
<tr>
<td>• Outpatient nonsurgical care (including diagnostic lab and X-ray)</td>
<td>90% after deductible</td>
<td>60% after deductible</td>
</tr>
<tr>
<td>• Emergency room (6)</td>
<td></td>
<td>90% after deductible</td>
</tr>
<tr>
<td><strong>Other medical services</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Physical, speech and hearing therapy (7)</td>
<td>90% after deductible</td>
<td>40% after deductible</td>
</tr>
<tr>
<td>• Mental health</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Chiropractic visits (limit 24 manipulation visits per year) (7)</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Prescription drugs (8, 12)</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>30-day supply</td>
<td>100% after copay of:</td>
<td>Pay in full for medicines, then contact CVS/Caremark.*</td>
</tr>
<tr>
<td>• $10 generic, $30 preferred brand, $55 brand, 25% specialty</td>
<td>$25 generic, $75 preferred brand, $137.50 brand</td>
<td></td>
</tr>
<tr>
<td>• $25 generic, $75 preferred brand, $137.50 brand</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Preventive drugs (9, 12)</strong></td>
<td></td>
<td>Pay in full for medicines, then contact CVS/Caremark.*</td>
</tr>
<tr>
<td>• $10 generic, $30 preferred brand, $55 brand, 25% specialty</td>
<td>$25 generic, $75 preferred brand, $137.50 brand</td>
<td>N/A</td>
</tr>
<tr>
<td>• $25 generic, $75 preferred brand, $137.50 brand</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Norton Pharmacy (12)</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• $0 generic, $25 preferred brand, $50 brand, 25% specialty</td>
<td>$0 generic, $75 preferred brand, $137.50 brand</td>
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</tr>
<tr>
<td>• $0 generic, $75 preferred brand, $137.50 brand</td>
<td></td>
<td></td>
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<tr>
<td><strong>Rx Plus</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Copays for certain asthma and diabetes drugs (10, 12)</td>
<td></td>
<td>Pay in full for medicines, then contact CVS/Caremark.*</td>
</tr>
<tr>
<td>• $5 generic, $15 preferred brand, $55 brand, 25% specialty</td>
<td>$12.50 generic, $37.50 preferred brand, $137.50 nonpreferred</td>
<td></td>
</tr>
<tr>
<td>• $12.50 generic, $37.50 preferred brand, $137.50 nonpreferred</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Rx for Better Health</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Copays for diabetes medications and testing supplies for members in this program. (11, 12)</td>
<td></td>
<td>Pay in full for medicines, then contact CVS/Caremark.*</td>
</tr>
<tr>
<td>• $0 generic, $5 preferred brand, $30 brand, 25% specialty</td>
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</tr>
</tbody>
</table>

*The allowable charge is the lesser of the pharmacy’s actual charge or the allowable charge if the order had been filled by a contracting pharmacy, less the copay or deductible/coinsurance. The member is responsible for the difference between the allowable charge and the actual charge.

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**Need help? Call the Norton Service Center at (502) 629-8911, option 2.**
<table>
<thead>
<tr>
<th>Norton HSA contribution</th>
<th>None</th>
<th>None</th>
<th>None</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual deductible* (per calendar year)</td>
<td>$2,700</td>
<td>$4,000</td>
<td>$7,500</td>
</tr>
<tr>
<td>• Individual (2)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Family (3)</td>
<td>$5,000</td>
<td>$8,000</td>
<td>$15,000</td>
</tr>
<tr>
<td>Out-of-pocket amounts (per calendar year)</td>
<td>$4,000</td>
<td>$5,500</td>
<td>$15,500</td>
</tr>
<tr>
<td>• Individual</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Family</td>
<td>$8,000</td>
<td>$11,000</td>
<td>$31,000</td>
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<td>100%</td>
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<td>90% after deductible (Tier 1 deductible applies)</td>
<td>40% after deductible</td>
<td></td>
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<td>60% after deductible</td>
<td>40% after deductible</td>
</tr>
<tr>
<td>• Norton eCare</td>
<td>$10 copay after deductible</td>
<td>Not covered</td>
<td>Not covered</td>
</tr>
<tr>
<td>• Retail clinic (e.g., inside grocery store)</td>
<td>No coverage</td>
<td>60% after deductible</td>
<td>40% after deductible</td>
</tr>
<tr>
<td>• Allergy injections</td>
<td>90% after deductible (Tier 1 deductible applies)</td>
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<td>• Inpatient care</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Outpatient surgery facility</td>
<td>90% after deductible</td>
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<td>40% after deductible</td>
</tr>
<tr>
<td>• Outpatient nonsurgical care (including diagnostic lab and X-ray)</td>
<td>90% after deductible</td>
<td>60% after deductible</td>
<td>40% after deductible</td>
</tr>
<tr>
<td>• Emergency room (6)</td>
<td>90% after deductible</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other medical services</td>
<td>90% after deductible</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Physical, speech and hearing therapy (7)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Mental health</td>
<td>90% after deductible</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Chiropractic visits (limit 24 manipulation visits per year) (7)</td>
<td>90% after deductible</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Prescription drugs* (8)</td>
<td>30-day supply</td>
<td>90-day supply</td>
<td>Pay in full for medicines, then contact CVS/Caremark.*</td>
</tr>
<tr>
<td></td>
<td>$10 generic, $30 preferred brand, $55 brand, 25% specialty</td>
<td>$25 generic, $75 preferred brand, $137.50 brand</td>
<td>Pay in full for medicines, then contact CVS/Caremark.*</td>
</tr>
<tr>
<td>Preventive drugs* (9)</td>
<td>$10 generic, $30 preferred brand, $55 brand, 25% specialty</td>
<td>$25 generic, $75 preferred brand, $137.50 brand</td>
<td>Pay in full for medicines, then contact CVS/Caremark.*</td>
</tr>
<tr>
<td>Norton Pharmacy</td>
<td>$0 generic, $25 preferred brand, $50 brand, 25% specialty</td>
<td>$0 generic, $75 preferred brand, $137.50 brand</td>
<td>N/A</td>
</tr>
<tr>
<td>Rx Plus</td>
<td>$10 generic, $30 preferred brand, $55 brand, 25% specialty</td>
<td>$12.50 generic, $37.50 preferred brand, $137.50 nonpreferred</td>
<td>Pay in full for medicines, then contact CVS/Caremark.*</td>
</tr>
<tr>
<td>Rx for Better Health</td>
<td>$0 generic, $5 preferred brand, $30 brand, 25% specialty</td>
<td></td>
<td>Pay in full for medicines, then contact CVS/Caremark.*</td>
</tr>
</tbody>
</table>

*The allowable charge is the lesser of the pharmacy’s actual charge or the allowable charge if the order had been filled by a contracting pharmacy, less the copay or deductible/coinsurance. The member is responsible for the difference between the allowable charge and the actual charge.
Medical coverage

Medical plan grid number codes

(1) Amount is prorated if you enroll after Jan. 1, 2019.
(2) Tier 1 and Tier 2 deductibles and out-of-pocket amounts are combined.
(3) You are not required to meet individual deductibles once the family deductible has been met.
(4) Out-of-pocket amounts include copayments and deductibles.
(5) Prenatal copayment applies to first visit only. Services received from Tier 1 and 2 providers require a copay only for the first prenatal visit. The remaining visits are covered at 100 percent.
(6) Emergency room services and/or ambulance transportation charges are covered at the appropriate tier for emergency situations only, as defined in the Summary Plan Description located in the library on the benefits website. Log in to the benefits website, click on Library and search for the summary plan description.
(7) Visit limits include all tier providers.
(8) Discounted prescription payments will apply toward the deductible and out-of-pocket amounts. Once the deductible has been satisfied, copays will apply and will be credited toward out-of-pocket maximums.
(9) Preventive prescription copays will be credited toward out-of-pocket maximums. The list of these drugs is in the library on the benefits website.
(10) The list of specific asthma and diabetes drugs is in the library on the benefits website.
(12) The Norton Healthy Living Plan has a separate $2,500 out-of-pocket maximum for specialty medications. This amount does not apply to your deductible. It does apply to your regular out-of-pocket maximums.

Medical coverage costs

Medical coverage costs for employees statused to work† 32 hours per pay period or more are paid through payroll deduction on a pretax basis.

<table>
<thead>
<tr>
<th>Options</th>
<th>Norton Healthy Living Plan</th>
<th>High Deductible Health Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Biweekly</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Full- and part-time employees statused to work at least 32 hours (.4 FTE) per pay period</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employee only</td>
<td>$85.78</td>
<td>$59.75</td>
</tr>
<tr>
<td>Employee + spouse</td>
<td>$182.17</td>
<td>$130.11</td>
</tr>
<tr>
<td>Employee + child(ren)</td>
<td>$118.13</td>
<td>$70.20</td>
</tr>
<tr>
<td>Family</td>
<td>$207.12</td>
<td>$137.70</td>
</tr>
<tr>
<td>Monthly</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Part-time employees statused to work less than 32 hours (&lt;.4 FTE) per pay period</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employee only</td>
<td>$510.86</td>
<td>$149.45</td>
</tr>
<tr>
<td>Employee + spouse</td>
<td>$1,021.71</td>
<td>$603.90</td>
</tr>
<tr>
<td>Employee + child(ren)</td>
<td>$985.95</td>
<td>$572.09</td>
</tr>
<tr>
<td>Family</td>
<td>$1,588.76</td>
<td>$1,108.34</td>
</tr>
</tbody>
</table>

Costs for employees statused to work fewer than 32 hours per pay period and registry** employees are not paid through payroll deduction. Premium payments will be billed directly by Discovery Benefits, our third-party billing vendor.

†Statused to work: The number of hours per pay period an employee is hired to work. The FTE (full-time equivalent) also may be noted. An employee statused to work 80 hours a pay period (40 hours a week) would have an FTE of 1.0. The number of hours an employee is statused to work may not be the same number of hours an employee actually works or is scheduled to work in any particular pay period.

**Registry employees: Employees hired to work at Norton Healthcare on an “as needed” basis. They also may be referred to as PRN. They are statused to work 8 hours per pay period (.1 FTE).

How to choose a medical plan

Everyone’s personal circumstances differ, which is why one medical plan is not suitable for everyone. Here are some factors to consider when choosing a plan:

- What medical services do you and your family use? Look at your prior claims history and/or consider any planned procedures or surgeries.
- How often do you use medical services?
- How much do you want to pay? Plans with lower biweekly premiums generally require larger payments when medical care is provided.

Request a personal benefits enrollment consultation with a benefits education specialist.

Call (502) 629-BENE (2363), option 2, to make an appointment.

Don’t overinsure yourself!

DID YOU KNOW?

You and/or your dependents may receive a letter from Anthem, which administers our medical plans, asking if you have other insurance. It is your responsibility to complete the form and return it to Anthem.
Medical providers

Norton Healthcare facilities, Norton Medical Group and Norton Cancer Institute providers are considered in-network (Tier 1). With more than 900 physicians, nurse practitioners and physician assistants at more than 250 locations in Greater Louisville, Norton Healthcare provides access to a large network of primary and specialty care providers in our area.

We encourage you to use Norton Healthcare providers. Keeping your health care dollars “in the family” increases our ability to improve the care and services we provide to you and our community, as well as staffing, salaries and equipment.

Norton Healthcare recommends that you verify your provider’s participation and level of tier coverage prior to every service.

Finding a provider

To find a Norton Medical Group or Norton Cancer Institute provider:

- Visit MyNortonDoctor.com or call the Norton Healthcare Access Center at (502) 629-1234, option 3, to make an appointment. It’s that easy.

To find a specialist not available through Norton Medical Group, such as an allergist or dermatologist:

- Visit Find a Provider on Anthem.com/NortonHealthcare. Click on Find A Doctor and then choose either Norton Healthcare Tier 1 or Anthem Blue Access PPO Tier 2. Enter alpha prefix JNH, click on Continue and then select the doctor or facility. Use your ZIP code to narrow your options. You also may call Anthem at (844) 344-7416 to obtain a list of providers or to verify if your provider is a participant in Tier 1 or Tier 2.

Norton Pharmacies

All Norton Pharmacy locations are full-service retail pharmacies available to employees and patients. They offer everything other retail, mail-order and specialty pharmacies do, along with personal service, private consultation areas, immunizations and the lowest cost available to Norton Healthcare employees. And when you use Norton Pharmacies, the dollars stay in the Norton Healthcare system, which benefits all employees.

Copays for employees on a Norton Healthcare medical plan are:

- At least $5 lower at a Norton Pharmacy than other community pharmacies
- $0 for 90-day supplies of generics and $75 for 90-day supplies of preferred brand drugs

For High-Deductible Health Plan members, the deductible must be met before the copay applies. For more information about Norton Pharmacies or transferring prescriptions, call one of the pharmacy numbers below. Or download the iRefill mobile app to get directions, pharmacy hours, contact information or set up medication dose reminders.

Norton Pharmacy locations

Norton Audubon Hospital
Norton Medical Plaza West – Audubon, first floor
2355 Poplar Level Road
Open Monday through Friday, 8 a.m. to 6 p.m.
(502) 636-8790 phone • (502) 636-8795 fax

Norton Brownsboro Hospital
4960 Norton Healthcare Blvd., third floor
Open Monday through Friday, 8 a.m. to 6 p.m.
(502) 446-8800 phone • (502) 446-8805 fax

Norton Hospital
200 E. Chestnut St., second floor
Open Monday through Friday, 8 a.m. to 6 p.m., and Saturdays, 8 a.m. to noon
(502) 629-3800 phone • (502) 629-3805 fax

Norton Women’s & Children’s Hospital
4001 Dutchmans Lane, first floor (across from main elevators)
Open Monday through Friday, 8 a.m. to 6 p.m.
(502) 559-1710 phone • (502) 559-1715 fax

Norton Specialty Pharmacy
Providing medications for complex or rare conditions, such as cancer, inflammatory diseases and genetic disorders
Sharing space with Norton Pharmacy at Norton Women’s & Children’s Hospital
4001 Dutchmans Lane, first floor (across from main elevators)
Open Monday through Friday, 8 a.m. to 6 p.m.
(502) 559-1310 phone • (502) 559-1305 fax

Norton Immediate Care Centers

Norton Immediate Care Centers treat adults and children seeking walk-in medical care for minor illnesses or injuries. It’s the place to go when an emergency room visit is not necessary and your primary care office is closed or you’re unable to get an appointment with your primary care physician.

Most centers are open daily 9 a.m. to 9 p.m., including holidays. Norton Immediate Care Center – Dixie has extended hours and is open daily, 8 a.m. to 11 p.m., including holidays. Use the Norton Healthcare mobile app, call (502) 629-4444 or visit NortonHealthcare.com/ICC to find the closest Norton Immediate Care Center.
Medical coverage

How do I decide if I should go to the emergency room, an immediate care center or wait to see my primary care physician?

- Emergency rooms should be used only for true medical emergencies. These are significant health issues that require immediate treatment, such as:
  - Chest pain, shortness of breath and other symptoms of heart attack or stroke
  - Major broken bones
  - Significant, uncontrollable bleeding
- Go to an immediate care center when you need prompt evaluation and treatment for a condition that is not a true medical emergency. See the chart for a list of services commonly treated at immediate care centers. Visiting a Norton Immediate Care Center instead of the emergency room also will save you time and money.
- Your primary care physician should be your first call when the situation does not require immediate attention. Your doctor has your records, knows your health history and can help determine what type of care is best for you. If you still need help determining whether you should go to the emergency room, visit a Norton Immediate Care Center or schedule an appointment with your primary care physician.

Norton Immediate Care Center services

<table>
<thead>
<tr>
<th>Illnesses</th>
<th>Diagnostics</th>
</tr>
</thead>
<tbody>
<tr>
<td>Abdominal issues (nausea, vomiting and diarrhea)</td>
<td>Digital radiology</td>
</tr>
<tr>
<td>Allergies</td>
<td>Drug screenings and alcohol breath testing</td>
</tr>
<tr>
<td>Asthma</td>
<td>EKG</td>
</tr>
<tr>
<td>Colds</td>
<td>TB testing</td>
</tr>
<tr>
<td>Ear infections</td>
<td>Fracture care (acute nondisplaced)</td>
</tr>
<tr>
<td>Ear wax removal</td>
<td>Laceration repair</td>
</tr>
<tr>
<td>Eye infections</td>
<td>Sprains and strains</td>
</tr>
<tr>
<td>Headaches</td>
<td>Splinter removal</td>
</tr>
<tr>
<td></td>
<td>Physicals (school, sport, employment)</td>
</tr>
<tr>
<td></td>
<td>Travel vaccines (Middletown location only)</td>
</tr>
<tr>
<td></td>
<td>Laboratory testing (CBC, UA strep, pregnancy, RSV and other tests)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Injuries</th>
<th>Prevention and wellness</th>
</tr>
</thead>
<tbody>
<tr>
<td>Abrasions, cuts, bruising</td>
<td>Blood pressure screenings</td>
</tr>
<tr>
<td>Bee stings and insect bites</td>
<td></td>
</tr>
<tr>
<td>Burns and sunburn</td>
<td></td>
</tr>
<tr>
<td>Eye (foreign body)</td>
<td></td>
</tr>
<tr>
<td>Finger/toe nail</td>
<td></td>
</tr>
</tbody>
</table>

DID YOU KNOW?

If you go to an emergency room for care that does not constitute a true medical emergency, our medical plans will not cover the cost.

Why should I choose a Norton Immediate Care Center instead of a retail clinic?

- Lower copays
- More privacy
- Access to X-ray equipment, lab testing and more
- An entire team to provide patient care and support our physicians and nurse practitioners
- Immediate access to specialized care or further testing
- Electronic medical records and access to MyChart
- The only centers in the area offering convenient call-ahead service
- After-hours pediatric care at Norton Immediate Care Center
  - Okolona, the only after-hours care in town staffed with pediatricians

Norton eCare

Norton eCare adds convenience and digital technology to our care options. Norton eCare, through MyNortonChart, allows you to choose between two types of convenient 24/7 online visits for nonurgent health issues: a video visit or an eVisit.

- A video visit allows you to have a face-to-face secure online visit with a Norton Healthcare provider. The provider may provide a diagnosis and treatment plan or recommend you see a provider in person if necessary.
- An eVisit allows you to communicate with a provider via secure messaging by completing a symptom-specific questionnaire. Your answers, along with your medical record, will give the provider the information needed to form your treatment plan.

For more information on Norton eCare or to schedule an appointment, go to NortonHealthcare.com/eCare.

Need help? Call the Norton Service Center at (502) 629-8911, option 2.
Rx for Better Health

Your prescription for health and wellness
Rx for Better Health is a program designed to improve the health of employees and family members (ages 18 and older) who have chronic conditions. The program currently focuses on managing diabetes.

This free program is open to all employees and family members (ages 18 and older) with diabetes. You must be enrolled in one of Norton Healthcare’s medical plans to participate.

Participants may receive free diabetes testing supplies and reduced copayments on diabetes medications. You also will have access to a specially trained pharmacist and dietitian who will work with you and your physician to manage your diabetes.

To learn more about the program or to join, visit NortonHealthcare.com/RxBetterHealth or call (502) 629-8099.

Access your health 24/7 through MyNortonChart
MyNortonChart makes it convenient for you to connect to your health by giving you online and mobile access to portions of your medical record.

With MyNortonChart, you can:
- Pay a bill.
- Schedule an appointment.
- Refill prescriptions.
- Communicate with your provider.
- View test results.
- Schedule a Norton eCare video visit or eVisit.
- Gain access to your loved ones’ medical records.
- Review medical history.

To sign up:
- Go to NortonHealthcare.com/MyChart and click “Sign Up.” Enter the activation code from your after-visit summary.

If you don’t have an activation code, click “Sign Up,” then select “Create Account” at the bottom of the page.

Supplemental medical-related insurance
In addition to the medical plans, the following supplemental plans are available for you to purchase:

Accident insurance
- Pays specific benefit amounts depending on the severity of the injury for covered, nonwork-related injuries or accidents
- Provides a benefit for accident-related out-of-pocket expenses, depending on the severity of the injury, including emergency room visits, hospitalization and physical therapy
- Option to add a hospital confinement benefit for sickness available for you, your spouse and/or your children
- To file a claim, call Unum at (800) 635-5597.

For more details, call (502) 629-BENE (2363), option 2, to make an appointment with a benefits education specialist.

Critical illness insurance
- This plan supplements major medical coverage by helping to pay direct and indirect costs related to a critical illness.
- It is available for you, your spouse and/or your children up to age 26.
- Benefit amounts range from $5,000 to $30,000. Benefits are paid in a tax-free lump sum after diagnosis of a covered critical illness.
- Covered illnesses include cancer, benign brain tumor, heart attack, stroke, HIV acquired on the job, major organ failure, coma and end-stage kidney failure.
- The plan provides one annual wellness benefit of $150 when you complete an eligible health screening test. Your covered family members also are eligible. The spouse benefit is $150 and the child(ren) benefit is $75. The maximum annual benefit amount for all family members together is $300.
- You can file your wellness benefit claim(s) online quickly and easily at Voya.com/Claims.

For more details, call (502) 629-BENE (2363), option 2, to make an appointment with a benefits education specialist.

Hospital indemnity insurance
- Pays lump-sum benefits directly to you based on the amount of coverage you elect, regardless of the actual cost of treatment
- You may use the money to pay out-of-pocket and other expenses that can occur because of hospitalization
- To file a claim, call Aflac at (800) 992-3522.

For more details, call (502) 629-BENE (2363), option 2, to make an appointment with a benefits education specialist.
Spending accounts

Norton Healthcare offers four spending accounts to help you save for health care and dependent care expenses.* All accounts are administered through Discovery Benefits. See the chart below for details.

<table>
<thead>
<tr>
<th></th>
<th>HRA Health reimbursement account</th>
<th>Health care FSA Flexible spending account</th>
<th>Dependent day care FSA Flexible spending account</th>
<th>HSA Health savings account</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Definition</strong></td>
<td>An employer-funded account used to reimburse you for out-of-pocket qualified medical expenses (excluding dental and vision) that are covered by your medical plan</td>
<td>An employer-funded account used to pay for qualified health care expenses (medical, dental and vision)* with a pretax dollars</td>
<td>An employer-funded account used to pay for qualified child and adult day care expenses* with pretax dollars</td>
<td>An employer-funded account used to pay for qualified health care expenses (medical, dental and vision)* with pretax dollars</td>
</tr>
<tr>
<td><strong>Who is eligible?</strong></td>
<td>Employees enrolled in the Norton Healthy Living Plan</td>
<td>Employees statused to work a minimum of 32 hours (.4 FTE) per pay period</td>
<td>Employees statused to work a minimum of 32 hours (.4 FTE) per pay period</td>
<td>Employees enrolled in the high-deductible health plan</td>
</tr>
<tr>
<td><strong>Who is covered?</strong></td>
<td>Employee, spouse and dependents covered on the Norton Healthy Living Plan</td>
<td>Employee, spouse and dependents younger than age 27 at the end of the taxable year</td>
<td>Children younger than age 13 and disabled adult dependents claimed on income taxes (must reside with you more than 50 percent of the year)</td>
<td>Employees enrolled in the high-deductible health plan, spouse and dependents claimed on taxes</td>
</tr>
<tr>
<td><strong>What is the annual contribution limit?</strong></td>
<td>$500 Employee only $1,000 Employee + spouse $1,500 Employee + child(ren) $1,500 family (Funds are prorated based on effective date)</td>
<td>$2,650</td>
<td>$5,000</td>
<td>$3,500 for single coverage $7,000 for all other levels of coverage $1,000 catch-up contribution for those over age 55</td>
</tr>
<tr>
<td><strong>When are my funds available?</strong></td>
<td>First day of coverage (funds are front loaded)</td>
<td>First day of coverage (funds are front loaded)</td>
<td>As contributed (funds must be in the account before they can be used)</td>
<td>As contributed (funds must be in the account before they can be used)</td>
</tr>
<tr>
<td><strong>Can I change my election midyear?</strong></td>
<td>Automatically changes if medical level of coverage increases Must submit claims within 90 days if dropping coverage</td>
<td>Yes, with a qualifying life event Must submit claims within 90 days if dropping coverage</td>
<td>Yes, with a qualifying life event Must submit claims within 90 days if dropping coverage</td>
<td>Yes, any time (changes are effective beginning of the following month)</td>
</tr>
<tr>
<td><strong>Can I have more than one type of spending account?</strong></td>
<td>Yes. You can have an HRA and an FSA.</td>
<td>Yes. You can have an FSA and an HRA.</td>
<td>Yes. You can have a dependent day care FSA and an HRA or HSA.</td>
<td>Yes. You can have an HSA and a dependent day care FSA.</td>
</tr>
<tr>
<td><strong>Do unused funds carry over to the next year?</strong></td>
<td>Yes. After March 31, 2019. Up to a maximum balance of $4,500 if you are still enrolled in the Norton Healthy Living Plan.</td>
<td>Yes, 2018 funds are available until March 15, 2019.</td>
<td>No. Unused funds are donated to the Employee Emergency Relief Fund.</td>
<td>Yes; there is no limit.</td>
</tr>
<tr>
<td><strong>Can I take the account funds with me if I change jobs, change health plans or retire?</strong></td>
<td>No. You have 90 days from your termination date to submit claims for services incurred before the termination date.</td>
<td>No</td>
<td>No</td>
<td>Yes</td>
</tr>
<tr>
<td><strong>Can I use the account for retirement income?</strong></td>
<td>No</td>
<td>No</td>
<td>No</td>
<td>Yes. After age 65, you can withdraw funds for any reason. If funds not used for qualified medical expenses, withdrawals will be taxed as income.</td>
</tr>
<tr>
<td><strong>Is the account tax-advantaged?</strong></td>
<td>No</td>
<td>Yes. The employee's contributions are made through pretax payroll deductions.</td>
<td>Yes. The employee's contributions are made through pretax payroll deductions.</td>
<td>Yes. The employee's contributions are made through pretax payroll deductions.</td>
</tr>
<tr>
<td><strong>Does the account earn interest?</strong></td>
<td>No</td>
<td>No</td>
<td>No</td>
<td>Yes</td>
</tr>
</tbody>
</table>

*A list of eligible expenses for FSA and HSA spending accounts is available at DiscoveryBenefits.com/EligibleExpenses. Discovery Benefits also administers a spending account to help you pay for commuter expenses. See “Additional benefits” on page 26 for details.
Using your spending accounts

Depending on the plans you choose, you may receive up to three Discovery Benefits debit cards. Debit cards are valid for three years; see the front of your card for the expiration date. You will receive a new card automatically before your card expires.

If you are enrolled in an HRA or HSA, your card will look like this:

![HRA HLTH REIM ACCT]

![HSA HLTH SPEND ACCT]

![FSA FLEX SPEND ACCT]

If you are enrolled in one or both of the FSA accounts, your card will look like this:

![Discovery Benefits Card]

Based on your enrollment, you will receive one card automatically. You may request additional cards for your spouse and dependents age 18 and older by contacting Discovery Benefits.

Access to all accounts will be available at DiscoveryBenefits.com.

DID YOU KNOW?

Effective Jan. 1, 2019, your HRA card can be used only for 2019 expenses. Your HRA debit card cannot be used for expenses incurred in a prior year, even if funds are available in your account for that year. The same applies to your dependent day care FSA. You must pay for 2018 expenses out of pocket and then submit a reimbursement request. Claims for 2018 must be submitted by March 31, 2019.

How do I use my funds?

Participants in a health reimbursement account, health care FSA and dependent day care FSA may use these options:

- **Swipe your Discovery Benefits debit card** to pay for services.
- **Out-of-pocket reimbursement.** Pay for the services, then file a reimbursement claim online.
- **File a claim** from your smartphone.
- **Pay the provider.** Have Discovery Benefits send payments directly to your provider. Participants in the health savings account may use their Discovery Benefits card or make distribution requests, which can be paid directly to the provider or paid to you.

For more information on these options, visit DiscoveryBenefits.com or call (866) 451-3399.

Discovery Benefits' mobile app is available for iPhone, iPad and Android devices. It is free to download from the iTunes or Google Play stores. It allows you to:

- Check balances and manage all of your accounts.
- Submit health care and dependent care claims.
- Submit Explanations of Benefits (EOBs) or itemized receipts.
- Contact customer service.

REMINDER!

If you have more than one type of spending account (HRA, HSA and FSAs), you have a separate debit card for each. Be sure to use the right card because funds cannot be transferred between accounts.
Spending accounts

Verifying or documenting expenses

The IRS requires that certain purchases be verified or documented as eligible expenses. Discovery Benefits will notify you through your work email when you need to verify a card transaction. For more information, go to DiscoveryBenefits.com or call (866) 451-3399.

How do I complete the verification process?

- **Online** – Log into your Discovery Benefits account, enter the claim information and upload your documentation.
- **Mobile application** – Locate your claim in the Discovery Benefits mobile app, then simply take a picture of your document with your phone.
- **Fax or mail** – Download the Out-of-Pocket Reimbursement Request Form from DiscoveryBenefits.com. Fax it along with your documentation to (866) 451-3245 or mail it to Discovery Benefits, P.O. Box 2926, Fargo, ND 58108-2926.

Your documentation will need to include five key pieces of information:

- Date of service
- Type of service
- Provider’s name
- Patient’s name
- Amount you were responsible for paying

DID YOU KNOW?

If you are enrolled in Medicare, you may continue using your previously contributed HSA funds for out-of-pocket expenses, including Medicare premiums. However, you may no longer contribute to the HSA account.

**REMINDER!**

The health care FSA has a grace period that works as an extension of the 2018 plan year. If you have a remaining balance, you may use your Discovery Benefits card for 2018 eligible expenses through March 15, 2019. (This grace period does not apply to the dependent day care FSA or the HRA.)

When you use your Discovery Benefits debit card at designated Norton Healthcare facilities, you will not need to verify medically eligible medical expenses. (Nonmedical purchases will still be denied.)
N Good Health — Norton Healthcare’s employee wellness program — is designed to guide you through your wellness journey and help you achieve your wellness goals through resources, financial assistance and supported programs.

N Good Health can help you:

- Get healthier or stay healthy
- Improve your eating habits and/or physical activity level
- Better manage or even reverse chronic conditions

Did you miss the 2018 deadline? If you have not yet qualified to receive wellness credits in 2019, there’s still time! Complete the 4 steps and you will begin receiving wellness credits based on the following time frames:

<table>
<thead>
<tr>
<th>Completing the 4 steps</th>
<th>Wellness credits start appearing on your paycheck</th>
</tr>
</thead>
<tbody>
<tr>
<td>Start</td>
<td>End</td>
</tr>
<tr>
<td>Oct. 1, 2018</td>
<td>Dec. 15, 2018</td>
</tr>
<tr>
<td>Dec. 16, 2018</td>
<td>March 15, 2019</td>
</tr>
<tr>
<td>March 16, 2019</td>
<td>June 15, 2019</td>
</tr>
<tr>
<td>June 16, 2019</td>
<td>Sept. 15, 2019</td>
</tr>
<tr>
<td></td>
<td>Oct. 18, 2019</td>
</tr>
</tbody>
</table>

Are you a new employee?

New employees will earn wellness credits for the first 180 days (six months) of employment. Eligible spouses also will earn wellness credits during this time. You and your spouse (if applicable) must complete your 4 steps during the first 180 days of employment to continue earning wellness credits.

How do I get started?

Go to NGoodHealth.com, which is accessible from any device with Internet access at home or work.

- If you have an existing account, log in and click on the “How to participate” tab.
- If you are new to the program, select “Register New Account” and follow the instructions.

The N Good Health team values your input and feedback. If you have any questions or comments, email ngoodhealth@nortonhealthcare.org.

*Employees statused to work at least 32 hours per pay period and spouses who are enrolled in a Norton Healthcare medical plan can qualify to earn $35 in wellness credits per participant per pay period by doing the 4 steps. The credits appear on the employee’s pay voucher under “Wages” and increase gross earnings.

**If it is unreasonably difficult or inadvisable due to a medical condition for you to complete the 4 steps to earn wellness credits, you may complete a medical exclusion form in order to qualify for them. Call the N Good Health Department at (502) 629-2162 for the form or answers to any questions.

It pays to participate. Eligible employees* who complete the 4 steps can earn up to $910 in wellness credits in 2020. That’s $35 added to your paycheck! If you have a spouse, he or she also can participate, doubling your wellness credits to earn up to $1,820.

Just for the health of it!

You must complete the 4 steps** by Sept. 15, 2019, to earn wellness credits for 2020.

1. Complete the health risk assessment.
2. Complete the wellness statement.
3. Have an annual wellness exam (N Good Health physical) with your primary care provider.
4. Earn 100 points.

In 2019, you will continue to earn points (step 4) by achieving healthy outcomes and/or engaging in healthy actions. Focusing on healthy outcomes and healthy actions makes the N Good Health program more meaningful to your overall well-being. Visit NGoodHealth.com to learn more.
Dental coverage

Norton Healthcare offers two dental plan options to help you and your family: Delta Dental PPO and Delta Dental PPO Plus Premier. Claims for both plans will be processed by Delta Dental.

Dental plan summaries

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Delta Dental PPO</th>
<th>Delta Dental PPO Plus Premier</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>In-network dentist</td>
<td>Out-of-network dentist</td>
</tr>
<tr>
<td><strong>Deductible</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Diagnostic and preventive services</td>
<td>Waived</td>
<td>Waived</td>
</tr>
<tr>
<td>Basic and major services</td>
<td>Individual: $50</td>
<td>Individual: $75</td>
</tr>
<tr>
<td></td>
<td>Family: $150</td>
<td>Family: $225</td>
</tr>
<tr>
<td>Orthodontic services</td>
<td>Waived</td>
<td>Waived</td>
</tr>
<tr>
<td><strong>Co-insurance (amount paid after deductible is met)</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Diagnostic and preventive services</td>
<td>100%</td>
<td>80%</td>
</tr>
<tr>
<td>Basic services</td>
<td>80%</td>
<td>70%</td>
</tr>
<tr>
<td>Major services</td>
<td>50%</td>
<td>40%</td>
</tr>
<tr>
<td>Orthodontic services – all eligible enrollees</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td><strong>Benefit maximums</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Annual*</td>
<td>$1,000</td>
<td>$1,000</td>
</tr>
<tr>
<td>Orthodontic lifetime</td>
<td>$1,500</td>
<td>$1,500</td>
</tr>
</tbody>
</table>

*The cost of preventive services, including annual exams, cleanings and X-rays are excluded from the annual maximum. When services are received from a Delta Dental PPO or Delta Dental PPO Plus Premier dentist, fees are based on allowable amounts for each service. Out-of-network dentists may charge more than the allowable amounts and you will be responsible for the difference.

This is a partial list of benefits. For complete details, refer to the Summary of Dental Plan Benefits.

Dental coverage costs

The biweekly cost for each dental plan and level of coverage is listed below.

<table>
<thead>
<tr>
<th>Level of coverage</th>
<th>Delta Dental PPO</th>
<th>Delta Dental PPO Plus Premier</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee only</td>
<td>$5.55</td>
<td>$8.34</td>
</tr>
<tr>
<td>Employee and spouse</td>
<td>$10.87</td>
<td>$16.50</td>
</tr>
<tr>
<td>Employee and child(ren)</td>
<td>$12.99</td>
<td>$20.11</td>
</tr>
<tr>
<td>Family</td>
<td>$16.30</td>
<td>$24.83</td>
</tr>
</tbody>
</table>

Note

The PPO Plus Premier plan covers posterior resin (white) fillings. The PPO plan does not cover posterior composite resin fillings and will pay only the amount that it would pay for amalgam (silver) fillings.

Mobile access

You can access Delta Dental on your smartphone. Download the Delta Dental mobile app from the App Store or Android Market.

Dental ID cards

You will receive a new card if you choose dental coverage for the first time or change dental plans. Your card will look like this:

Find a provider

For a list of preferred dentists, visit DeltaDentalKY.com and:

- Click on Find a Dentist.
- Click on Delta Dental PPO, Delta Dental Premier or DeltaCareUSA.
- Select the plan you enrolled in (Delta Dental PPO or Delta Dental PPO Plus Premier).
- Search by location, type of dentist or dentist’s/office’s name.
- Click on Search.

Visit DeltaDentalKY.com to view information, check claims status and find a provider. You can reach Delta Dental customer service at (888) 897-5808.
# Vision coverage

**New for 2019!** Davis Vision will be our provider for vision services. Norton Healthcare offers two vision plan options for you and your family: Davis Vision Basic and Davis Vision Plus. You must choose one of these plans to have vision coverage in 2019.

<table>
<thead>
<tr>
<th></th>
<th><strong>Davis Vision Basic</strong></th>
<th><strong>Davis Vision Plus</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td><strong>PPO</strong></td>
<td>Out-of-network</td>
</tr>
<tr>
<td><strong>Copays</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Exam</td>
<td>100% (no copay)</td>
<td>$50 allowance</td>
</tr>
<tr>
<td>Single lens</td>
<td>$45 copay</td>
<td>Not covered</td>
</tr>
<tr>
<td>Bifocal lens</td>
<td>$65 copay</td>
<td>Not covered</td>
</tr>
<tr>
<td>Trifocal lens</td>
<td>$95 copay</td>
<td>Not covered</td>
</tr>
<tr>
<td>Lenticular lens</td>
<td>$120 copay</td>
<td>Not covered</td>
</tr>
<tr>
<td><strong>Frames</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Discounts/allowances</td>
<td>35% discount</td>
<td>Not covered</td>
</tr>
<tr>
<td><strong>Lens options</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>UV coating</td>
<td>$15 copay</td>
<td>Not covered</td>
</tr>
<tr>
<td>Scratch resistance</td>
<td>$15 copay</td>
<td>Not covered</td>
</tr>
<tr>
<td>Polycarbonate</td>
<td>$35 copay</td>
<td>Not covered</td>
</tr>
<tr>
<td>Progressive (standard/ premium/ultra)</td>
<td>$65 copay/20% discount/ 20% discount</td>
<td>Not covered</td>
</tr>
<tr>
<td><strong>Elective contact lenses (in lieu of glasses)</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fittings and evaluations</td>
<td>15% discount</td>
<td>Not covered</td>
</tr>
<tr>
<td>Contact lenses</td>
<td>15% discount</td>
<td>Not covered</td>
</tr>
<tr>
<td>Davis Collection contact lenses, fitting and evaluation</td>
<td>Not covered</td>
<td>Not covered</td>
</tr>
<tr>
<td>Visually required contact lenses</td>
<td>Not covered</td>
<td>Not covered</td>
</tr>
<tr>
<td><strong>Laser vision benefit</strong></td>
<td>Discount only</td>
<td>Not covered</td>
</tr>
<tr>
<td><strong>Frequency</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Exam</td>
<td>Every calendar year</td>
<td>Every calendar year</td>
</tr>
<tr>
<td>Lenses or contacts</td>
<td>Discount only</td>
<td>Not covered</td>
</tr>
<tr>
<td>Frames</td>
<td>Discount only</td>
<td>Not covered</td>
</tr>
</tbody>
</table>

## Vision coverage costs

The biweekly cost for each vision option and level of coverage is listed below.

<table>
<thead>
<tr>
<th>Level of coverage</th>
<th><strong>Davis Vision Basic</strong></th>
<th><strong>Davis Vision Plus</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee only</td>
<td>$ 0.65</td>
<td>$ 3.14</td>
</tr>
<tr>
<td>Employee + spouse</td>
<td>$ 1.03</td>
<td>$ 4.97</td>
</tr>
<tr>
<td>Employee + child(ren)</td>
<td>$ 1.05</td>
<td>$ 5.07</td>
</tr>
<tr>
<td>Family</td>
<td>$ 1.52</td>
<td>$ 8.17</td>
</tr>
</tbody>
</table>

## Find a provider

To find a list of in-network providers near you, visit DavisVision.com/Member and use the client code **8713**, or call **(877) 923-2847**.

## Mobile access

You can access DavisVision.com/Member on your smartphone or download the Davis Vision mobile app.

## Vision ID cards

ID cards are not required to use your vision plan for services. However, if you choose vision coverage, you will receive a card that looks like this:

![Vision ID Card](image)

## Benefits and eligibility information

Beginning Jan. 1, 2019, visit DavisVision.com/Member or call **(800) 836-2094** for more information about your benefits and eligibility. Live support will be available Monday through Friday, 8 a.m. to 11 p.m.; Saturdays, 9 a.m. to 4 p.m.; and Sundays, noon to 4 p.m.
Life insurance and accidental death & dismemberment (AD&D) benefits

Norton Healthcare provides a variety of affordable life and accidental death & dismemberment (AD&D) insurance options. The AD&D portion of the plan provides benefits in the case of death or severe injury due to an accident.

To file a claim, call Unum at (888) 556-3727.

Basic life and AD&D insurance

Eligible employees automatically receive basic life and AD&D insurance.

- Coverage is equal to your annual base salary as of the enrollment date.
- Coverage adjusts with each salary change.
- Minimum coverage is $10,000.
- Maximum coverage is $400,000.
- Guarantee issue at initial eligibility* is $400,000.

Supplemental life and AD&D insurance

Norton Healthcare provides the option for you to purchase supplemental life and AD&D insurance.

- Coverage is available from one to four times your base annual salary.
- Coverage adjusts with each salary change.
- Maximum coverage is $1.25 million.
- Guarantee issue at initial eligibility* is $500,000.

Evidence of insurability

Proof of insurability, including a health questionnaire and possibly other testing at the expense of the vendor/provider, will need to be completed prior to approval if:

- Life and AD&D insurance coverage is increased by more than one time your annual base salary, or
- If supplemental coverage is more than $500,000, or
- You elect supplemental life coverage for the first time and have been eligible for more than 31 days.

Cost of supplemental life insurance

The cost for supplemental life insurance is based on your age as of Jan. 1 of the plan year and the dollar amount of coverage you choose. You will find these rates when you come to the supplemental life insurance section during the online enrollment process.

*Evidence of insurability requires completion of a health questionnaire and possibly other testing at the expense of the insurance vendor.

Spouse life and AD&D insurance

You have the option of purchasing spouse life insurance.

- Ten options are available in $5,000 increments.
- Minimum coverage is $5,000.
- Maximum coverage is the lesser of $50,000 or 50 percent of your supplemental life insurance amount.
- Norton Healthcare provides basic life insurance at no cost, so you cannot carry spousal life coverage if your spouse also works for Norton Healthcare.

Cost of spouse life insurance

The cost for spouse life insurance is now based on your spouse’s age as of Jan. 1 of the plan year and the dollar amount of coverage you choose. You will find these rates when you come to the spouse life insurance section during the online enrollment process.

*Evidence of insurability requires completion of a health questionnaire and possibly other testing at the expense of the insurance vendor.
Child life insurance

Three child life insurance options are available: $2,500, $5,000 and $10,000. The biweekly cost covers all eligible children.

<table>
<thead>
<tr>
<th>Option</th>
<th>Coverage amount**</th>
<th>Biweekly cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$2,500</td>
<td>$0.29</td>
</tr>
<tr>
<td>2</td>
<td>$5,000</td>
<td>$0.58</td>
</tr>
<tr>
<td>3</td>
<td>$10,000</td>
<td>$1.16</td>
</tr>
</tbody>
</table>

**For each eligible child. This amount is reduced for child(ren) younger than 6 months of age. For more details, refer to the summary plan description located in the library on the benefits website.

Whole life insurance

- Provides death benefits to designated beneficiaries
- Builds cash value that can be used while you are living
- Employee-owned, meaning you can take your policy with you at the same rate if you retire or change jobs
- As long as premiums are paid, your rate is guaranteed never to increase
- Available for you, your spouse, your children and/or your grandchildren
- To file a claim, contact Boston Mutual at (800) 669-2668.

For additional information or to enroll, call (502) 629-BENE (2363), option 2, to make an appointment with a benefits education specialist.

DID YOU KNOW?

- Norton Healthcare provides basic life insurance at no cost if you are statused to work 32 hours (.4 FTE) or more per pay period. If you and your spouse are both employed at Norton Healthcare with that status, you cannot carry spouse life coverage.
- If your dependent child works for Norton Healthcare and is eligible for basic life through Norton Healthcare, you may not carry dependent life insurance coverage on him or her, and only one of you can cover your dependent for medical, dental and vision insurance.

DID YOU KNOW?

If your dependent was disabled prior to the effective date of coverage, he or she may not be eligible for the full amount of life and AD&D coverage elected.
Disability benefits

If you are unable to work due to illness or injury, disability insurance provides partial income replacement.

Pre-existing condition limitations
Limitations for pre-existing conditions will apply for the first 12 months from the effective date of your coverage if you are electing disability coverage for the first time.

The insurance company will not pay for benefits for any period of disability caused by, contributed to or resulting from a pre-existing condition if it is within the first 12 months of the effective date.

Short-term disability
Norton Healthcare will now automatically enroll you in employee-paid short-term disability coverage equal to 75 percent of your base salary. You may choose to waive this additional coverage and its cost when you make your benefits elections.

- Benefits begin after the seventh consecutive calendar day of disability.
- Benefits are paid for up to 26 weeks (180 days) as long as you qualify.
- Disability costs are paid through payroll deduction on a pretax basis. The amount of the payments will be based on the hours and earnings an employee is statused to work. Statused to work refers to the number of hours and earnings an employee is hired to work and may not be the same as scheduled hours. You will find details when you come to the short-term disability section during the online enrollment process.

Long-term disability

- Norton Healthcare offers eligible employees the opportunity to purchase long-term disability benefits, which begin after you have been disabled by injury or illness for 26 weeks (180 days) upon approval of the claim.
- Norton Healthcare automatically provides eligible employees with basic long-term disability insurance equal to 50 percent of base salary. The maximum monthly benefit is $2,500.
- Norton Healthcare automatically enrolls you in employee-paid additional long-term disability coverage equal to 60 percent of your base salary. You may choose to waive this additional coverage and its cost when you make your benefits elections. The maximum monthly benefit is $10,000.
- The cost per pay period is based on salary and hourly status (FTE) and will adjust with each change in salary. You will find details when you come to the long-term disability section during the online enrollment process.

To file a disability claim, contact Unum at (800) 572-6352.

Parental leave benefits

Norton Healthcare provides up to four weeks of paid time off at 100 percent pay for birth mothers and fathers, and adoptive parents. The amount of the payments will be based on the hours an employee is statused to work and the employee’s earnings. Statused to work refers to the number of hours an employee is hired to work and may not be the same as scheduled hours. Full-time equivalent (FTE) also may be noted. Leave can be taken within the first year of the birth or adoption.

All eligible employees will be enrolled automatically in 75 percent short-term disability and 60 percent long-term disability coverages. You may waive these coverages and their cost.
Planning for retirement

Our employees are what make us great, which is why we strive to provide exceptional benefits. We know that benefits options can be confusing, especially retirement plans. Below is a brief breakdown of the Norton Healthcare 403(b) retirement savings plans and a few action steps to take.

Plan highlights

- You will be enrolled automatically in the 403(b) plan 30 days after your start date at a contribution rate of 6 percent. You may elect a different contribution amount at any time.
- Norton Healthcare will match 100 percent of your contributions up to 4 percent. If we achieve or exceed our stewardship goals for the year, Norton Healthcare will make an additional match based on years of service:
  - For your first 10 years of service, the additional match will be 50 percent on the next 2 percent.
  - Once you reach 10 years of service, the additional match increases to 100 percent on the next 2 percent — so stick around!
- Make sure you contribute at least 6 percent of your pay to receive the full match.
- Your contribution rate will increase 1 percent each year until it reaches 10 percent.
- Matching contributions are made per pay period. This allows you to take advantage of compound earnings. It also means that matching contributions stop if you stop contributing or if you reach the maximum contribution limit for the year, so make sure you contribute all year long to take full advantage of the match!

Action steps

1. Go to Principal.com/NextSteps and create a username and password.
2. Visit Principal.com/MyVirtualCoach-Welcome. This fun and interactive educational experience will explain how your retirement account at Principal works and offer some resources you can use to help you plan.
3. Schedule a one-on-one meeting with one of our on-site retirement education specialists, Don Edlin or John Hill. They can analyze your unique needs and goals, find gaps in your savings and advise you on ways to close those gaps. Contact them at (502) 629-BENE (2363), option 1, or edlin.don@principal.com or hill.john@principal.com to make an appointment when it’s convenient for you.
4. For additional questions, call Principal at (800) 547-7754.
Time-off benefits

Norton Healthcare has designed FlexTime to provide you with as much flexibility as possible when you need paid time off. Be sure to follow your department's approval process to ensure time off doesn't create staffing or scheduling issues.

- Use FlexTime to enjoy a vacation, celebrate a holiday, take some personal time or the occasional sick day. It works like paid vacation.
- You are compensated for 100 percent of your base pay.

FlexTime eligibility

- All full- and part-time employees who are statused to work a minimum of 16 hours (0.2 FTE) per pay period are eligible to accrue FlexTime with certain limited exceptions. (*Statused to work* refers to the number of hours an employee is hired to work and may not be the same as scheduled hours. *Full-time equivalent [FTE] also may be noted.)*
- PRN/registry employees, temporary employees, executives or anyone who is covered by an employment agreement (unless the agreement states otherwise) are not eligible. (*PRN/registry employees are those hired to work on an “as needed” basis.)*

Earning FlexTime

- During the year, FlexTime is earned based on the number of hours paid, up to 80 hours per biweekly pay period.
- If you are a new employee, you will receive 24 hours of FlexTime front-loaded.
- If you have left Norton Healthcare and been rehired within one year, you will receive 8 hours of FlexTime front-loaded.
- The FlexTime rate is based on the years of service you have completed, as shown in the chart below.

The chart also shows the maximum total amount that may be accumulated.

### FlexTime accrual

<table>
<thead>
<tr>
<th>Years of service</th>
<th>FlexTime earned per hour of pay</th>
<th>FlexTime earned per 80-hour pay period</th>
<th>Maximum annual accrued hours</th>
<th>Maximum total accumulated hours</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 1 year</td>
<td>0.073077</td>
<td>5.846/.73 day</td>
<td>176</td>
<td>176</td>
</tr>
<tr>
<td>1 - 2 years</td>
<td>0.084615</td>
<td>6.769/.846 day</td>
<td>176</td>
<td>352</td>
</tr>
<tr>
<td>3 - 4 years</td>
<td>0.092308</td>
<td>7.384/917 day</td>
<td>192</td>
<td>384</td>
</tr>
<tr>
<td>5 - 9 years</td>
<td>0.103846</td>
<td>8.308/1038 days</td>
<td>216</td>
<td>432</td>
</tr>
<tr>
<td>10 - 14 years</td>
<td>0.126923</td>
<td>10.154/1269 days</td>
<td>264</td>
<td>528</td>
</tr>
<tr>
<td>15 - 19 years</td>
<td>0.134615</td>
<td>10.769/1346 days</td>
<td>280</td>
<td>560</td>
</tr>
<tr>
<td>20 or more years</td>
<td>0.146154</td>
<td>11.692/1461 days</td>
<td>304</td>
<td>608</td>
</tr>
</tbody>
</table>

Need help? Call the Norton Service Center at (502) 629-8911, option 2.
Using FlexTime

- You must use FlexTime for all scheduled time off, including any holidays when your work location is closed.
- You must use FlexTime for all unscheduled time off, unless you are using disability or parental leave benefits.
- You cannot use FlexTime in conjunction with or to subsidize disability benefits to receive 100 percent or more of your income.
- You cannot use FlexTime to delay the onset of a short-term disability or parental leave claim.

FlexTime cash-in

Employees may participate in a FlexTime cash-in (also called selling hours) under the following circumstances:

- Pre-election of desired cash-in is made once during open enrollment.
- Pre-election during open enrollment will be paid in November of the following year.
- Once the pre-election is made, it cannot be canceled, changed or modified.
- The minimum conversion election is eight hours.
- The maximum conversion election is 100 hours.
- Full-time employees must leave a balance of at least 40 hours in their FlexTime bank, and part-time employees must leave a balance of at least 20 hours in their FlexTime bank.
- If the annual pre-election FlexTime cash-in amount is more than the actual number of hours available at the time of cash-in, the cash-in will be reduced to reflect available hours less the minimum balance required.

Other time-off benefits

Norton Healthcare also provides paid time off for the following situations:

- Jury duty
- Bereavement (death in the family)

See the Policy Library on Nsite for more information about these benefits.
Additional benefits

Beyond the benefits you probably think about most, such as medical, dental, vision, spending accounts and disability insurance, Norton Healthcare offers many additional options. Learn how these other benefits can support your health, happiness and well-being.

Adoption Assistance Program

• All employees who are statused to work a minimum of 32 (.4 FTE) hours per pay period, meet program requirements and have completed their benefits eligibility waiting period (first of the month following date of hire or rehire) are eligible.

• This benefit consists of two primary levels of support: financial assistance and parental leave.
  • The financial assistance benefit reimburses for eligible adoption expenses.

• For additional information, go to Nsite and select Employee Services, then My Benefits (under Time, Money & Benefits), or call the Norton Service Center at (502) 629-8911, option 2.

Auto and homeowners’ insurance

• Discounts on auto and homeowners’ insurance through Liberty Mutual.

• Several payment options: direct billing, online payment, automatic deductions from your bank account or credit card, or payroll deduction.

• For additional information and a free no-obligation quote, visit LibertyMutual.com/NortonHealthcare or call (800) 699-2723.

Commuter Benefits Program

• Employees who are statused to work a minimum of 32 (.4 FTE) hours per pay period are able to set aside pretax dollars to use for qualifying mass transit and/or parking expenses. Tolls are not an eligible expense.

• Funds are loaded onto your Discovery Benefits debit card. (If you also have a health care and/or dependent day care flexible spending account, you will use the same card for commuter expenses. See “Spending accounts” on page 14.)

• The debit card must be used for all transit purchases and you will not receive cash reimbursements. Claims for parking must be submitted to Discovery Benefits within 180 days from the date you incurred the expense to receive reimbursement.

• You designate an annual amount you wish to contribute (up to $260 per month for transit and $260 per month for parking).

• You can change your contributions online at any time. Go to Nsite, select Employee Services, then My Benefits (under Time, Money & Benefits). Changes become effective on the first day of the following month.

• For additional information, contact the Norton Service Center at (502) 629-8911, option 2, visit DiscoveryBenefits.com or call (866) 451-3399.

Driven Solutions (roadside assistance)

• This benefit is available to employees who are statused to work a minimum of 32 (.4 FTE) hours per pay period

• This program offers roadside assistance for registered members on any road, anytime.

• Services include towing, battery jump start, gas delivery (up to 3 gallons; members pay cost of fuel), flat tire change, and locksmith service. Benefit limit of up to $125 per incident.

• Employee-only and family memberships are available.

• To enroll, go to Nsite and select Employee Services, then My Benefits under Time, Money & Benefits.

• To use services, call the toll-free number at (800) 289-5360.

Employee Assistance Program

• The Employee Assistance Program (EAP) provides all employees and their family members with confidential, professional counseling, education and referral services.

• The EAP can help resolve personal issues before they negatively affect health, relationships or job performance.

• The program includes up to six free professional counseling sessions per year for yourself and each of your household family members through Wayne Corp.

• If you have mental health or substance abuse issues requiring longer-term counseling or a higher level of care, Wayne Corp. can provide referrals to an appropriate provider.

• Wayne Corp. also offers will-writing services. If you need a will, call Wayne Corp. and let them know you are with Norton Healthcare. They will mail you a packet to get you started. There is no charge for a simple will.

• To arrange for services or for more information, call Wayne Corp. 24 hours a day, 365 days a year at (502) 451-8262 or (800) 441-1327, or visit WayneCorp.com.
Employee Discount Program (Norton Concierge Services)

- All employees are eligible to receive available employee discounts.
- We partner with Abenity, a national discount provider, to offer thousands of discounts through a user-friendly website available to all employees.
- New employees receive an email containing login information (your AHSN is your username and a password is provided in the welcome email) to get started.
- To access Norton Concierge Services, visit NortonConciergeServices.EmployeeDiscounts.co or go to Nsite, click on Employee Services, then select the link under Time, Money & Benefits.

Employee Purchase Program (Purchasing Power)

- This program provides eligible employees access to buy brand-name computers, appliances and more from Purchasing Power, an online store that offers automated payments deducted from your paycheck.
- The program requires no upfront cash or credit check, and offers six or 12 months to pay.
- To participate, you must be at least 18 years old, an active employee (statused to work 32 hours per pay period or .4 FTE or higher) for at least six months and earn at least $16,000 per year. You also must have no current nonbenefit payroll deductions (such as garnishments or tax levies) and have not received a FlexTime hardship cash-out in the past 12 months.
- To get started, call (866) 670-3479 or visit NortonHealthcare.PurchasingPower.com.

Employer Assisted Housing Program (for first-time homebuyers)

- Several options are available to assist employees who are statused to work a minimum of 32 (.4 FTE) hours per pay period become first-time homebuyers:
  - Homebuyer education and counseling: Employees who complete this receive a $5,000 forgivable loan.
  - Habitat for Humanity: Buying a Habitat home may be an option for eligible employees.
- For program details and enrollment packets, go to Nsite and click on Policies & Forms.
- For more information, contact the Housing Partnership Inc. at (502) 814-2720 or email Ashley Poff at ashley.poff@nortonhealthcare.org.

Hear In America hearing plans

- Hear In America is a hearing services discount program that can save you and your family money on hearing evaluations, hearing aids and follow-up care.
- All employees and their family members are eligible to receive free annual hearing screenings, discounts from 30 to 70 percent off retail prices, a three-year warranty on hearing aids, three years of free batteries and free office services from select providers.
- There are no enrollment fees or premiums; Hear In America will file insurance claims for you. Financing is available.
- For more information or to sign up, call Hear In America at (800) 286-6149 or visit HearInAmerica.com and mention you are a Norton Healthcare employee.

Identity and credit protection

- All employees receive PrivacyArmor identity and credit protection through InfoArmor at no cost.
- InfoArmor detects attempted fraud on your identity, financial and digital assets through proactive monitoring and alert services.
- The benefit provides full-service privacy remediation and a $1 million identity theft insurance policy.
- Family protection is available for purchase.
- For more information, visit MyPrivacyArmor.com or call (800) 789-2720.

Legal plan

- Employees who are statused to work a minimum of 32 (.4 FTE) hours per pay period can purchase the legal plan coverage.
- Provides unlimited telephone advice and office consultations on personal legal matters with a plan attorney of your choice.
- Representations are available for a number of legal matters.
- Coverage can be started or canceled only during the open enrollment period and will become effective Jan. 1, 2019.
- For additional information or to enroll, call (502) 629-BENE (2363), option 2, to make an appointment with a benefits education specialist.
- To use these services, call Hyatt Legal at (800) 821-6400.
Additional benefits

**Long-term care insurance**
- Employees who are statused to work a minimum of 32 (.4 FTE) hours per pay period can purchase long-term care insurance.
- This benefit can help meet the financial and personal needs that a long-term care situation can present.
- Available options for you and your covered family members include long-term care facility (e.g., nursing facility, assisted living, hospice, rehabilitation, etc.), professional home and community care (e.g., home nursing care, therapist).
- To use these services, call Unum at (866) 679-3054.
- For additional information or to enroll, call (502) 629-BENE (2363), option 2, to make an appointment with a benefits education specialist.

**Outpatient services discount**
- All employees and their immediate family members receive a 20 percent discount on outpatient services performed at Norton Healthcare hospitals or diagnostic centers.
- The discount is available regardless of whether you participate in a Norton Healthcare medical plan.
- To take advantage of the discount, identify yourself as a Norton Healthcare employee or an immediate family member at the time of service.
- To ensure the discount has been applied, call Patient Financial Services at (502) 479-6300. Patient Financial Services also can provide information on financial assistance that may be available.

**Norton 529 College Savings Plan**
- This plan is available to all employees. Once you enroll, add a new direct deposit, just as for a checking or savings account. To add, go to Nsite, click on Employee Services and select My Pay under Time, Money & Benefits. Sign in with your password and click on My Pay. From the Bookmarks drop-down menu, select Employee Self-Service, Pay and then Direct Deposit.
- We encourage you to save for your own college education or that of your children, grandchildren, nieces or nephews through payroll deduction.
- Contributions to these plans are made on an after-tax basis. However, no federal income tax is due on any earnings while they are in the 529 College Savings Plan account.
- Payments also are free from federal income tax as long as they are used for qualified educational expenses.
- The money saved in the plan can be used at any accredited college, university or other postsecondary institution in the United States as well as at many foreign institutions.
- Compare your options at SavingForCollege.com or CollegeSavings.org.

**Pet insurance**
- Employees who are statused to work a minimum of 32 (.4 FTE) hours per pay period can purchase pet insurance.
- With veterinary pet insurance, you can stop worrying about the ever-increasing costs of your pet’s medical care.
- Your pet may be covered for more than 6,400 medical conditions at any licensed veterinarian’s office, depending on the level of coverage you choose: Emergency, Economical or Comprehensive.
- Coverage options include routine visits, nail and beak trimmings, routine lab work and a percentage of X-rays and diagnostic testing.
- You must pay for treatment up front, then fax a claim form with a receipt of payment for reimbursement.
- For additional information, visit PetInsurance.com/NortonHealthcare or call (800) 872-7387.

**U.S. Treasury securities**
- Any employee can invest in savings bonds and other Treasury securities by establishing a Treasury Direct account at TreasuryDirect.gov.
- Fund the account by setting up a direct deposit, just as for a checking or savings account. Go to Nsite, click on Employee Services and then My Pay under Time, Money & Benefits. From the Bookmarks drop-down menu, select Employee Self-Service, Pay and then Direct Deposit.
- More information, including instructions for setting up payroll direct deposit, is available at TreasuryDirect.gov.
Benefits education specialists

Benefits education specialists are available year-round to answer your questions and discuss benefits options. They can help you better understand your health and dental insurance plans, including deductibles, drug coverage, out-of-pocket expenses and copays. They can review additional benefits with you and make requested changes. They also can answer questions about N Good Health requirements. If you have a qualifying life event, such as marriage or a new baby, they can assist you in changing your information in the online benefits system.

A benefits education specialist can meet with you face-to-face at a time and location that is convenient for you. Call (502) 629-BENE (2363), option 2, to schedule an appointment.

Benefits specialists

For general questions about these benefits, call (502) 629-8911, option 2.

**Donna Hilbert**
- Medical
- Dental
- Vision
- Flexible spending accounts (FSAs), health reimbursement account (HRA) and health savings account (HSA)
- COBRA
- Employee Assistance Program
- Employee Purchase Program

**Dawn Manning**
- Short- and long-term disability
- Life insurance
- Leave/FMLA
- Parental leave
- Norton 529 College Savings Plan

**Lisa Oeswein**
- Scheduling appointments with benefits education specialists
- New hire orientation
- General questions

**Mandy Volz**
- Identity and credit protection
- Hear In America hearing plans
- Employee Discount Program (Norton Concierge Services)

**Ashley Groh**
- Scheduling appointments with benefits education specialists
- New hire orientation
- General questions

**Ashley Poff**
- Adoption Assistance Program
- Employer Assisted Housing Program
- General questions

Retirement education specialists

Norton Healthcare’s on-site retirement education specialists are available to meet with you to develop a personalized plan to meet your retirement needs. To schedule a meeting:

- Visit the Human Resources Department page on Nsight and select Retirement Meetings under My HR Links.
- Call (502) 629-BENE (2363), option 1, or email edlin.don@principal.com or hill.john@principal.com to schedule an appointment.
IMPORTANT NOTICE
This packet of notices related to our health care plan includes a notice regarding how the plan’s prescription drug coverage compares to Medicare Part D. If you or a covered family member is also enrolled in Medicare Parts A or B, but not Part D, you should read the Medicare Part D notice carefully. It is titled, “IMPORTANT NOTICE FROM NORTON HEALTHCARE ABOUT YOUR PRESCRIPTION DRUG COVERAGE AND MEDICARE.”

IMPORTANT NOTICE FROM NORTON HEALTHCARE ABOUT YOUR PRESCRIPTION DRUG COVERAGE AND MEDICARE

MEDICARE PART D CREDIBLE COVERAGE NOTICE

If you have Medicare and are asked to add coverage...

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with Norton Healthcare and about your options under Medicare’s prescription drug coverage. This information can help you decide whether you want to join a Medicare drug plan. Information about how you can get help to make decisions about your prescription drug coverage is at the end of this notice.

If neither you nor any of your covered dependents are eligible for or have Medicare, this notice does not apply to you or your dependents, as the case may be. However, you should still keep a copy of this notice in the event you or a dependent should qualify for coverage under Medicare in the future. Please note, however, that later notices might supersede this notice.

1) You do not have creditable coverage under Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.

2) Norton Healthcare has determined that the prescription drug coverage offered by the Norton Healthcare Healthy Living Plan (“Plan”) is, on average, for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is considered “creditable” prescription drug coverage. This is important for the reasons described below.

Because your existing coverage is, on average, at least as good as standard Medicare prescription drug coverage, you can keep this coverage (it’s a higher premium (a penalty)) if you later decide to enroll in a Medicare drug plan, as long as you later enroll within specific time periods.

Enrolling in Medicare—General Rules

As a general rule, you can join a Medicare drug plan when you first become eligible for Medicare. If you qualify for Medicare due to age, you may enroll in a Medicare drug plan during a seven-month initial enrollment period. That period begins three months prior to your 65th birthday, includes the month you turn 65, and continues for the ensuing three months. If you qualify for Medicare due to disability or end-stage renal disease, your initial Medicare Part D enrollment period depends on the date your disability or treatment began. For more information you should contact Medicare at the telephone number or web address listed below.

Late Enrollment and the Late Enrollment Penalty

If you decide to wait to enroll in a Medicare drug plan you may enroll later, during Medicare Part D’s annual enrollment period, which runs each year from October 15 through December 7. But as a general rule, if you delay your enrollment in Medicare Part D, after first becoming eligible to enroll, you may have to pay a higher premium (a penalty).

If after your initial Medicare Part D enrollment period you go 63 continuous days or longer without “credible” prescription drug coverage (that is, prescription drug coverage that’s at least as good as Medicare’s prescription drug coverage), your monthly Part D premium may go up by at least 1% of the premium you would have paid had you enrolled timely, for every month that you did not have creditable coverage.

For example, if after your Medicare Part D enrollment period you go 19 months without coverage, your premium may be at least 19% higher than the premium you otherwise would have paid. For example, if after your Medicare Part D initial enrollment period you go 19 months without “creditable” prescription drug coverage...

Coverage

Your (or your dependents’) right to coverage under the Plan is determined solely under the terms of the Plan. Your (or your dependents’) right to coverage under the Plan is determined solely under the terms of the Plan.

MEDICARE PART D NON-CREDIBLE COVERAGE NOTICE

NORTON HEALTHCARE — HIGH DEDUCTIBLE HEALTH PLAN

IMPORTANT NOTICE FROM NORTON HEALTHCARE ABOUT YOUR PRESCRIPTION DRUG COVERAGE AND MEDICARE

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with Norton Healthcare and about your options under Medicare’s prescription drug coverage. This information can help you decide whether you want to join a Medicare drug plan. Information about how you can get help to make decisions about your prescription drug coverage is at the end of this notice.

If neither you nor any of your covered dependents are eligible for or have Medicare, this notice does not apply to you or your dependents, as the case may be. However, you should still keep a copy of this notice in the event you or a dependent should qualify for coverage under Medicare in the future. Please note, however, that later notices might supersede this notice.

1) You do not have creditable coverage under Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.

2) Norton Healthcare has determined that the prescription drug coverage offered by the Norton Healthcare Healthy Living Plan (“Plan”) is, on average, for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is considered “creditable” prescription drug coverage. This is important, because most likely, you will get more help with your drug costs if you join a Medicare drug plan than if you only have prescription drug coverage from the Plan. It’s also important because if you delay your enrollment in a Medicare drug plan you may have to pay a late enrollment penalty when you do enroll in a Medicare drug plan.

See the discussion below about late enrollment penalties that might apply when you move from “non-creditable” coverage to a Medicare drug plan after your first opportunity to do so.

3) You have decisions to make about Medicare prescription drug coverage that may affect how much you pay for that coverage, depending on if and when you join. Read this notice carefully—it explains your options.

Consider joining a Medicare drug plan. You can keep your coverage from Norton Healthcare. You can keep the coverage regardless of whether it is “creditable” or “non-creditable,” that is, regardless of whether it is as good as a Medicare drug plan. However, because your existing coverage is not “creditable” coverage, you have no protection against the higher premium (a penalty) if you later decide to join a Medicare drug plan.

Enrolling in Medicare—General Rules

As a general rule, you can join a Medicare drug plan when you first become eligible for Medicare. If you qualify for Medicare due to age, you may enroll in a Medicare drug plan during a seven-month initial enrollment period. That period begins three months prior to your 65th birthday, includes the month you turn 65, and continues for the ensuing three months. If you qualify for Medicare due to disability or end-stage renal disease, your initial Medicare Part D enrollment period depends on the date your disability or treatment began. For more information, you should contact Medicare at the telephone number or web address listed below.

Late Enrollment and the Late Enrollment Penalty

If you decide to wait to enroll in a Medicare drug plan you may enroll later, during Medicare Part D’s annual enrollment period, which runs each year from October 15 through December 7. But as a general rule, if you delay your enrollment in Medicare Part D, after first becoming eligible to enroll, you may have to pay a higher premium (a penalty).

If after your initial Medicare Part D enrollment period you go 63 continuous days or longer without “credible” prescription drug coverage (that is, prescription drug coverage that’s at least as good as Medicare’s prescription drug coverage), your monthly Part D premium may go up by at least 1% of the premium you would have paid had you enrolled timely, for every month that you did not have creditable coverage.

For example, if after your Medicare Part D enrollment period you go 19 months without coverage, your premium may be at least 19% higher than the premium you otherwise would have paid. For example, if after your Medicare Part D initial enrollment period you go 19 months without “creditable” prescription drug coverage...

Coverage

Your (or your dependents’) right to coverage under the Plan is determined solely under the terms of the Plan.
The Plan uses and discloses PHI for a variety of reasons. For its routine uses and disclosures it does not require your authorization, but for other uses and disclosures, your authorization (or the authorization of your personal representative (e.g., a person who is your custodian, guardian, or has power-of-attorney) may be required.

The following offers more description and examples of the Plan’s uses and disclosures of your PHI.

Uses and Disclosures Relating to Treatment, Payment, or Health Care Operations.

To Treat You: Generally, as you would expect, the Plan is permitted to disclose your PHI for purposes of your medical treatment. Thus, it may disclose your PHI to doctors, nurses, hospitals, emergency medical technicians, pharmacists, and other health care professionals where they are part of the health care team providing you care. For example, if you are injured in an accident, and it’s important for your treatment team to know your blood type, the Plan could disclose that PHI to the team in order to allow it to more effectively provide treatment to you.

Payment: Of course, the Plan’s most important function, as far as you are concerned, is to make sure you get the care for which you are paying. Therefore, in most cases, the Plan can disclose your PHI in order to provide payment or for specific purposes. Example: The Plan may disclose PHI to insurance companies for purposes of obtaining various insurance coverages. However, the Plan will not disclose, for underwriting purposes, PHI that is genetic information.

Other Uses and Disclosures of Your PHI Not Requiring Authorization. The law provides that the Plan may use and disclose your PHI without authorization in the following circumstances:

1. When you agree to the use and disclosure of your PHI. For example, you may agree to use and disclose your PHI to evaluate the quality of services you received or disclose your PHI to an accountant or attorney for audit purposes. In some cases, the Plan may disclose your PHI to insurance companies for purposes of obtaining various insurance coverages. However, the Plan will not disclose, for underwriting purposes, PHI that is genetic information.

For More Information About This Notice or Your Current Prescription Drug Coverage.

Contact the person listed below for further information, or call (502) 629-8911, Option 2. NOTE: You’ll get this notice each year. You will also get it before the next period you can join a Medicare drug plan, and if this coverage through Norton Healthcare changes. You also may request a copy. For more information about your current prescription drug coverage, see the section titled “Medicare & You” handbook.

More detailed information about Medicare plans that provide prescription drug coverage is available in the Medicare & You handbook. You’ll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare drug plans. For more information about Medicare prescription drug coverage:

Visit www.medicare.gov.

Call your State Health Insurance Assistance Program (see the inside back cover of your copy of the “Medicare & You” handbook for their telephone number) for personalized help.

Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2058. If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information about this extra help, visit Social Security on the web at www.ssa.gov, or call them at 1-800-772-1213 (TTY 1-800-325-0778).

Date: July 5, 2018.

Name of Entity/Sender: Norton Healthcare

Contact—Position/Organization: Norton Service Center

Address: 9500 Ormsby Station Road, Suite 100, Louisville, KY 40223

Phone Number: (502) 629-6811, Option 2.

Nothing in this notice gives you or your dependents a right to coverage under the Plan. Your (or your dependents’) right to coverage under the Plan is determined solely under the terms of the Plan’s health care plan described above. You may also receive one or more other privacy notices from insurance companies that provide benefits under the Plan. Those notices will describe how the insurance companies use and disclose PHI and your rights with respect to the PHI they maintain.

How the Plan May Use and Disclose Your Protected Health Information

This notice describes how MEDICAL INFORMATION about YOU may be USED and DISCLOSED and HOW YOU can GET ACCESS to THIS INFORMATION. PLEASE REVIEW IT CAREFULLY.

This notice is provided to you on behalf of: Norton Healthcare, Inc. Welfare Benefit Plan*

* This notice pertains only to healthcare coverage provided under the plan.

The Plan’s Duty to Safeguard Your Protected Health Information

Individually identifiable information about your past, present, or future health or condition, the provision of health care to you, or payment for the health care is considered “Protected Health Information” (PHI). The Plan is required to extend certain protections to your PHI, and to give you this notice about its privacy practices that explains how, when, and why the Plan may use or disclose your PHI. Except in specified circumstances, the Plan may use or disclose only the minimum necessary PHI to accomplish the purpose of the use or disclosure.

The Plan is required to safeguard the privacy practices described in this notice, though it reserves the right to change those practices and the terms of this notice at any time. If it does so, and the change is material, you will receive a revised version of this Notice either by hand delivery, mail delivery to your last known address, or some other fashion. This notice, and any material revision of it, will also be provided to you in writing upon your request (ask your Human Resources representative, or contact the Plan’s Privacy Official, described below), and will be posted on any website maintained by Norton Healthcare that describes benefits available to employees and dependents.

You also may receive one or more other privacy notices from insurance companies that provide benefits under the Plan. Those notices will describe how the insurance companies use and disclose PHI and your rights with respect to the PHI they maintain.

To Request Restrictions on Uses and Disclosures:

You have the right to ask that the Plan limit how it uses or discloses your PHI. The Plan will consider your request, but is not legally bound to agree. To ask for restrictions, you must comply with the limitations you want to place on your PHI. The Plan will put the agreement in writing and abide by it except in emergency situations. The Plan cannot agree to limit uses or disclosures that are required by law.

To Choose How the Plan Contacts You:

You have the right to ask the Plan to send you information at an alternative address or by an alternative method of communication. You must submit your request in writing to the Privacy Official. The Plan will make an effort to send you requested information at your alternative address or by your alternative method of communication.

To file a complaint:

If you believe your rights under this notice have been violated, you should first file a complaint with Norton Healthcare. The Plan will tell you how to file a complaint and will not retaliate against you for filing a complaint. You may file a complaint with the U.S. Department of Health and Human Services if you feel your privacy rights have been violated. To file a complaint with HHS, contact their toll-free phone number.
The Plan must agree to your request as long as it is reasonably easy for it to accommodate the request.

To inspect and Copy Your PHI: Unless your access is restricted for clear and documented treatment reasons, you have a right to see your PHI in the possession of the Plan or its vendors if you put your request in writing. The Plan, or someone on behalf of the Plan, will respond to your request, normally within 30 days. If your request is denied, you will receive written reasons for the denial and an explanation of any right to have the denial reviewed. If you want copies of your PHI, a charge for copying may be imposed but may be waived, depending on your circumstances. You have a right to choose what portions of your information you want copied and to receive, upon request, privacy information on the cost of copying.

To Request Amendment of Your PHI: If you believe that there is a mistake or missing information in a record of your PHI held by the Plan or one of its vendors you may request in writing that the record be corrected or supplemented. The Plan or someone on its behalf will respond, normally within 60 days of receiving your request. The Plan may deny the request if it determines that the PHI is: (i) correct and complete; (ii) not created by the Plan or its vendor and/or not part of the Plan’s or vendor’s records; or (iii) not permitted to be disclosed. Any denial will state the reasons for denial and explain your rights to the request and denial, along with any statement in response that you provide, appended to your PHI. If the request for amendment is approved, the Plan or vendor, as the case may be, will change the PHI and so inform you, and tell others that need to know about the change in the PHI.

To Find Out What Disclosures Have Been Made: You have a right to get a list of when, to whom, for what purpose, and what portion of your PHI has been released by the Plan and its vendors, other than instances of disclosure for which you gave authorization, or instances where the disclosure was made to you or your family. In addition, the disclosure list will not include disclosures for treatment, payment, or health care operations. The list also will not include any disclosures made for national security purposes, to law enforcement officials or correctional facilities, or before the date the federal privacy rules applied to the Plan. You will normally receive a response to your written request for such a list within 60 days after you make the request in writing. Your request can relate to disclosures going as far back as six years. There will be no charge for up to one such list each year. There may be a charge for more frequent requests.

How to Complain About the Plan’s Privacy Practices
If you think the Plan or one of its vendors may have violated your privacy rights, or if you disagree with a decision made by the Plan or a vendor about access to your PHI, you may file a complaint with the person listed in the section immediately below. You also may file a written complaint with the Secretary of the U.S. Department of Health and Human Services. The law does not permit anyone to retaliate against you if you make such complaints.

Notification of a Privacy Breach
Any individual whose unsecured PHI has been, or is reasonably believed to have been used, accessed, acquired or disclosed in an unauthorized manner will receive written notification from the Plan within 60 days of the discovery of the breach. If the breach involves 500 or more residents of a state, the Plan will notify prominent media outlets in the state. The Plan will maintain a log of security breaches and will report this information to HHS on an annual basis. Immediate reporting from the Plan to HHS is required if a security breach involves 50 or more people.

Contact Person for Information, or to Submit a Complaint
If you have questions about this notice please contact the Plan’s Privacy Officer or Deputy Privacy Official. If you have any complaints about the Plan’s privacy practices, handling of your PHI, or breach notification process, please contact the Privacy Officer or an authorized Deputy Privacy Official.

Effective Date
The effective date of this notice is: July 5, 2018.

**Notice of Special Enrollment Rights**

**Premium Assistance Under Medicaid and the Children’s Health Insurance Program (CHIP)**

If you or your children are eligible for Medicaid or CHIP and you’re eligible for health coverage from your employer, your state may have a premium assistance program that can help pay for coverage, using funds from their Medicaid or CHIP programs. If you or your children aren’t eligible for Medicaid or CHIP, you won’t be eligible for these premium assistance programs but you may be able to buy individual insurance coverage through the Health Insurance Marketplace. For more information, visit [http://www.healthcare.gov](http://www.healthcare.gov). If you or your dependents are not currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, contact your State Medicaid or CHIP office or dial 1-877-KIDS NOW or [www.insurekidsnow.gov](http://www.insurekidsnow.gov) to find out if premium assistance is available. If you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under your employer plan, your employer must allow you to enroll in your employer plan if you aren’t already enrolled. This is called a “special enrollment” opportunity, and you must request coverage within 60 days of being determined eligible for premium assistance. If you have questions about enrolling in your employer plan, contact the Department of Labor at [www.askelsa.dol.gov](http://www.askelsa.dol.gov) or call 1-866-644-4EBSA (3272).
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<td>COLORADO</td>
<td>Health First Colorado (Colorado’s Medicaid Program) &amp; Child Health Plan Plus (CHP+)</td>
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<td>Health First Colorado Member Contact Center: 1-800-221-3943/ State Relay 711</td>
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<td>CHP+: Colorado.gov/HCPF/Child-Health-Plan-Plus/chpplus</td>
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<td>Medicaid Phone: 1-888-346-9562</td>
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Current as of March 22, 2018. OMB Control Number 1210-0137 (expires 12/31/2019)