



2023

CHOOSE YOUR BENEFITS

Set the course for your well-being.

**COMMUNITY LIVING /
ALL WAYS CARING (KAISER CA)
ENROLL NOV. 14-DEC. 2, 2022**

Use your tools and enroll with ease!

Start early! Understand your benefits, make informed choices, and enroll online. Use the EmpeyreanGo app to save time.

QUESTIONS?

Call the Benefits Support Center at **844-896-0169**.
Representatives are available Monday through
Friday, 9 a.m. to 7 p.m. ET.

The Benefits Support Center will be
available beginning Nov. 14.

2023 OPEN ENROLLMENT IS NOV. 14-DEC. 2, 2022

Open Enrollment is your once-a-year opportunity to ensure you have the benefits and coverage amounts you need for the year ahead. That means taking the time to explore the coverage options BrightSpring offers as part of our high-quality, comprehensive benefits program.

Need help comparing plans and reviewing your benefit options? Follow [this link](#) to online resources to learn more.

DURING ENROLLMENT

- Beginning Nov. 14, 2022, go to www.brightspringbenefits.com to view your options and to use the online tools to compare and select your benefit choices for 2023. Take action by midnight ET on Dec. 2, 2022, or your coverage will default to the same coverage you have today.
- Take advantage of Okta Single Sign-On! Visit www.reach.brightspringhealth.com and you will be prompted to enter your current username and password. From there, you will complete a one-time registration.
- Keep in mind that you must enroll to contribute to a Health Savings Account (HSA) or any of the Flexible Spending Account (FSA) options. The HSA and Limited-Purpose FSA are only available if you enroll in the \$3,000 High Deductible Health Plan (HDHP).
- As you explore your medical plan options, be sure to consider any recent or future life changes that could affect your benefit decisions (e.g., a birth, an upcoming surgery).
- Through our partnership with BeneStream, you can determine if you qualify for low-cost or zero-cost medical coverage through Medicaid or CHIP. If you qualify, BeneStream will help you through the enrollment and will also help with renewals. To get started, visit www.benestream.com or call **877-223-1432**.

EmpyreanGo Mobile App

Enroll anytime, anywhere with the EmpyreanGo mobile app. It's easy and it saves time. Download the app to review your current benefits and resources, then complete your enrollment, including adding dependents, updating beneficiaries, or uploading supporting documents.



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Take Action Early

Enroll online the first week of Open Enrollment to avoid the wait and to become eligible for prize drawings.



HOW TO ENROLL

Review the information in this guide to understand the changes for 2023. Then, between Nov. 14-Dec. 2, 2022, log on to www.brightspringbenefits.com to enroll. If you don't enroll by Dec. 2, your 2022 medical plan election will roll over to 2023.

New Users: Register at www.brightspringbenefits.com

- Select *Register* on the Employee Benefits Management Portal.
- Enter your Social Security number along with your date of birth before creating a user ID and password for the website.
- Agree to the Terms of Service after completing your registration.
- After your first visit, you'll just need your user ID and password to log on.

Returning Users: Make Sure You Have Your Username and Password

- Forgot your password? You can reset your password online using the "Did you forget your password?" link. Simply follow the instructions provided.
- Single Sign-On may be an option if you've registered for Okta. See My Apps on [REACH](#) to access the enrollment site.

Time to Enroll

Log on to www.brightspringbenefits.com and follow the steps below:

- From the *Action Required* pop-up, select *Make Your Open Enrollment Choices*.
- The site will display the benefits you are eligible for. Make your 2023 benefit elections and select the dependents you want to cover.
- Select *Confirm* and then *Continue* to save your choices. You'll then see a confirmation number.
- Confirm that your email address is correct to ensure you receive the confirmation statement, which will be emailed to you within 24 hours.

Or, download the EpyreanGo mobile app and enroll while you're on the go!

Enrollment Tips

To enroll a dependent, be sure to have your dependent's date of birth and Social Security number available. If you're adding a dependent who is new to the medical plan, you will need to verify your dependent's eligibility. Your dependent will be placed in a "pending" status until the verification documents are received. All dependents must be verified by **Dec. 30, 2022**.

You will only need to verify eligibility for newly added dependents. If you've supplied a birth or marriage certificate, for example, in the past, no further action is necessary.

Making Changes During the Year

Be sure to choose your benefits carefully during the enrollment period since you won't be able to make changes during the year unless you experience a qualified life event (e.g., having a baby, getting married). If you experience such an event, you must go to www.brightspringbenefits.com to make a change within 31 days of the event. If your qualified event occurs after you enroll in your 2023 benefits and prior to Jan. 1, 2023, you can follow the same steps to change your current coverage.



Effectively Managing Your Care and Costs

Get preventive healthcare, such as well-child care, well-woman care, and age-appropriate screenings covered at 100% percent.

THE RIGHT CARE FOR THE RIGHT PRICE

When it comes to medical care, take a look at your options — choosing the right option for the level of care you need can save you a lot of time and money. No matter which option you choose, make sure you use an in-network provider.

\$: Telemedicine

Telemedicine is the best value for non-emergency issues, such as cold and flu symptoms. And since it's available anytime 24/7 by phone or video chat, it's the most convenient option as well.

\$\$: Primary Care

Your primary care physician (PCP) is a great option for routine check-ups and minor illnesses at an affordable rate. Keeping up with your regular primary care visits can help you catch any issues before they become more serious. And if something does come up, your doctor knows your medical history and can treat you accordingly. Just remember to make an appointment during their office hours. Or, ask your doctor if they offer virtual visits.

\$\$: Convenience Care Clinics

If you're on the go, stop by a convenience care clinic, such as your neighborhood Walgreens pharmacy. You can walk in without an appointment and get treated by a nurse for minor concerns. The clinics are also a great place to get your flu shot.

\$\$\$: Urgent Care

If you need to see a doctor in person but your PCP isn't available, visit an urgent care facility for immediate medical attention. They're available after-hours and on weekends but are much more affordable than a trip to the ER.

\$\$\$\$: Emergency Room

Save the ER for true emergencies. When you use the ER for non-emergency visits, the cost is significantly higher. If it's not a life-threatening situation, try one of the options featured here, like telemedicine, a PCP, a Convenience Care Clinic, or an urgent care facility.



MEDICAL PLAN COMPARISON

If you live in California, you have two medical plan options to choose from, provided by Kaiser.

Rates are available [online](#).

KAISER (CA) 2023 PLAN DESIGN		
Benefit Provision	\$1,500 Deductible	\$3,000 Deductible
Individual Deductible	\$1,500	\$3,000
Family Deductible	\$3,000	\$6,000
Individual Out-of-pocket Maximum	\$4,000	\$5,950
Family Out-of-pocket Maximum	\$8,000	\$11,900
Office Visit PCP	\$40 copay	70% after deductible
Office Visit Specialist	\$40 copay	70% after deductible
Preventive Care	100%	100%
Urgent Care	70% after deductible	70% after deductible
Emergency Care	70% after deductible	70% after deductible
PRESCRIPTION DRUGS		
Rx Retail: Generic (30-Day)	\$10	\$10 after deductible
Rx Retail: Brand Formulary (30-Day)	\$30	\$30 after deductible
Rx Retail: Brand Non-formulary (30-Day)	\$30	\$30 after deductible
Rx Mail Order: Generic (90-Day)	\$20	\$20 after deductible
Rx Mail Order: Brand Formulary (90-Day)	\$60	\$60 after deductible
Rx Mail Order: Brand Non-formulary (90-Day)	\$60	\$60 after deductible

IMPORTANT Medical Plan Reminders

Tobacco Attestation

Employees and spouses/domestic partners enrolled in a medical plan MUST complete a required tobacco attestation and self-report tobacco use. If you or your spouse/domestic partner uses or has used tobacco or tobacco-related products within the last six months, you will be assessed a \$50 monthly surcharge per tobacco user. Tobacco or tobacco-related products include but are not limited to cigarettes (including electronic cigarettes), cigars, pipes and smokeless (tobacco chew), hookahs, vapor devices (vape pens, JUULs, etc.), and clove cigarettes. Your 2022 tobacco attestation will roll over to 2023 if you don't take action during Open Enrollment.

Spouse Surcharge

Employees covering a spouse/domestic partner who is eligible for an employer-sponsored medical plan will be subject to a monthly surcharge of \$100. You will need to attest that employer-sponsored coverage is available. Medicare plans are not subject to the surcharge. Your 2022 spouse surcharge will roll over to 2023 if you don't take action during Open Enrollment.



Anthem FlexHour Plan

The FlexHour Plan is a limited medical plan designed for everyday routine healthcare needs. There are no deductibles or coinsurance. The plan provides first-dollar coverage for doctor visits, urgent care, prescription drugs, and other benefits (subject to annual visit limits). This plan is not comprehensive medical coverage and should be evaluated carefully before selecting. More information on this plan can be found at www.brightspringbenefits.com.

Key Features	Anthem FlexHour Plan
Annual Deductible	None
Coinsurance	None
Preventive Care	Covered 100%
Doctor & Office Visits 5 visits per year limit between PCP and Specialist; no TeleMed visit limit	PCP: \$25 Specialist: \$50 TeleMed: \$10
Urgent Care Visits 2 visits per year	Copay per visit: \$75
Outpatient X-Ray and Lab	\$0 copay during covered doctor office, urgent care, or ER visit. Not covered at freestanding facilities.
Outpatient Complex Imaging (CT, PET, MRI)	Not covered
Outpatient Surgery — Facility, Surgical, and Physician	Not covered
Emergency Room Visits	Not covered
Inpatient Care	Not covered
Prescription Drug	
Pharmacy+	Tier 1: \$10 copay Tier 2: Not covered Tier 3: Not covered ACA Preventive covered 100% Retail 30-day supply Excludes Specialty and Mail Order
Monthly Premium	
Employee Only	\$151.97
Employee + Spouse/Domestic Partner	\$339.66
Employee + Child(ren)	\$312.84
Employee + Family	\$473.72

Calling to Enroll? Act Fast!

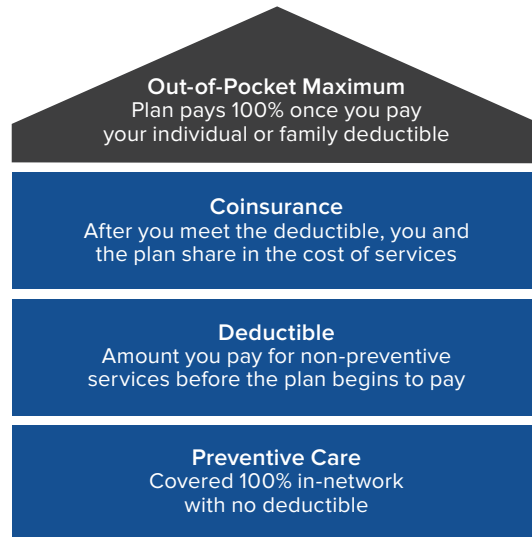
You may encounter long wait times during the final days of the enrollment period. If you need additional time to ask questions and understand the plan offerings, call the Benefits Support Center at **844-896-0169** during the first week of enrollment rather than waiting until the last few days.

HEALTH SAVINGS ACCOUNT

HDHP and HSA — How They Work Together

When you enroll in the \$3,000 High Deductible Health Plan (HDHP), you have the opportunity to save for the future with a Health Savings Account (HSA).

Your HSA is a personal bank account that works with your medical plan. You set aside money from your paycheck to the HSA to help cover healthcare expenses, both now and in the future. Plus, your contributions are made before taxes are taken out, so you're stretching your healthcare dollars while saving money on taxes. You decide how much you want to save in your HSA by electing the amount you want to set aside during your enrollment. You can change your contribution amount at anytime.



Use your contributions anytime to pay for out-of-pocket healthcare costs – now and in the future.

HSA Eligibility

To participate in an HSA, you must participate in a High Deductible Health Plan (HDHP), have no other health coverage except what is permitted by the IRS, not be enrolled in Medicare or Tricare, and not be claimed as a dependent on someone else's tax return.

Save for Today and Tomorrow

Lose the worry of having to spend all of your savings account before the end of the year. Your HSA balance rolls over year after year so you can let it grow over time. And, you can take it with you. Your HSA is yours to keep, even if you retire or leave the company.

How to Use the HSA

You can use your HSA for expenses like deductibles, copays, coinsurance, dental and vision care, prescriptions, and even chiropractic services, and acupuncture. For a full list of qualified healthcare expenses,* visit www.irs.gov.

There are two ways to use your HSA to pay for expenses. You can use your HSA debit card or pay for your expenses up front and pay yourself back from your HSA. You must have funds in your HSA in order to spend them.

For 2023, you can contribute:

- \$3,850 for individual coverage
- \$7,750 for family coverage
- Plus, an extra \$1,000 in catch-up contributions starting the year you turn age 55

HSA Advantages

- **It's tax-free when it goes in.** You can put money into your HSA before-tax through convenient payroll deductions.
- **It's tax-free as it grows.** You earn tax-free interest on your money. The interest you earn even earns interest.
- **It's tax-free when you spend it.** When you spend your HSA on qualified expenses, you don't pay taxes.
- **It's not forfeited if you don't use it.** Money left in your HSA at the end of the year rolls over to the next year.
- **It's always your money.** You own your HSA. It's yours to keep and use even if you change medical options, leave the company, or retire.
- **It's yours to invest.** You can invest your HSA balance once it reaches \$2,000. For more information, log on to www.optumbank.com.

Did You Know?

If you enroll in the Health Savings Account and you would like to save more on taxes, you also are eligible to enroll in a Limited-Purpose Health Care Flexible Spending Account.

* If you use the money in your HSA for anything other than qualified healthcare expenses, you'll be subject to income tax and a 20% tax penalty unless an exception applies (i.e., you're age 65 or older, become disabled, or die).

FLEXIBLE SPENDING ACCOUNTS

A Flexible Spending Account (FSA) allows you to contribute before-tax dollars throughout the year to pay for eligible healthcare and/or dependent day care expenses that you, your spouse, and your dependents incur (even if your family members aren't covered under a BrightSpring medical plan). It's important that you understand the differences between the three FSAs available and what are considered eligible expenses before you make your election. Here's how you can spend the money in each account.

Health Care FSA	Dependent Care FSA	Limited-Purpose FSA
<p>Only available if you enroll in the \$3,000 High Deductible Health Plan (HDHP). Eligible expenses include:</p> <ul style="list-style-type: none"> • Health, vision, and dental expenses not covered by insurance • Deductibles, copays, and coinsurance • Prescription drugs • Medical equipment • Hearing tests and aids • Speech and physical therapy • Over-the-counter drugs • Feminine care products <p>You cannot participate in a Health Care FSA if you have an HSA. For 2023, you can contribute a minimum of \$100, up to a maximum of \$3,050.</p>	<p>Eligible expenses include child care and/or adult care while you and your spouse (if married) work or attend college full-time, such as:</p> <ul style="list-style-type: none"> • Before- and after-school child care • Summer day camp • Elder care <p>The Dependent Care FSA cannot be used for a dependent's healthcare expenses. For 2023, you can contribute a minimum of \$500, up to a maximum of \$5,000 (\$2,500 if married and filing a separate tax return).</p>	<p>Eligible expenses include dental and vision expenses for you and your dependents.</p> <p>This FSA only applies if you elect the \$3,000 HDHP, open an HSA, and enroll in a Health Care FSA.</p> <p>For 2023, you can contribute a minimum of \$100, up to a projected maximum of \$3,050 (dental and vision only).</p> <p>NOTE: If you have Health Care FSA carryover funds heading into 2023 and enroll in an HDHP with an HSA, your carryover Health Care FSA dollars can be placed in a Limited-Purpose FSA.</p>

What else you should know about FSAs:

- You have until March 31, 2024, to submit all your eligible expenses for the 2023 plan year (for expenses incurred from Jan. 1–Dec. 31, 2023). Participants can carry over up to \$610 in their Health Care FSA. **IMPORTANT: Anything above \$610 in the account after April 1, 2024, will be forfeited.**
- Your full balance will be available on Jan. 1 even before funds are deducted from your salary and deposited into your account. You may draw up to the full value of your

annual Health Care FSA contribution when the new benefit year begins. This is an excellent budgeting tool for planned expenses at any point in the year.

- You have a reimbursement option. If you decide to pay healthcare and dependent care costs out of your own pocket, you'll need to file a claim to be reimbursed from your account(s). Just be sure to submit your claim by the stated deadline.

For a full list of qualified medical expenses, visit www.irs.gov.



DENTAL PLAN OPTIONS

Keeping up with your dental health is vital to your overall health. Studies have shown that good oral health can keep your whole body healthy.

Brightspring covers in-network dental exams for those covered on your plan as well as cavity-preventing dental sealants for covered children through age 15 at no cost to employees with dental coverage.

Our dental coverage is provided by [Delta Dental](#). Here are some plan highlights and considerations when choosing a dental plan:

- The Preventive Plan only provides basic services.
- The PPO Plus Plan provides coverage for basic and major services as well as child and adult orthodontia.
- The PPO Plus Plan has a higher annual maximum benefit and a separate lifetime maximum for orthodontia.

You'll want to consider your dental needs and those of your family when deciding which plan will best fit your situation. For example, if you think you or any family member will need significant dental work in the coming year, you might want to consider the PPO Plus Plan.

Remember, if you need orthodontic services, choose the PPO Plus Plan. And keep in mind, dental expenses are eligible for Health Care FSA reimbursement. Review the FSA section of this guide of more information.

Dental at a Glance

Key Features	Delta Dental Preventive Plan	Delta Dental PPO Plus Plan
Annual Maximum Benefit	\$750	\$1,500
Deductible Individual/Family	\$75/\$225	\$50/\$150
Preventive Services (exams, cleaning, fluoride, maintenance)	100%	100%
Basic Services	Plan pays 50%	Plan pays 80%
Major Services	Not covered	Plan pays 50%*
Orthodontia	Not covered	Plan pays 50%*
Orthodontia Maximum Lifetime	Not covered	\$1,500

* 12-month waiting period for part-time employees.

Monthly Dental Rates

Coverage Level	Preventive Plan	PPO Plus Plan
Employee Only	\$15.61	\$32.22
Employee Plus Spouse	\$31.85	\$65.73
Employee Plus Children	\$36.69	\$75.71
Family	\$51.84	\$106.97

Adults who visit the dentist yearly are 37% more likely to report good or better oral health. Those who report good oral health are almost twice as likely to report good or better overall well-being. Extra benefits for you and your family when you enroll include:

- **CustMbite Whitening Kits.** Delta Dental members receive 50% off smile whitening kits. Use code **SMILEKIT50** at [Custmbite.com](#).
- **Amplifon Hearing Aid Discount.** Discounts offered for diagnostic services, hearing devices, and continuous care. Visit [Amplifon's website](#) for more information.

Find a Dental Provider

Visit www.deltadentalky.com to search for participating providers.

VISION PLAN OPTIONS

UnitedHealthcare will continue to serve as our vision plan administrator in 2023. You'll have the option to choose between two plans — a High Plan and a Low Plan. You will not receive a vision ID card. Providers will verify your coverage by name and date of birth.

Here is what you can expect from the plan:

- **Eye exam.** Fully covered exam, subject to a copayment.
- **Well-known providers.** A large, national UnitedHealthcare Vision Network of optometrists, ophthalmologists, and retailers. You'll get the most value from your coverage when you see an in-network provider. National retail providers include Costco, LensCrafters, Visionworks, Walmart, and Warby Parker, among others. Find a provider at www.myuhcvision.com.

- **Frame allowance.*** Buy any frame from your in-network provider up to your frame allowance. Costs over the allowance are discounted.
- **Contact lens benefit.*** You may have coverage for fitting and follow-up visits depending on your plan and lens choice.
- **Lens options.*** Lens options such as UV protection or anti-reflective coating are available at price-protected amounts. Plus, standard scratch coating and polycarbonate lenses for dependent children are available at no cost.
- **Additional pairs of glasses.** Receive a 20% discount on additional pairs of eyeglasses, including prescription sunglasses.

*Review schedule of benefits online for details.

Vision at a Glance

Key Features	Low Plan	High Plan
	In-Network	In-Network
Exam (annual)	\$10 copay	\$10 copay
Lenses	\$25 copay	\$10 copay
Contact Lens Fitting	\$30 allowance	\$30 allowance
Frames	\$130 allowance/once every 24 months	\$175 allowance/once every 12 months
Contact Lenses in Lieu of Frames and Lenses	\$130 allowance/once every 12 months	\$175 allowance/once every 12 months

Monthly Vision Rates

Key Features	Low Plan	High Plan
Employee Only	\$6.96	\$8.99
Employee Plus Spouse	\$12.18	\$15.75
Employee Plus Children	\$13.22	\$17.09
Family	\$20.18	\$26.08

UnitedHealthcare's vision plans provide special discounts for contact lenses and LASIK vision correction. Find more information [online](#).

INCOME PROTECTION BENEFITS

Basic Life and AD&D Insurance

You are automatically provided a benefit of one times your annual salary for Group Term Life Insurance through MetLife.

Term Life Insurance offers you and your beneficiaries peace of mind knowing they have access to income in the event of your passing. You may also qualify for an accelerated benefit option which allows an early pay out of your benefit if diagnosed with a terminal illness.

Included in your policy is Accidental Death and Dismemberment (AD&D) insurance. This protection is in addition to your group life insurance coverage and can give you and your family extra financial security should a sudden accident take your life or cause you serious loss or harm. AD&D coverage complements your life insurance with protection that covers you for:

- Paralysis
- Loss of limb, speech, hearing, or sight
- Brain damage or coma
- Fatal accident

Included in your benefit are free estate resolutions services. MetLife offers an online tool to help assist you with will preparations. You can create an online Advanced Healthcare Directive (Living Will) as well as a Durable Financial Power of Attorney. MetLife offers a variety of support services like grief counseling in the event of a loss or major event.

Supplemental Life and AD&D Insurance

You can purchase additional life and AD&D insurance through MetLife. You can elect up to eight times your annual salary, up to \$1.5 million of coverage.

During Open Enrollment, you may increase your coverage one level up to the guaranteed issue amount, without answering medical questions.

Dependent coverage options are also available for your spouse and children:

- Spouse coverage available in \$10,000 increments
- Children coverage available in \$5,000 increment

If You're 65 or Older

The amounts of your Life and Accidental Death and Dismemberment insurance on your effective date of coverage will be reduced by 35% starting at age 65 and by 50% starting at age 70. Review the life insurance certificate for details.

If you're not sure if you should consider purchasing additional life insurance for you or your family, MetLife offers an [online financial tool](#) to assist you in estimating the amount of life insurance you may need based on responses you provide.

You can access your life insurance certificate online after Jan. 1. Carefully review the information for the rules that govern your benefit (schedule of benefits, eligibility, portability, and notices).

Disability Plans

Basic Short-Term Disability (STD)

STD replaces a portion of your income if you are unable to work for a short period of time because of non-work-related illness or accident. For salaried employees, BrightSpring offers a core STD benefit of \$200 per week. (**NOTE:** Employees who work in the state of California are covered by the state plan versus this plan.)

Long-Term Disability (LTD)

LTD replaces a portion of your income if you are unable to work for an extended period of time after STD benefits end. Salaried employees are eligible to receive up to 60% of your salary to a monthly maximum of \$10,000.

Voluntary STD

You can purchase affordable STD coverage through MetLife. You can elect a maximum benefit of up to \$2,000 per month.

Voluntary LTD

Hourly employees can purchase an LTD plan. The benefit provides you with 50% of your monthly earnings, up to a maximum of \$2,000 per month, up to certain pay limits. (For the first 12 months your plan may not cover a sickness or accidental injury that arose in the months prior to your participation in the plan.)

Pre-existing conditions apply to the STD plan. "Pre-existing conditions" means a sickness or accidental injury in the three months before your coverage takes effect for which you:

- Received medical treatment, consultation, care, or services; or
- Took prescription medication or had medications prescribed.

Benefits will not be paid for a disability that results from a pre-existing condition or if you have been actively at work.

IMPORTANT! Make sure those you intend to receive your benefits do. Take time to designate your life insurance beneficiaries.

You can easily add them at www.brightspringbenefits.com.

ADDITIONAL BENEFITS

BrightSpring offers a variety of voluntary benefits and coverage options to support all areas of your life.

Accident Insurance (Voya)

Accident Insurance pays you benefits for specific injuries and events resulting from a covered accident. The amount paid depends on the type of injury and care received. You have the option to elect Accident Insurance to meet your needs.

Accident Insurance is a limited benefit policy. It is not health insurance and does not satisfy the requirement of minimum essential coverage under the Affordable Care Act. Accident Insurance is available to you, your spouse (under age 70), and children up to age 26.

You may qualify to receive benefits for accident hospital care, follow-up care, common injuries, and emergency care as long as they are the result of a covered accident.

Hospital Indemnity Insurance (Anthem)

Hospital Indemnity Insurance can help pay for health insurance deductibles and copays related to a hospitalization. It pays a daily cash benefit directly to you, up to the plan maximum, if you or a covered family member is hospitalized. Coverage is also included for maternity stays and emergency room usage. Plus, this coverage features:

- Guaranteed acceptance for you and other eligible family members.
- Payments made directly to you, not your healthcare provider.

Critical Illness Insurance (MetLife)

Critical Illness Insurance is coverage that can help safeguard your finances by providing you with one convenient benefit payment all at once. The payment is made directly to you and is made regardless of any other insurance you may have. It's yours to spend however you like, including for your or your family's everyday living expenses.

MetLife Legal Plan

MetLife Legal Plan gives you access to expert attorneys who can assist you with a broad range of personal legal needs you might face throughout your life – events that you can plan for in advance as well as those that you don't think about until it's too late.

Services include:

- An experienced service team to help match you with the right attorney.
- Experienced legal advice and representation, in person or by phone.
- In-court representation for covered legal matters.
- No copays, deductibles, or claim forms when using a network attorney for covered matters.

NOTE: Accident, Hospital, and Critical Illness Insurance are not a replacement for medical coverage, however, these supplemental plans can help protect you from significant or unexpected out-of-pocket expenses.

For More Information

If you'd like more information about Accident, Hospital, Critical Illness Insurance, and the MetLife Legal Plan, visit www.brightspringbenefits.com.



Allstate Identity Protection

Identity crime can happen to anyone — 1 in 6 Americans have been impacted by an identity crime — no matter how careful you are. That's why we are offering Allstate Identity Protection as a benefit. With Allstate Identity Protection, you can:

- Keep tabs on your risk potential by checking your Identity Health Status.
- Catch fraud at its earliest sign with comprehensive identity and financial monitoring.
- See if your personal data has been compromised with dark web monitoring.
- Look out for signs of account takeover of your social media.
- Monitor your TransUnion credit score and report for fraud.
- Protect yourself and your family (everyone that's under roof).*
- Eliminate worry about unraveling complex and costly fraud incidents with access to full-service remediation and resolution support.
- Get reimbursed for fraud-related losses, like stolen 401(k) and HSA funds, with up to \$1 million identity theft expense reimbursement.

*Only available with a family plan.

Auto and Home Insurance (Farmers GroupSelect)

As a BrightSpring employee, you qualify for an exclusive discount on auto and home insurance from Farmers Insurance, plus coverage for boats, motorcycles, precious belongings, and more. Enroll with Farmers Insurance to:

- Receive extra savings if you are a long-term BrightSpring employee.
- Save more with the superior driver discount.
- Make the most of multi-vehicle savings when you insure more than one vehicle with Farmers Insurance.
- Earn an additional discount when you pay your premium through automatic bank account deduction.

Get a FREE Quote

For a free auto and/or home insurance quote, follow this [link](#) and enter **BrightSpring** as the employer code.

Employee Discounts

Enjoy exclusive BrightSpring discounts from thousands of vendors, including stores, electronics, travel, tickets, and more through BenefitHub.

Go to <http://brightspring.benefithub.com>.

Enter referral code: **QY9EUM**.

Employee Assistance Program (EAP)

We offer an EAP to help you manage life's daily stresses. The EAP provides confidential counseling and referrals for everything from mental health services, to financial and legal advice, to daily living services like child care and home repairs. Employees and anyone under your roof can take advantage of up to five EAP sessions a year at no cost. To get started, call **833-743-8184**, TTY **800-697-0363** or visit www.guidanceresources.com and use **Web ID: BrightSpring**.

Put these resources at your fingertips with the GuidanceNow App. Download from the [Apple Store](#) or [Google Play](#).

Your ComPsych GuidanceResources program offers someone to talk to and resources to consult whenever and wherever you need them. They can answer your questions and, if needed, refer you to a counselor or other resources 24/7. They can even provide legal guidance and financial resources for a wide range of issues.

Manage Life's Daily Stresses

Log on today to connect directly with a GuidanceConsultant or to consult articles, podcasts, videos, and other helpful tools.



401(k) RETIREMENT PLAN

The 401(k) retirement plan helps you save for your future with contributions from BrightSpring that can boost your nest egg. We offer both traditional and Roth 401(k) plan options so you can save with pre- or post-tax dollars, whichever you choose. **All full-time, part-time and PRN employees** are eligible to participate.

Traditional Contributions

Pre-tax contributions are deducted from your pay before income taxes are taken out. This means that you can actually lower the amount of current income taxes you pay each period. It could mean more money in your take-home pay versus saving money in a taxable account. The 2023 pre-tax contribution limit is \$22,500.

Roth Contributions

You can elect to make Roth contributions, which are deducted from your pay after taxes, but provide for tax-free distribution of earnings, as long as the distribution is a qualified one.

Investment Options

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.

Catch-up Contributions

If you make the maximum contribution to your plan account, and you are 50 years of age or older during the calendar year, you can make an additional “catch-up” contribution of \$7,500 in 2023.

Consolidate Your Savings

If you have a 401(k) plan with a prior employer, you may want to roll it over into the BrightSpring 401(k). Having your savings in one account can make it easier to manage — now, and when you start drawing on your retirement savings. For more information about rollovers, contact NetBenefits at www.401k.com anytime, or by calling the Fidelity Retirement Service Center at **800-970-2363**.

Get the Details

For more information, including the company match as well as vesting, review the Summary Plan Description and Match Appendix available through www.401k.com.

Financial Wellness Check-up

Get a financial wellness check-up. It's a fun, easy way to see how you're doing financially and how to get more from your money. Visit www.NetBenefits.com/financialwellness or speak with a Workplace Planning Consultant at **800-603-4015**.

Attend a virtual workshop where you'll learn strategies and tips to help you manage your financial future with confidence at www.NetBenefits.Fidelity.com/livewebmeetings.

Download the NetBenefits Mobile App

Easily access all of your Fidelity accounts — anytime, anywhere. Download from the [App Store](#) or [Google Play](#). Or, go to www.Fidelity.com/go/NetBenefitsapp.

- Get messages about timely actions to take within your account.
- View account balance, investments, personal rate of return, next steps, and more.
- Change contributions or investments, update your profile or beneficiaries, send paperwork, and more.
- See how much you may need in retirement and get your Fidelity Retirement Score.
- Access articles, videos, podcasts, and interactive tools.

How Much Should You Save?

To be financially ready to retire, aim to have saved by each milestone birthday:

• 1x your salary at age 30	• 8x your salary at age 60
• 3x your salary at age 40	• 10x your salary at age 67
• 6x your salary at age 50	

Fidelity suggests saving at least 15% of your income for retirement, including employer contributions. Learn more by visiting www.NetBenefits.com.

Begin Saving for Your Retirement Future

Enroll online by visiting www.401k.com or by calling the Fidelity Retirement Service Center at **800-970-2363**.

Did you know that **48%** of people have no named beneficiary? Declare a beneficiary on your 401(k) plan so you can ensure your savings are handled as you intend. Review and update your beneficiary online at www.401k.com.

IMPORTANT CONTACTS

Program	Carrier	Phone	Website	Mobile App
Benefits Support Center	BrightSpring	N/A	Email: BrightSpringBenefits@BrightSpringHealth.com	EmpyreanGo
Medical	Kaiser	800-464-4000	https://healthy.kaiserpermanente.org/	N/A
Medical	Anthem FlexHour	833-999-0329	www.anthem.com	N/A
Prescription Drugs	Express Scripts	800-309-6190	www.express-scripts.com	TBD
Health Savings Account	Optum Bank	800-791-9361	www.optumbank.com	Optum Bank
Flexible Savings Accounts	UnitedHealthcare	800-331-0480	www.myuhc.com	Health4Me
Dental Plan	Delta Dental of KY	800-955-2030	www.deltadentalky.com	Delta Dental
Vision Plan	UnitedHealthcare	800-638-3120	www.myuhc.com	Health4Me
Life and AD&D Insurance	MetLife	800-638-6420	www.metlife.com/mybenefits	MetLife
STD and LTD	MetLife	800-858-6506	www.metlife.com/mybenefits	MetLife
Accident Insurance	Voya	877-236-7564	www.voya.com/claims	N/A
Hospital Indemnity Insurance	Anthem	866-428-7244	www.anthem.com	N/A
Critical Illness Insurance	MetLife	800-438-6388	www.metlife.com/mybenefits	MetLife
Group Legal	MetLife Legal Plan	800-821-6400	www.metlife.com/mybenefits	MetLife
Identity Theft Protection	Allstate Identity Protection	800-789-2720	https://www.myaip.com/	Allstate Identity Protection
Auto and Home Insurance	Farmers Insurance	800-438-6381	www.myautohome.farmers.com	Farmers Insurance
Employee Discounts	BenefitHub	866-664-4621	www.benefithub.com Code: QY9EUM	N/A
401(k) Retirement Plan	Fidelity	800-970-2363	www.401k.com	NetBenefits
Employee Assistance Program	ComPsych	833-743-8184	www.guidanceresources.com WebID: BrightSpring	GuidanceNow
BeneStream	BeneStream	877-223-1432	www.benestream.com Employer Code: BH0009	N/A



ENROLL: NOV. 14-DEC. 2, 2022

Questions? Call the Benefits Support Center at **844-896-0169**.

ABOUT THIS GUIDE

This guide highlights your benefits. Official plan and insurance documents govern your rights and benefits under each plan. For more details about your benefits, including covered expenses, exclusions, and limitations, please refer to the individual summary plan descriptions (SPDs), plan document, or certificate of coverage for each plan. If any discrepancy exists between this guide and the official documents, the official documents will prevail. BrightSpring reserves the right to make changes at anytime to the benefits, costs, and other provisions relative to benefits.

This guide includes a description of changes to your benefits as described in your current SPD and updates information in your SPD, effective as of Jan 1, 2023, and applies to the BrightSpring Health Services Welfare Benefit Plan ("Plan"). This guide is considered a Summary Material Modification (SMM). Please keep this SMM with your SPD so you understand your current Plan rules. As explained in your SPD, BrightSpring Health Services reserves the right to amend or terminate any of its plans or policies at anytime with or without notice or cause, subject to applicable law.