



life
future
OWN your health
choices
needs

Benefits Guide



“We have two ears and one mouth so that we can listen twice as much as we speak.”

Epictetus

In 2018, LifeCare underwent a fundamental culture shift. We introduced a new mission, strategy, vision and values – all of which put our patients at the center of everything we do. I’m proud to say our more than 4,500 associates have fully embraced these principles and are hard at work putting them into action, with each other and the patients and families we serve.



We also have taken steps to implement a more active leader listening strategy. As the Epictetus quote above suggests, the more we listen, the more we can hear from you. One of the opportunities you have at LifeCare to share your voice is by participating in the associate engagement survey each year. We appreciate your candid feedback about what’s working and where we have room to improve. We are committed to continually evaluating and making changes based on your ideas and suggestions. One of the things we heard loud and clear is the importance of strengthening our benefits package for our associates.

We are pleased to share this benefits guide, which outlines three cost-effective, quality medical plans, including a more affordable PPO medical plan, as well as a low-cost HSA medical option. This guide is designed to help make the options available to you and your families easy to understand and decide upon. If you have questions about our benefits offerings, I welcome you to reach out to your local Human Resources Business Partner or visit MyLifeCare247.com.

In the spirit of one of our core values, I hope you will **OWN** your health and wellness in the coming year by becoming more actively aware of the choices you make. If you haven’t already, or if you’re new to LifeCare, join me in enrolling in our wellness program, Go365. Let’s all work toward continually improving upon our health and well-being successes – it’s an ever-evolving process. Go365 helps make it easy to compartmentalize improvements to your physical, mental and social well-being, and earn points and wellness credits toward your medical premiums.

Yours in health,

A handwritten signature in black ink that reads "Jim". The signature is fluid and cursive.

Jim Murray
Chief Executive Officer

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Provider Contact Information

LifeCare works with a number of vendors for its various health and welfare benefits. Listed below is the contact information for the providers you'll see throughout this guide, as well as policy or group numbers where applicable.

Name of Plan	Website/Email	Member Services	Group Number
Medical, Prescription & Dental Plan	www.mycigna.com	1.800.244.6224	3213156
Go365	www.Go365.com	1.800.708.1105	N/A
Cigna One Guide		1.888.806.5042	N/A
TeleHealth: MDLive Amwell	MDLIVEforCigna.com AmwellforCigna.com	1.888.726.3171 1.855.667.9722	N/A N/A
Life Insurance & Disability	www.cigna.com	1.800.362.4462	STD Policy: VDT-961208 LTD Policy: FLK-960662 Life Policy: FLX-964889 AD&D Policy: OK-966499
Vision Plan	www.vsp.com	1.800.877.7195	12227054
401(k)	www.401k.com	1.800.343.0860	71924
FSA	mypendingaccount. wageworks.com	1.800.678.6684	N/A
COBRA	benedirect.wageworks.com	1.800.526.2720	N/A
Employee Assistance Resources	www.CignaLAP.com	1.800.538.3543	N/A
MetLife Auto & Home	www.metlife.com/mybenefits	1.800.438.6388	N/A
MetLife VPI Pet Insurance	www.metlife.com/mybenefits	1.800.438.6388	N/A
MetLaw (Hyatt Legal Plans)	www.legalplans.com	1.800.821.6400	N/A
Colonial Plans	www.coloniallife.com	1.800.325.4368	N/A
HR Helpline	PAL@lifecare-hospitals.com	1.866.707.7797	N/A

Enrollment Basics

» HOW TO ENROLL IN BENEFITS ONLINE

Use MyLifeCare24/7 to compare all plan options and choose the best benefit plan for you. You can also review dental, vision life insurance and disability plans, as well as designate beneficiaries. MyLifeCare24/7 is available on your desktop and mobile device. Download the app by searching ADP in The App Store and Google Play, or scan the QR code below.



HOSPITAL & SUPPORT CENTER ASSOCIATES

If you are using Internet Explorer on the LifeCare network, visit **MyLifeCare247.com** and you will be logged in automatically. If you are logging in outside the network or using another browser on the network, follow these steps:

- » Go to **MyLifeCare247.com**
- » Enter the following credentials:
 - » **User ID:** UserID@lms.ad (example: 12345@lms.ad)
 - » **Password:** Your network password (example: Password1)
- » Click **Sign In/Log In**



Download ADP Mobile
from The App Store

HOME HEALTH ASSOCIATES

- » Go to **https://my.adp.com**
- » Log in using previously established credentials, *or*
- » Click on **REGISTER NOW**
 - » Your registration code is: **MyLifeCare - Hospitals**
- » Follow the prompts



Download ADP Mobile
from Google Play

» WHO IS ELIGIBLE TO ENROLL IN BENEFITS?

FULL TIME ASSOCIATES

Associates averaging 30+ regularly scheduled hours/week are eligible for all benefits offered.

PART TIME ASSOCIATES

Associates regularly scheduled to work 16-29 hours/week are eligible for PTO, 401(k), and voluntary benefits.

PRN ASSOCIATES

Associates not regularly scheduled and averaging less than 30 hours/week are eligible to participate in voluntary benefits (excluding MetLaw).

PRN/PT 30+ ASSOCIATES

PRN/PT associates who average 30+ hours/week during a specified measurement period will be eligible for medical benefits for themselves and dependent children.

» ELIGIBLE DEPENDENTS

Dependents may be eligible for certain benefits. Eligible dependents include:

YOUR LEGAL SPOUSE - Marriage certificate must be provided

YOUR COMMON LAW SPOUSE - Common law marriage certificate must be provided

YOUR BIOLOGICAL CHILDREN, LEGALLY ADOPTED CHILDREN, AND STEP

CHILDREN TO AGE 26 - Birth certificates must be provided

ANY OTHER CHILDREN FOR WHOM YOU SERVE AS A LEGAL GUARDIAN, AS

DEFINED BY A COURT ORDER - Executed court order must be provided

» WHEN TO ENROLL

NEW ASSOCIATES

New associates must make benefit elections within their first 30 days of employment.

Associates who are rehired as Full Time associates *within* 91 days are eligible for all benefits offered, effective on the date of rehire.

STATUS CHANGE (PRN/PT TO FULL TIME)

Associates changing to Full Time status must make benefit elections within 30 days of the status change.

REHIRED ASSOCIATES

Associates must make elections within their first 30 days of re-employment.

Note: Associates are responsible for deductions beginning on the pay period which includes the effective date of the coverage.

» FAMILY STATUS CHANGES (LIFE EVENT)

The IRS provides strict regulations on making changes to pre-tax elections during the year. However, associates who experience a qualifying family status change can make changes to benefit elections effective on the date of the event. To make changes, go to **MyLifeCare247.com** within 30 days of a qualifying event. Once election changes are made online, supporting documentation must be provided to your local HR representative. Associates are responsible for deductions beginning on the pay period, which includes the effective date of insurance. If a request is not made within 30 days of a qualifying event, changes cannot be made until the next Annual Enrollment period.

Family Status Change	Required Documentation
Birth/Adoption	Birth certificate; hospital documentation; verification of birth facts
Marriage	Marriage certificate (executed court document)
Divorce/Annulment	Finalized divorce decree or annulment paperwork
Associate or Dependent Gains Other Coverage	Proof of other coverage; letter from spouse's employer with start date of employment and start date of benefits
Associate or Dependent Loses Other Coverage	Proof of loss of other coverage, i.e. Certificate of Credible Coverage
Death of a Spouse/Child	Death certificate
Court Ordered Dependent	Court order paperwork
Change in Dependent Care Costs	Letter from daycare provider

Benefits Paid by LifeCare

» BASIC LIFE AND AD&D INSURANCE

LifeCare provides Life and Accidental Death & Dismemberment Insurance to all Full Time associates. Coverage is 1x annual base pay up to \$50,000 max*

*Benefits reduced to 65% at age 65 and 50% at age 70

» BASIC LONG-TERM DISABILITY

When you can't work due to illness or injury not covered by workers' compensation, disability benefits replace a portion of your pay. The disability must be authorized to receive coverage. LifeCare provides a Long-Term Disability benefit to Full Time associates equal to 40% of your base pay up to a maximum of \$5,000 per month; this benefit begins after 13 weeks of disability. Additional coverage may be purchased at an additional cost to the associate. See page 14 for more information.

» Go365

Go365 is a personalized wellness and rewards program designed for everyone. Whether you're in shape or ready to make a lifestyle change, this program will help you make healthier decisions and guide you on your wellness journey. With activities and health tools specifically geared to your lifestyle, you will find it easier than ever to get moving, eat right and live a healthier life. This program is available for all Full Time and Part Time associates.

» PAID TIME OFF (PTO) AND HOLIDAYS

LifeCare offers eligible associates paid time off (PTO) for vacation, illness, holidays and personal time in hopes that associates will return to work refreshed and with renewed interest in their responsibilities. PTO for personal time includes time needed to care for a sick child, spouse or other family member. Details on the PTO program is available in the PTO policy found on iCare.

» TELEHEALTH

Associates enrolled in LifeCare’s medical plans have access to two telehealth services – AmWell and MDLIVE. This service gets you the care you need – including most prescriptions – for a wide range of minor conditions for only \$42-\$49 per use, depending on your plan. Through these providers, you can connect with board-certified doctors via secure video chat or phone, without leaving your home or office.



Common ailments for telehealth are sore throat, headaches, stomach ache, fever, cold and flu, allergies, rash, acne, UTIs and more. Remember, telehealth services are only available for minor, non-life-threatening conditions. In an emergency, dial 9-1-1 or go to the nearest hospital.

To get started, download the apps from The App Store and Google Play and get registered. That will save you valuable time when you need to use the service.

» TUITION ASSISTANCE

LifeCare provides tuition reimbursement or tuition advance opportunities to Full Time associates. Review the Tuition Reimbursement policy on iCare for more information.

» EMPLOYEE ASSISTANCE RESOURCES

LifeCare understands that when personal problems arise, many choose to cope alone, which can at times results in negative consequences both at home and at the workplace. This is why LifeCare teamed up with Cigna Behavioral Health to offer associates an easy and convenient way to find the help they need. Whether it’s an emotional, legal or financial issue, these resources can provide support and solutions.

All Full Time associates may participate in this program by visiting CignaLAP.com or calling **800.538.3543**. For more details, please review the flyer located in the benefits section of MyLifeCare247.com.

Benefits Paid by You and LifeCare

» MEDICAL

LifeCare offers three medical plan options to meet the needs of our associates. View the chart below to compare the plans and determine which one best meets your needs.

Medical Plans	OAP (PPO)	HSA 2750	HSA 6500
Calendar Year Deductible	\$1,750 Individual \$3,500 Family	\$2,750 Individual \$5,500 Family	\$6,500 Individual \$13,000 Family
Annual Out of Pocket Maximum	\$5,000 Individual \$10,000 Family	\$4,500 Individual \$9,000 Family	\$6,500 Individual \$13,000 Family
Coinsurance	LifeCare Pays 70% You Pay 30%	LifeCare Pays 70% You Pay 30%	LifeCare Pays 100% You Pay 0%
LifeCare Contribution Health Savings Account	N/A	Maximum Contribution: \$500 Individual \$1,000 Family	Maximum Contribution: \$500 Individual \$1,000 Family
Preventive Care	\$0 No Deductible	\$0 No Deductible	0% After Deductible
Non-Preventive Physician Visit	\$40 PCP Copay \$60 Specialist Copay No Deductible	30% After Deductible	0% After Deductible
Urgent Care Facility	\$75 Specialist Copay No Deductible	30% After Deductible	0% After Deductible
Emergency Room	\$750 Copay/Visit* +30% *waived if admitted	30% After Deductible	0% After Deductible
Emergency Medical Transportation	30% After Deductible	30% After Deductible	0% After Deductible
Facility Fee	\$750 Copay/Admission +30% After Deductible	30% After Deductible	0% After Deductible
Physician/Surgeon Fees	30% After Deductible	30% After Deductible	0% After Deductible
Diagnostic Tests (Outpatient)	30% No Deductible	30% After Deductible	0% After Deductible
Imaging	PET: 30% CAT: \$250 +30% MRI/MRA:\$450+20%	30% After Deductible	0% After Deductible
Independent Lab	20% After Deductible	20% After Deductible	0% After Deductible
Prenatal & Postnatal Care	30% After Deductible	30% After Deductible	0% After Deductible
Delivery & All Inpatient Services	\$750 Copay/Admission +30% After Deductible	30% After Deductible	0% After Deductible

For more details, or to see Out-of-Network benefits, please review the Summary of Benefits and Coverage documents available in the Benefits section of MyLifeCare247.com.

» PRESCRIPTION DRUG/PHARMACY

OAP PLAN - \$50 CALENDAR YEAR DEDUCTIBLE (CYD) FOR TIER 2 AND TIER 3

	TIER 1 Generic	TIER 2 Preferred Brand/Formulary	TIER 3 Specialty
30 Day Supply - Retail	\$8 Copay	\$35 Copay After CYD	\$55 Copay After CYD
90 Day Supply - Retail (Cigna 90 Now) or Home Delivery	\$16 Copay	\$70 Copay After CYD	\$110 Copay After CYD

HSA 2750 OR HSA 6500 PLANS - SEE PAGE 10 FOR CALENDAR YEAR DEDUCTIBLE (CYD)

	TIER 1 Generic	TIER 2 Preferred Brand/Formulary	TIER 3 Specialty
30 Day Supply - Retail	\$5 Copay After CYD	\$30 Copay After CYD	\$50 Copay After CYD
90 Day Supply - Retail (Cigna 90 Now) or Home Delivery	\$10 Copay After CYD	\$60 Copay After CYD	\$100 Copay After CYD

Note: The HSA 6500 plan does not have a coinsurance level, therefore no copay applies once CYD has been reached. Certain preventive medications are available free of charge or at the copay level only. For a complete list of medications, and to view Out-of-Network Pharmacy coverage, visit the Benefits section of **MyLifeCare24/7**.

» CIGNA 90 NOW

Filling your maintenance medications just got easier with Cigna 90 Now, which provides more choice in how and when you can fill your prescriptions. If you choose to fill your prescription in a 90-day supply, you just use one of the three 90-day retail pharmacies in your plan's network: CVS, Walmart and Kroger.

For more information about the pharmacy network, call **800.244.6224** or visit **Cigna.com/Rx90network**.

» HEALTH SAVINGS ACCOUNT (HSA)

Associates enrolled in the HSA 2750 or HSA 6500 may be eligible to contribute to a Health Savings Account to save tax-free dollars for out-of-pocket health care expenses. LifeCare will contribute to associates' HSA accounts on a per pay period basis, matching an associate's contributions up to a biweekly maximum.

	Maximum Match per Pay Period	Maximum Match per Year
Employee Only	\$19.23	\$500
Employee + Child(ren)	\$38.46	\$1,000
Employee + Spouse	\$38.46	\$1,000
Employee + Family	\$38.46	\$1,000

Note: Accounts not opened within 90 days of enrollment effective date will not receive match for the time period when the account was not open/active.

Benefits Paid by You and LifeCare

» DENTAL

LifeCare Offers two dental plans, as well as optional orthodontic coverage. View the chart below to compare the plan options.

	Cigna DPPO	Cigna DHMO
Annual Deductible	\$50 Individual \$150 Family	\$0
Annual Benefit Maximum	\$2,000	No Maximum
Lifetime Orthodontic Benefit Maximum (per person)	\$2,000* *Only if ortho coverage selected	No Maximum
Visits & Exams	100% Covered	100% Covered
Basic Dental Procedures	80% Covered	Benefits vary depending on service
Major Dental Procedures	50% Covered	Benefits vary depending on service
	May elect between Basic DPPO or DPPO with Ortho coverage	Must select an in-network primary care dental provider prior to obtaining services

» VISION

LifeCare offers vision insurance through VSP. The chart below outlines the plan coverage.

	Coverage
Eye Exam	100% After \$10 Copay
Lenses - Once Every 12 Months	100% After \$25 Copay
Tints & Photochromic	100% Covered
Frames - Once Every 12 Months	\$150 Allowance + 20% Discount on Out of Pocket Costs
Contacts - Instead of Frames	\$150 Allowance
Laser Vision Correction	Discounted Services Available

For more details, or to see Out-of-Network benefits for Dental and Vision, please review the Summary of Benefits and Coverage documents available in the Benefits section of MyLifeCare247.com.

Things to Know

» Wellness Incentive

Go365 is a wellness benefit that allows users to receive points for wellness activities like doctor visits, exercise, and more! Points earned can be used to redeem rewards in the Go365 store. Go365 is available to Full Time and Part Time associates not including dependents. Associates enrolled in a LifeCare medical plan will be automatically enrolled; those not enrolled in a LifeCare medical plan may choose to sign up during Annual Enrollment. In addition to the great health benefits the platform provides, associates can also receive a discount on medical premiums by participating in the program.



Associates in their first year of enrollment must reach Bronze status within 30 days of their benefit effective date in order to maintain their medical premium discount for the remainder of the calendar year.

Each year thereafter, associates will be required to reach Bronze status and increase their points by 50% from the prior year, or reach silver status (whichever comes first) in order to receive their medical premium discount for the following calendar year.

THREE WAYS TO GET TO BRONZE

Each member starts at Blue status and can move up to Bronze one of three ways:

- » Complete one health assessment section on the Go365 app
- » Get a biometric screening
- » Log a verified workout

GO365 APP

Download the Go365 app from Google Play or the App Store and connect your fitness tracker to start earning points right away! Most fitness trackers are compatible, including Fitbit, Apple, Garmin, Polar, Misfit and more. Please refer to Go365 for a complete list of compatible devices.

Get started now! Download the app or visit [Go365.com](https://www.go365.com) to register.

» Spousal Surcharge

Hospital and support center associates who enroll a spouse in a LifeCare medical plan may be required to complete a spousal surcharge verification form. If an associate's spouse is eligible for other employer-sponsored health care coverage (not including Medicare), the associate will be required to pay a \$50 surcharge per pay period. Associates must complete the spousal verification form if they attest that their spouse is not eligible for other coverage. This form is due within 30 days of an associate's benefit effective date, and by December 15th each year during annual enrollment. Associates who do not complete this form on time will be assessed the surcharge.

Benefits Available at Additional Cost

» EMPLOYEE LIFE AND AD&D INSURANCE

1-5X annual base pay rounded to the next \$10,000; \$500,000 max**

» SPOUSE LIFE AND AD&D INSURANCE

You may elect coverage for your spouse in \$10,000 increments to a maximum of either \$250,000 or 100% of your optional Life and AD&D coverage**

» CHILD LIFE AND AD&D INSURANCE

Child life insurance is available for unmarried children ages 14 days to 18 years, 19-26 years primarily supported by you and 19+ years primarily supported by you and incapable of self-support due to a mental or physical handicap.

You may elect coverage of \$10,000 per child over 6 months or \$1,000 for children ages 14 days to 6 months.

» SHORT-TERM DISABILITY PLAN

Short-term disability coverage is available at 66.67% of weekly base pay up to a maximum of \$1,000 per week**. Benefit will begin on the first day of an accident or after a seven day elimination period for illness. If approved, you may receive the benefit for up to 13 weeks.

If your annual base salary exceeds \$77,000, you will have the opportunity to purchase additional coverage up to a weekly benefit of \$2,500.

» LONG-TERM DISABILITY PLAN

Long-term disability coverage is available at 40% of your annual base pay up to a maximum of \$5,000 per month. Buy up long-term disability coverage available at 20% of annual base pay (for a total of 60%) to a maximum benefit of \$7,500.

*Benefits reduced to 65% at age 65 and 50% at age 70

+ Evidence of Insurability is required for any new hire who elects Optional Employee Life and AD&D in an amount over the guaranteed issue amount of \$250,000 or for any associate who adds any amount during the year

**Evidence of Insurability is required for Optional Spouse Life and AD&D if coverage is over the guaranteed issue amount of \$30,000 or for any amount added during the year

++ All associates enrolled in coverage will be subject to pre-existing condition limitations (PCL). There is a three-month look back period from the effective date. Once the policy is in place for 12 months, PCL will not apply.

» FLEXIBLE SPENDING ACCOUNTS

HEALTH CARE FSA

Contribute up to \$2,650 pretax via payroll deduction for eligible health care expenses for you and your family. To file a claim, visit <https://myspendingaccount.wageworks.com> or call 1-800-678-6684.

DEPENDENT CARE FSA

Contribute up to \$5,000 pretax via payroll deduction per family to cover eligible dependent care expenses.

Note: If you are enrolled in an HSA medical plan, you cannot contribute to a health care FSA. At the end of the year you will lose any unused money contributed to a health care or dependent care FSA.

» METLIFE BENEFITS

METLAW HYATT LEGAL PLAN

Receive fully covered service for frequently needed legal matters including wills, trusts, house closings and personal legal problems.

METLIFE AUTO/HOME

Personal insurance coverage available for auto, home, boat, condo, motor home and renter's insurance. Up to a 20% discount available.

PET INSURANCE

Insurance available to cover veterinary treatments related to accidents and illnesses, including cancer.

For more details on all available MetLife Benefits, please view the Benefits section of MyLifeCare247.com.

» COLONIAL BENEFITS

GROUP HOSPITAL CONFINEMENT INDEMNITY INSURANCE

An indemnity plan to help cover out of pocket expenses associated with a covered hospital stay, outpatient surgeries, diagnostic procedures and health screenings.

GROUP ACCIDENT

An indemnity plan to help with the out-of-pocket medical and non-medical expenses associated with an accident.

GROUP SPECIFIC DISEASE

A critical illness and cancer policy that provides both lump-sum and monthly benefits for extended treatment of cancer. This plan is HSA compliant and portable.

DISABILITY 1000 (PRN AND PART TIME ASSOCIATES ONLY)

An individual short-term disability plan that provides coverage for off-job accidents and sickness by replacing a portion of your income - includes a partial disability benefit, portability, worldwide coverage and a waiver of premium.

Wellness

» PHYSICAL WELLNESS

GO365

Take the stairs. Keep your blood pressure in check. Eat more salads. There a lot of things you can do to get/stay healthy – and the healthier you are, the more points you earn with Go365. See page 13 for more information.

CIGNA 24-HOUR NURSE LINE

When it's in the middle of the night and you or a loved one is hurt or sick.... When you can't wait for a doctor's appointment.... When you are unsure if you should seek medical care.... Talk with a nurse. They're here for you and can help you decide what kind of care is necessary. Contact toll-free at **800-244-6224**, 24/7/365.

CIGNA HEALTHY REWARDS

Start saving today with Cigna Healthy Rewards! Simply use your medical insurance ID card when you pay and let the savings begin. Through this program, users get discounts on the health products and programs you use every day for: weight management and nutrition; fitness; mind/body; vision and hearing care; alternative medicine; and healthy lifestyle. To start saving, visit **mycigna.com** or call **800-870-3470** for more information.

CIGNA YOUR HEALTH FIRST

A disease management program through Cigna, this program allows for those with chronic health conditions to connect with a dedicated contact. A health advocate may contact you to get this started on you can call at any time. This program will help you manage your chronic health condition, follow a personal care plan, identify health risks that affect your condition, improve your lifestyle through coping with stress, quitting tobacco use, maintaining good eating habits or managing or losing weight. For more information, contact Cigna directly at **1-800-244-6224**.

CIGNA HEALTHY PREGNANCY HEALTHY BABIES

Seek support by speaking with a maternity nurse starting in your first or second trimester, as well as after your baby is born. You could be eligible for a gift card up to \$150. For more information, contact Cigna directly at **1-800-244-6224**.

TELEHEALTH

Visits with AmWell and MDLive can be a cost-effective alternative to a convenience care clinic, urgent care center, or the emergency room visit. See page 9 for more information.

» MENTAL AND EMOTIONAL WELLNESS

EMPLOYEE ASSISTANCE RESOURCES

LifeCare understands that when personal problems arise, many choose to cope alone, which can at times result in negative consequences both at home and at the workplace. This is why LifeCare teamed up with Cigna Behavioral Health to offer associates an easy and convenient way to find the help they need. Whether it's an emotional, legal or financial issue, these resources can provide support and solutions. See page 9 or visit MyLifeCare24/7 for more information. You may also contact **800.538.3543** or visits **www.CignaLAP.com**.

» FINANCIAL WELLNESS

LEAF

The LifeCare Employee Assistance Fund, or LEAF, is a charitable, non-profit organization dedicated to providing financial relief to associates experiencing life challenges that may adversely affect their health and well-being. Applications are available from your location's HR Business Partner and should be submitted to PAL@lifecare-hospitals.com.

PTO DONATION

LifeCare associates are able to donate up to 40 hours of unused PTO annually to a designated associate in need. If you are interested, complete the PTO Donation form in the PTO Donation policy located on iCare and submit it to your local HR Business Partner.

TUITION ASSISTANCE

Tuition assistance is available to Full Time LifeCare associates with at least six months of service who wish to pursue advanced education. For more information, view the Tuition Reimbursement policy on iCare or speak with your local HR Business Partner.

401(K)

Fidelity Investments is the administrator for LifeCare's 401(k) savings plan. Through the plan, you have the flexibility to select from investment options that range from more conservative to more aggressive, making it easy for you to develop a well-diversified investment portfolio. LifeCare periodically reviews the 401(k) plan to ensure the fund lineup is performing to the standards defined in LifeCare's investment policy.

Fidelity NetBenefits provides online transactions, portfolio review, investment research, links to educational resources and services, and online statements.

PLAN PROVISIONS

- » To participate, associates must be at least age 21, classified as Full Time or Part Time, and have completed two months of service with LifeCare
- » PRN associates age 21 or older, with at least 12 months of service and who worked at least 1,000 during that period are also eligible to participate in the plan
- » New hires are auto-enrolled at a 3% pre-tax contribution rate directed to one of the Fidelity Freedom Funds. New hires are also enrolled in the Automatic Increase Program, which automatically increases the amount you defer by 1% annual (to a maximum of 6%)
- » To make changes to the items above, to increase or decrease deferral percentages, change investments or opt out of the plan, contact Fidelity directly at **800.343.0860** or **www.401k.com**

VESTING SCHEDULE

Associates are immediately 100% vested in their own contributions to the LifeCare 401(k) plan, plus any earnings, and become vested in the employer's contributions according to the schedule effective 1/1/2019.

Years of Service	Vested Percentage
0-2 Years	0%
3 Years	33.33%
4 Years	66.67%
5 Years	100%

Regulatory Information

Date:	January 1, 2019
Name of Entity/ Sender:	New LifeCare Management Services LLC, dba LifeCare Management Services LLC
Contact:	Human Resources
Address:	5340 Legacy Drive, Suite 150, Building 4 Plano, TX 75024
Phone:	866.707.7797

WOMEN'S HEALTH AND CANCER RIGHTS ACT

The Women's Health and Cancer Rights Act of 1998 was signed into law on October 21, 1998. The Act requires that all group health plans providing medical and surgical benefits with respect to a mastectomy must provide coverage for all of the following:

- » Reconstruction of the breast on which a mastectomy has been performed
- » Surgery and reconstruction of the other breast to produce a symmetrical appearance
- » Prostheses
- » Treatment of physical complications of all stages of mastectomy, including lymphedema

This coverage will be provided in consultation with the attending physician and the patient, and will be subject to the same annual deductibles and coinsurance provisions which apply for the mastectomy. For deductibles and coinsurance information applicable to the plan in which you enroll, please refer to the summary plan description or contact Human Resources at **866.707.7797**.

HIPAA PRIVACY AND SECURITY

The Health Insurance Portability and Accountability Act of 1996 deals with how an employer can enforce eligibility and enrollment for health care benefits, as well as ensuring that protected health information which identifies you is kept private. You have the right to inspect and copy protected health information that is maintained by and for the plan for enrollment, payment, claims and case management. If you feel that protected health information about you is incorrect or incomplete, you may ask your benefits administrator to amend the information. The Notice of Privacy Practices has been recently updated. For a full copy of the Notice of Privacy Practices, describing how protected health information about you may be used and disclosed and how you can get access to the information, contact Human Resources at **866.707.7797**.

HIPAA SPECIAL ENROLLMENT RIGHTS

If you are declining enrollment for yourself or your dependents (including your spouse) because of other health insurance or group health plan coverage, you may be able to later enroll yourself and your dependents in this plan if you or your dependents lose eligibility for that other coverage (or if the employer stops contributing towards your or your dependents' other coverage).

Loss of eligibility includes but is not limited to:

- » Loss of eligibility for coverage as a result of ceasing to meet the plan's eligibility requirements (i.e. legal separation, divorce, cessation of dependent status, death of an employee, termination of employment, reduction in the number of hours of employment);
- » Loss of HMO coverage because the person no longer resides or works in the HMO service area and no other coverage option is available through the HMO plan sponsor;
- » Elimination of the coverage option a person was enrolled in, and another option is not offered in its place;
- » Failing to return from an FMLA leave of absence; and
- » Loss of coverage under Medicaid or the Children's Health Insurance Program (CHIP).

Regulatory Information

Unless the event giving rise to your special enrollment right is a loss of coverage under Medicaid or CHIP, you must request enrollment within 30 days after your or your dependent's(s') other coverage ends (or after the employer that sponsors that coverage stops contributing toward the coverage).

If the event giving rise to your special enrollment right is a loss of coverage under Medicaid or the CHIP, you may request enrollment under this plan within 60 days of the date you or your dependent(s) lose such coverage under Medicaid or CHIP. Similarly, if you or your dependent(s) become eligible for a state-granted premium subsidy towards this plan, you may request enrollment under this plan within 60 days after the date Medicaid or CHIP determine that you or the dependent(s) qualify for the subsidy.

In addition, if you have a new dependent as a result of marriage, birth, adoption, or placement for adoption, you may be able to enroll yourself and your dependents. However, you must request enrollment within 30 days after the marriage, birth, adoption, or placement for adoption.

To request special enrollment or obtain more information, contact Human Resources at **866.707.7797**.

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 **www.healthcare.gov**.

If you or your dependents are already enrolled in Medicaid or CHIP and you live in a State listed below, contact your State Medicaid or CHIP office to find out if premium assistance is available.

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** to find out how to apply. If you qualify, ask your state if it has a program that might help you pay the premiums for an employer-sponsored plan.

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.askebsa.dol.gov** or call **1-866-444-EBSA (3272)**.

SUMMARIES OF BENEFITS AND COVERAGE

As part of the Affordable Care Act (ACA), Summaries of Benefits and Coverage (SBCs) were created to provide easy-to-understand descriptions of the medical plan coverage available to you. They are designed to help you better understand, compare and evaluate your medical plan choices.

You may find the SBCs for your medical plan choices as well as a helpful Glossary of Health Coverage and Medical Terms during your enrollment window at **MyLifeCare247.com**.

