Associate Benefits Guide

2019
Founded on Seventh-day Adventist values, Adventist Health is a faith-based, nonprofit integrated health system headquartered in Roseville, California. We provide compassionate care in more than 80 communities on the West Coast and Hawaii.
Dear Adventist Health Associate,

Caring for our communities begins at home – with you, our valued associate.

Adventist Health offers comprehensive benefits which emphasize whole-person health, our long-held philosophy that encompasses the mind, body and spirit. Our plans focus on providing access to high-quality healthcare while supporting the health and wellness of all our associates.

This Benefits Guide includes helpful information and resources for evaluating the many benefits you can take advantage of. In this guide you will find information on the Employee Health Plan, your Voluntary Insurance benefits (such as Pet Insurance, Auto and Home Insurance), your Flexible Spending Account benefit, the Adventist Healthcare Retirement Plan (AHRP), and additional benefits (such as paid time off, Life Insurance, associate discounts, and more).

We are pleased to offer benefit eligible associates the opportunity to buy-up Long Term Disability (LTD) coverage to enhance coverage provided under the employer-paid LTD. The buy-up LTD option would increase coverage from 50 percent to 60 percent of salary, for a maximum monthly benefit of $10,000, and extend coverage up to Social Security Normal Retirement Age (SSNRA). The buy-up option will be offered at the rate of $0.48 for each $100 of earnings. For example, a person making $50,000 a year would pay $240 a year ($10.00 per paycheck for 24 pay periods) for the buy-up option. **IMPORTANT: There is a guarantee issue provided for this initial enrollment opportunity only.**

We encourage you and your family to take an active role in your wellbeing. Health plan options offer preventive care, a robust wellness program, and one-on-one coaching to reduce your chance of serious illness. As a healthier team, we benefit from increased energy at work and at home, and overall lower healthcare costs for you.

Please carefully review and consider the information provided. Should you have any questions on any of the plan options, or need assistance enrolling or making changes, please call the Contact Center at 844-574-5686.

Thank you for being an important member of the Adventist Health community. Together, let’s live the healthiest life possible!

Your Adventist Health benefits team
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What’s changing or new in 2019

Increased coverage for assistant surgeons
Engaged! Plan members’ coverage of Adventist Health assistant surgeons will increase to 100 percent — and contracted PPO assistant surgeons will be covered at 90 percent. Similarly, Base Plan members will have increased coverage at 90 percent for Adventist Health assistant surgeons and 80 percent for contracted PPO assistant surgeons.

LivingWell quarterly focuses
Beginning 2019, Adventist Health employees and spouses will be encouraged to participate in quarterly wellness focuses as an added way to earn points. Focuses will include topics such as the importance of sleep, tracking your beverages or food, and the importance of hydration for your health. Members who earn 20 points per quarter for activities aligned with the identified health topic will be awarded with incentives redeemable in the Adventist Health brand store.

Alternative means for biometric screenings
Engaged! Premier Program members will have the option of completing a biometric screening offsite at a physician’s office from Jan.1–Aug. 31, 2019; however, you may only submit your results form during the May 15–Aug. 31, 2019 screening period. If you intend to complete the screening offsite, please contact your Human Performance leader for the appropriate results form.

Additional Plan changes include:
- Weight Watchers benefit will increase from a 12-month maximum to a 24-month maximum.
- Engaged! Plan members will no longer be required to pay a copay for bariatric surgery.
- New fitness benefit through Active & Fit Direct. See page 11 for details.
- Plan deductible will increase by $100 and the out-of-pocket will increase by $200 for Engaged! and Base plan members.
- Spousal surcharge will increase by $100 per month.
- Slight increase to pharmacy copays.

Adventist Health OnDemand
Adventist Health Employee Health Plan members now have access to Adventist Health OnDemand, offering 24/7/365 access to doctors through video and mobile app — at work, in the comfort of your home and even while traveling.

Once you register for Adventist Health OnDemand, you will have access to a network of U.S. board-certified physicians, certified in internal medicine, family practice, or pediatrics. The Adventist Health OnDemand doctors can diagnose, treat and prescribe medication for your non-emergency conditions. This includes treatments for cold and flu, sore throat, eye infections, bronchitis, allergies, sinus infections and much more.

Whenever you need care, a doctor is available within minutes.

Set up your account today at AdventistHealthOnDemand.com or by downloading the Adventist Health OnDemand app. Just a $5 copay for Engaged! Plan members and a $10 copay for Base Plan members.

How to enroll or make changes
To enroll or make changes to your Employee Health Plan, visit Human Performance on Demand via Connect and select the appropriate link under Self Service Access. Call the Contact Center at 844-574-5686 with any questions.
2019 Employee Health Plan-at-a-glance

**Receive the best coverage by staying within network**

In order to receive 100 percent coverage for any non-emergent hospital based service, you must utilize a hospital that is in the Adventist Health network. We have an extensive network of services available for you to take advantage of throughout our system, and the facilities within our Adventist Health network are covered at 100 percent for members. By staying in our network, you will have a significantly lower copay, deductible and out-of-pocket (OOP).

### Medical Out-of-Pocket (OOP) and Deductible

<table>
<thead>
<tr>
<th></th>
<th>Engaged! Base</th>
<th>Engaged! Base</th>
</tr>
</thead>
<tbody>
<tr>
<td>AH (includes HRNW and Medical Staff (M))</td>
<td>PPO</td>
<td>$0</td>
</tr>
<tr>
<td>AH (includes HRNW and Medical Staff (M))</td>
<td>PPO</td>
<td>$500</td>
</tr>
</tbody>
</table>

#### Deductible (applies first before OOP)
- AH Facility: $300 Physicians
- Individual max: $1,700
- Family max: $5,100

#### Out-of-pocket (OOP) (applies after deductible)
- AH Facility: $300 Physicians
- Individual max: $3,100
- Family max: $9,300

### Common Deductible and Out-of-Pocket

- Medical OOP Max $1,700 $3,100 $5,100 $9,300
- Pharmacy OOP Max $3,700 $4,250 $4,500 $5,600
- Total OOP Max $5,400 $7,350 $9,600 $14,900

### Medical Benefits

<table>
<thead>
<tr>
<th>Medical Benefits</th>
<th>Engaged!</th>
<th>Base</th>
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<tbody>
<tr>
<td>Physician Office Visits</td>
<td>100%</td>
<td>100%</td>
</tr>
<tr>
<td></td>
<td>$20 Co-pay*</td>
<td>$30 Co-pay*</td>
</tr>
<tr>
<td>Physician Services:</td>
<td>AH clinics 100% - lab and x-ray only 90% (D)</td>
<td>AH clinics 90% - lab and x-ray only Non-AH clinics 80% (D)</td>
</tr>
<tr>
<td>Provider Services:</td>
<td>100%</td>
<td>100%</td>
</tr>
<tr>
<td>Preventive Health:</td>
<td>100%</td>
<td>100%</td>
</tr>
<tr>
<td>Hospital Services</td>
<td>0%**</td>
<td>100%</td>
</tr>
<tr>
<td>Preventive Health:</td>
<td>100%</td>
<td>100%</td>
</tr>
<tr>
<td>Provider Services</td>
<td>100%</td>
<td>100%</td>
</tr>
<tr>
<td>Emergency Care:</td>
<td>100%</td>
<td>100%</td>
</tr>
<tr>
<td>Emergency Services</td>
<td>$100 Co-pay*</td>
<td>$100 Co-pay*</td>
</tr>
<tr>
<td>Urgent Care (Includes out-of-network providers who will be paid under the PPO level of benefits)</td>
<td>100%</td>
<td>100%</td>
</tr>
<tr>
<td>E-Visits and Telehealth</td>
<td>$5 Co-pay*</td>
<td>$5 Co-pay*</td>
</tr>
</tbody>
</table>

**Notes:**
- AH = Any Adventist Health facility
- (M) = Must be medical staff and participate in PPO
- (D) = Deductible applies

**Definitions:**
- HRNW: Healthcare Resources NW
- AH clinics: Adventist Health Physician Services entity and Adventist Health Tax IDs. Applies to labs and x-ray services only.
- WHR: Whiteman Health Resources
- Madera Rancho (Madera, CA), Taft Clinic (Taft, CA) and Arbuckle Clinic (Arbuckle, CA), Williams Clinic (Williams, CA), Colusa Clinic (Colusa, CA) or Wasco Clinic, employees using a PPO Provider (Blue Shield of California Facility (California employees) / First Health Facility (Non-California employees))

Refer to the Schedule of Benefits in the Summary Plan Document for further details PRIOR to receiving services and for additional benefits.

* Fixed dollar co-payments apply to annual out-of-pocket maximums. Fixed dollar co-payments apply PER visit/admission/occurrence.

**Special PPO coinsurance for covered employees (and their covered dependents) who work at the following locations who have been determined to not have ready access to an AH facility: 80% PPO-AH/WHR No AH Location/Revenue Cycle Center/Prosser Rural Health/Oakhurst Clinics/Madera Rancho/Taft Clinic, Arbuckle Clinic/Williams Clinic/Colusa Clinic/Wasco Clinic — AH Corporate employees, WHR employees with no assigned AH facility location, Revenue Cycle Center (Windsor, CA), Oakhurst Clinics (Oakhurst, CA), Madera Rancho (Madera, CA), Taft Clinic (Taft, CA) and, Arbuckle Clinic (Arbuckle, CA), Williams Clinic (Williams, CA), Colusa Clinic (Colusa, CA) or Wasco Clinic, employees using a PPO Provider (Blue Shield of California Facility (California employees) / First Health Facility (Non-California employees))
Choose the health plan that’s right for you

Adventist Health offers comprehensive Employee Health Plan options. The plans support you wherever you fall within the spectrum of health and give you full access to LivingWell, our whole-person health and wellness program.

**Engaged! Plan**
The Engaged! Plan offers the Engaged! Premier Program, designed to encourage benefits-eligible associates and their qualifying dependents to take an active role in their wellbeing. Benefits-eligible associates and their qualifying dependents who participate in the Engaged! Premier Program pay lower monthly contributions and receive better coverage, with lower deductibles and reduced co-pays. To participate, you and your spouse must complete a free biometric screening, wellness assessment, earn 100 LivingWell points and participate in care management if contacted (see explanation on page 8). If you’re a new Employee Health Plan member, the points requirements are prorated (see table on page 9).

Benefits-eligible associates and their qualifying dependents do have the option of enrolling in the Engaged! Plan without Premier Program participation. This option still provides all the benefits included in the Engaged! Premier Program, but without the requirement of completing the biometric screening, wellness assessment or earning LivingWell points. You are, however, required to pay a higher monthly contribution to enroll in the Engaged! Plan should you choose not to participate in the Premier Program.

**Base Plan**
The Base Plan provides quality benefits and access to LivingWell, Adventist Health’s wellness program. As long as you are eligible for health benefits, there are no requirements to participate in the Base Plan. However, as a Base Plan member, you pay a higher monthly contribution than Engaged! Premier Program members.

PREVENTION AND WELLNESS are part of Adventist Health’s culture. Screenings, immunizations and annual wellness exams are covered at no cost to you.

**Eligibility**
If you work full time or part time you may be eligible for Employee Health Plan benefits. You can elect medical/pharmacy, dental and vision coverage for yourself, your spouse or legal domestic partner, and dependents under 26 years of age. Documentation will be required for newly added dependents.

**Enrollment**
If you are a new associate who qualifies for and wants coverage, you must enroll within 31 days of the first of the month following your date of hire. Every fall during open enrollment, you will have the opportunity to explore options that are right for you and your family. If you are making changes or signing up for the first time, you can do so during the annual open enrollment period.

**Making health plan changes**
You may make changes during the plan year only if you experience a life-changing event. Examples include marriage, divorce, birth or adoption of a child, or a spouse/domestic partner who loses or gains health coverage. For details, see the plan summary documents at AdventistHealth.org/employeehealthplan.

A “benefits-eligible associate” is any employee of Adventist Health who works a regular schedule of at least twenty (20) hours per week or more.

Have questions about Adventist Health’s medical, pharmacy, dental and vision benefits? Call the Contact Center at 844-574-5686, visit adventisthealth.org/employeehealthplan or ClaimsCentral.ah.org.
Engaged! Premier Program: eligibility requirements

The eligibility requirements for the Engaged! Premier Program help to identify and reduce health risks so you can feel your best. Biometric screenings, wellness assessments, and health coaching through our care management program are free and confidential. As an Engaged! Premier Program member, you and your spouse, if applicable, need to earn 100 LivingWell points between Sept. 1, 2018 and Aug. 31, 2019 to qualify for the 2020 plan. Points are prorated for new members (see below). The following are requirements of the Engaged! Premier Program.

**Biometric screenings**
Adventist Health offers free, confidential onsite biometric screenings which include total cholesterol, HDL cholesterol, glucose, blood pressure, height, weight, and BMI (Body Mass Index) calculation. Optional screenings are available for LDL and triglycerides, and body composition/percentage body fat.

You may also complete your biometric screening offsite at a physician’s office between Jan. 1-Aug. 31, 2019. If you intend to do so, please ask your Human Performance leader for the appropriate results form. Forms may only be submitted from May 15-Aug. 31, 2019.

**Wellness assessment**
Along with the biometric screening, the wellness assessment helps identify your risk for such conditions as diabetes, heart disease and hypertension—often preventable with lifestyle changes. It’s also a useful tool to learn what you’re doing right, track your progress and establish new health goals.

**Health coaching and care management**
If you are at risk for serious or potentially serious health issues, the Engaged! Premier Program requires you to actively participate in the confidential care management program. This free phone-based program provides education and support through one-on-one health coaching. Participants will learn how to reduce risk, identify resources, overcome barriers and set goals to make lifestyle changes to improve their health.

If you or your family are enrolled in the Engaged! Premier Program, and are contacted by care management and choose not to participate, you and your family will be moved to the Base Plan the following year. You may also be contacted with an offer of confidential health coaching and care management services, available to all Engaged! and Base Plan members.

Adventist Health Benefits Administration has received the National Committee for Quality Assurance (NCQA) 3-year Case Management Accreditation for the following programs: Complex Case Management, Case Management and Transitional Case Management.
LivingWell points

LivingWell offers many ways to earn points. We encourage you to choose activities that you enjoy and meet your physical needs. As always, seek advice from your physician. Reasonable alternatives and accommodations are available.

Engaged! Plan and Base Plan members are encouraged to participate in any of these free offerings, however participation is required for Engaged! Premier Program members.

New to the Engaged! Premier Program?

Prorated LivingWell points requirement:

<table>
<thead>
<tr>
<th>Month enrolled</th>
<th>Points required by Aug. 31, 2019</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sept. – Dec. 2018</td>
<td>100 points</td>
</tr>
<tr>
<td>Jan. – March 2019</td>
<td>85 points</td>
</tr>
<tr>
<td>April – June 2019</td>
<td>70 points</td>
</tr>
<tr>
<td>July – Aug. 2019</td>
<td>0 points</td>
</tr>
</tbody>
</table>

It’s easy to earn 100 LivingWell points!

Engaged! Premier Program eligibility and LivingWell points requirement

When you complete your summer biometric screening and summer wellness assessment, you’ll earn 10 points each toward your 100 LivingWell points requirement. Earn your remaining 80 points through quarterly wellness opportunities, fitness activities, classes, screenings, vaccinations, volunteering and more. Visit LivingWell.ah.org to learn simple and fun ways to earn points.

We take your privacy seriously.

No personally identifiable health information will be shared with your employer, including the Human Performance department, managers, supervisors or other non-Employee Health Plan staff. The Employee Health Plan data base is separate and apart from our IT services and, to ensure your privacy, is hosted by a vendor outside of our service area. Your employer will receive only aggregated statistics stripped of any identifying information.
I found myself living paycheck to paycheck and even saving $1,000 seemed impossible. I enrolled in Dave Ramsey’s Financial Peace University to learn effective ways to save money and really commit to it the methods. I soon realized that with the proper tools, if you are open to making some changes, you can do this! Financial Peace University taught me the steps I needed to take to cut back on expenses that were within my control to change — like reducing the times I was going out to eat, renegotiating my car insurance policy to reduce my monthly premium, and asking my cable company to remove the unused features I was being charged for.

One of his guidelines I will remember forever is “pay yourself first.” Discipline yourself to set aside a fixed amount every paycheck, and put that into a savings account before you pay your bills. I never thought I’d be able to save anything substantial, but I was thrilled to announce to our group that I had reached my goal of saving over $1,000 by the end of the 8-week course!”

Financial Peace University
This 9-week course teaches effective ways to get out of debt, alleviate the stress of financial hardship and prepare for retirement. Each session will count as two LivingWell flex points. Check with your local Human Performance team to see if this course if offered at your location.
NEW Fitness benefit
Adventist Health offers associates and their spouses a fitness benefit through Active & Fit Direct, enabling you to self-pay at a negotiated rate for access to a fitness membership from over 9,000 fitness centers and YMCAs across the United States. Many of the nation’s finest fitness centers and YMCAs contract with Active & Fit Direct, including, but not limited to, LA Fitness, Curves, AnytimeFitness, Snap Fitness and others, along with select Gold’s Gyms, YMCAs, and Planet Fitness locations. Ask your smaller community fitness centers if they participate with Active & Fit.

For information and to participate, visit LivingWell.ah.org.

A WORTHWHILE JOURNEY

“Fifty years old and 179 lbs, how did that happen? As a night shift Registered Nurse, the foods, the habits formed and the lack of self-control all caught up to me. After my mother received serious health news I knew both of us needed a drastic shift. As her cheerleader, I began thinking of ways we could both get in shape. I began by seeing Kevin Vondergeest our wellness coordinator and health coach at Adventist Health Lodi Memorial. He was very attentive to our limits and understood just how to push those limits.

In May of 2017 we did my physical assessment, testing my body fat, BMI, agility, and discussed my willingness to work hard. Kevin suggested we do the Whole 30 diet as a test of self-discovery. No sugars, no grains, no diary, no alcohol, and no processed foods. It was rough, expensive, and disciplined, but well worth it. Mom worked out at least twice a week, and I exercised vigorously with high intensity interval training (HIIT), teaching Zumba and running. I would get off work at 7:30 a.m, and head straight to the gym to teach or do a 15 – 30 minute HIIT workout before going to bed. I needed it, and I needed my mother to see that she could do it if she worked at it, too.

By 30 days my mom lost 13 lbs. and I lost 11 lbs. Mom’s health has improved and for that I am grateful to God. I continue eating in a Whole 30 manner and now, one year later I’m 154 pounds. I’ve seen improvements in all my biometrics and physical fitness, and I’m happy to report it’s all been worth it!

This testament comes as a result of Kevin’s amazing ability to coach me through this journey. I will continue this journey for as long as God allows me. If you want badly enough, you’ll do whatever it takes to make it happen. I do my best to live by Philippians 4:13 which says: I can do all things through Christ who gives me strength.”

Valerie Claxton, Adventist Health Lodi Memorial
Q&A: Earning LivingWell points

Why do I have to complete LivingWell points if I am already healthy?
LivingWell is a lifestyle. It’s remaining aware of and being responsible for your health on a continual basis, beyond open enrollment or your annual physical exam. Maintaining your good health requires healthy choices and actions every day.

How do I earn points?
Visit LivingWell.ah.org for ways to earn points and to learn about site-specific fitness events, workshops, and other activities.

How will my points be tracked?
Ten points will automatically be uploaded to your LivingWell account after your onsite summer biometric screening, and another 10 points after you complete your summer wellness assessment. You will need to log your points for exercise, good nutrition, exams/vaccinations, classes, etc. on the LivingWell website, LivingWell.ah.org.

Do I have to participate in the quarterly focuses to earn my points?
The quarterly focuses are designed to provide additional methods for you to earn points. You are not required to participate in the quarterly focuses and may earn and log points using another method; however, we encourage quarterly participation to fully benefit from the LivingWell program.

What if I am physically unable to participate in an activity?
Consult with your physician for advice on whether a physical activity is appropriate for you. There are other ways to earn points through quarterly focuses, screenings, vaccinations, classes, workshops and volunteering. If you need accommodations or reasonable alternatives for earning points, please contact the Employee Health Plan eligibility team at 800-441-2524.

What if I don’t earn 100 points by Aug. 31, 2019?

Scenario 1:
- Associate earns 100 points
- Spouse does not earn 100 points
You and all of your covered dependents will be moved to the Base Plan. Alternatively, you may, within 31 days of the determination, elect to enroll yourself and any covered children in the Engaged! Premier Program, and your spouse in the Engaged! Plan without Premier Program participation.

Scenario 2:
- Associate does not earn 100 points
- Spouse earns 100 points (or is not covered by plan)
You and all of your covered dependents will be moved from the Engaged! Premier Program to the Base Plan. Alternatively, you may, within 31 days of the determination, elect to enroll in the Engaged! Plan without Premier Program participation, and your spouse and any covered children in the Engaged! Premier Program.

Scenario 3:
- Associate does not earn 100 points
- Spouse does not earn 100 points
You and all of your covered dependents will be moved from the Engaged! Premier Program to the Base Plan. Alternatively, you may, within 31 days of the determination, elect to enroll yourself and all your covered dependents in the Engaged! Plan without Premier Program participation.

ADVENTIST HEALTH’S MISSION,
Living God’s love by inspiring health, wholeness and hope, reflects the heritage of the Seventh-day Adventist Church.
ACHIEVING NEW GOALS WITH EXERCISE AND NUTRITION

“I was completely unaware that I was prediabetic. I knew I was overweight, but I felt fine. At our yearly biometric screening for the Engaged! Premier Program, my A1C level was 6.3. I was heading to a life altering illness if I didn’t do something right away.

After the screening Jennifer Holman, a dietitian with the care management prediabetes program at the Employee Health Plan, called me. She said I could lower my risk for type 2 diabetes with exercise and weight loss. She also recommended The LiveWell Diabetes Prevention Program at the Adventist Health Feather River Wellness Center.

Coaches Dawn DeSoto, RD, CDDE and Jennifer Stahl, RN, provided the information, support and guidance I needed to live a healthier life. Every week new information is shared including personal stories of people with the same struggles as all of us. We discuss and collectively find ways to get over hurdles and achieve our personal goals.

In addition to regular exercise, I also keep a daily record of the foods I eat. I’ve learned to calculate my food from memory without having to write it down. This practice helps to keep me motivated and keep myself in check. My favorite thing about Adventist Health is that they believe in exercise and nutrition over medicine. I’m happy to share that my A1C has dropped to 5.5 and I’ve lost thirty pounds!”

Charles B. Way, spouse of Adventist Health Feather River associate

Employee Health Plan covered programs

For plan members looking to participate in a health and wellness program, four options are available through the Employee Health Plan.

• **Full Plate Living** is an eight-week online nutrition and weight management program available to Engaged! Plan and Base Plan members with a physician’s referral. Adventist Health pays 100 percent of the fee upon documented completion.

• **Weight Watchers** is available at local meeting sites to Engaged! Plan members with a physician’s referral. Adventist Health pays 100 percent of the fee upon documented completion.

• **Complete Health Improvement Program** (CHIP), is a lifestyle enrichment program designed to reduce disease risk factors through the adoption of better health habits and appropriate lifestyle modifications. This program is available to Engaged! Plan members with a physician’s referral, and may be completed online. Adventist Health pays 100 percent of the fee upon documented completion.

• **TakeTEN™** is a proven ten-day lifestyle medicine program that uniquely combines expert medical care with nutrition, fitness, and spirituality into your personal lifestyle prescription. The TakeTEN program is covered by the Engaged! Plan and the Engaged! Premier Program, based on medical necessity and a physician’s referral. For more information call 800-920-3438 or visit adventisthealthtaketen.org.
Additional Employee Health Plan benefits

Pharmacy
All health plans include pharmacy coverage, administered by OptumRx, our pharmacy benefit manager. Adventist Health offers three tiers of savings:

**Tier 1 savings**
Co-pays are lowest at an Adventist Health in-house pharmacy. You may fill up to a 90-day supply of your medicines at these pharmacies:
- Adventist Health Feather River
- Adventist Health Glendale
- Adventist Health Howard Memorial
- Adventist Health Lodi Memorial
- Adventist Health Sonora
- Adventist Health St. Helena

**Tier 2 savings**
If unable to access one of Adventist Health’s in-house pharmacies, filling your prescriptions at one of our Community Partner Pharmacies will provide the greatest savings. As with our in-house pharmacies, you may fill up to a 90-day supply of your medicines.

**Tier 3 savings**
If unable to access Tiers 1 and 2 savings, you may use the pharmacy benefit manager’s retail network and home-delivery pharmacies. You may fill up to a 30-day supply at a network retail pharmacy, or a 90-day supply through home delivery.

### Dental Benefits

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</thead>
<tbody>
<tr>
<td><strong>Annual Deductible:</strong> Individual</td>
<td>$50</td>
</tr>
<tr>
<td><strong>Individual Benefit Maximum</strong></td>
<td>$3,000 for any 24-month period</td>
</tr>
<tr>
<td><strong>Lifetime Orthodontic Maximum</strong></td>
<td>$3,000</td>
</tr>
<tr>
<td><strong>Preventative Services:</strong> Annual Deductible: Plan pays:</td>
<td>No 100%</td>
</tr>
<tr>
<td><strong>Basic Services:</strong> Annual Deductible: Plan pays:</td>
<td>Yes 80%</td>
</tr>
<tr>
<td><strong>Major Services:</strong> Annual Deductible: Plan pays:</td>
<td>Yes 60%</td>
</tr>
<tr>
<td><strong>Orthodontic Services:</strong> Annual Deductible: Plan pays:</td>
<td>No 50%</td>
</tr>
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</table>

* Subject to the lifetime orthodontic max. You must be a participant in this plan for 12 consecutive months in order to be eligible for orthodontic services.

**Dental Plan promotes preventive care**
Adventist Health’s Dental Plan encourages visiting the dentist regularly for preventive care. Preventive services are covered at 100 percent under the Dental Plan and the annual deductible of $50 is waived. As an enrollee, you may visit your dentist twice a year for teeth cleanings, exams, fluoride and sealant applications. The Dental Plan also offers three other categories of care: basic, major and orthodontic. The individual benefit maximum for all dental services is $3,000 in a 24-month period. The lifetime benefit maximum for orthodontic services is $3,000. In addition to deductibles and co-insurance, members are responsible for charges which exceed what is “usual, customary and reasonable” for the geographic area where the services or supplies are provided.

**STRETCH YOUR DOLLARS** by using a dental provider in the Dentemax network. While you are not required to see a Dentemax provider, your costs will be reduced by doing so.

**Vision**
The Vision Plan pays 80 percent of the cost of exams, lenses, frames and contact lenses. There is a $500 maximum in a 24-month period. There is no network requirement for Vision benefits.

### Vision Benefits

<table>
<thead>
<tr>
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<td><strong>Annual Deductible</strong></td>
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<tr>
<td><strong>Individual Benefit Maximum</strong></td>
<td>$500 for any 24-month period*</td>
</tr>
<tr>
<td><strong>Vision Examinations:</strong> Plan pays:</td>
<td>80%</td>
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<tr>
<td><strong>Lenses:</strong> Plan pays:</td>
<td>80%</td>
</tr>
<tr>
<td><strong>Frames:</strong> Plan pays:</td>
<td>80%</td>
</tr>
<tr>
<td><strong>Contact Lenses:</strong> Plan pays:</td>
<td>80%</td>
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</tbody>
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* Subject to 24-month maximum

Refer to the Contact Center Online HP for complete pharmacy benefit information and for Simi/Portland rates.
Employee Health Plan Bonus

A bonus is offered to benefit eligible associates enrolled in any medical plan offered by Adventist Health to assist members with the cost of coverage.

Upon proof of a certain level of income (as illustrated in the table to the right), associates may be eligible for an Employee Health Plan bonus of $1,000 per year. Associates with a hire date of July 1, 2018 or later may be eligible for a health plan bonus of $500.

To apply for the Employee Health Plan bonus, please visit the Contact Center Online via Human Performance On Demand. When you apply for the Employee Health Plan bonus, be prepared to provide a copy of the first page of your federal taxes (IRS Form 1040) from the previous year with the first five (5) digits of your social security number(s) redacted.

<table>
<thead>
<tr>
<th>Persons in Household</th>
<th>2017 Annual Household Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 (associate only)</td>
<td>up to $18,000</td>
</tr>
<tr>
<td>2 (associate plus one dependent)</td>
<td>$24,000</td>
</tr>
<tr>
<td>3</td>
<td>$30,500</td>
</tr>
<tr>
<td>4</td>
<td>$36,500</td>
</tr>
<tr>
<td>5</td>
<td>$43,500</td>
</tr>
<tr>
<td>6</td>
<td>$49,500</td>
</tr>
<tr>
<td>7</td>
<td>$55,500</td>
</tr>
<tr>
<td>8</td>
<td>$61,500</td>
</tr>
</tbody>
</table>

For households with more than 8 people, add $4,000 to the annual household income for each additional dependent.

CROSSING THE FINISH LINE A LITTLE BIT DOPEY

“I didn’t grow up running — in fact, the word “marathon” was not in my vocabulary. But due to a family history of cardiac disease, I knew I needed to start exercising. I set a goal to run at least one 5k race per year to prove to myself that I was healthy. I ran a half marathon, in 2012 and in 2014, I was challenged by an Adventist Health coworker to complete my first marathon. He was training two other Adventist Health associates for the same race so the four of us all trained and ran the race together. I’m not built like a runner nor am I the fastest one out there, but I run!

In early 2017, a friend told me about the Dopey Challenge. Runners complete four races in four days: 5k (3.1 miles), 10k (6.2 miles), half marathon (13.1 miles) and a full marathon (26.2 miles — that’s 48.6 miles total! In January, I completed the 2018 Dopey Challenge, learning a few valuable lessons along the way.

1. Set a big goal (and lots of small goals) — My first small goal was simply to start running again. Once I was comfortable with that, I needed a stretch goal to get my mileage up to 13 miles by September. I took it one day at a time, checking off my daily goals until race day.

2. Don’t train alone — I would not have survived my training if it wasn’t for the countless friends and family that paced me (and prayed for me) mile after mile. They not only came alongside me, but encouraged me every step of the way!

3. Focus and finish — One month before the Dopey Challenge, I participated in the California International Marathon in Sacramento, California. After crossing the finish line for CIM, I knew I could complete the Dopey Challenge.

4. Be prepared for the unexpected — Four days before the Dopey Challenge, I suffered from a bout of food poisoning. With my prayer warriors working overtime, I regained my strength by race day. Knowing I had overcome the biggest challenge of simply getting to the start line after months of training prepared me to overcome this obstacle. Nothing could stop me from completing my goal.

As I crossed the finish line of the final race and realized what I had accomplished, I teared up knowing that my hard work and dedication had paid off.”

Jenni Glass, Project Manager, Internal Communications, and her running partner, former Adventist Health associate Rhoben Dalusong.
Choose added protection with Adventist Health’s voluntary benefits

Purchase supplementary insurance at discounted group rates. Adventist Health offers access to a comprehensive range of voluntary benefits for associates. These voluntary benefits are designed to help you save time and money by giving you quality insurance coverage and services.

**Highlights of the Personal Plans Voluntary Benefits Program:**
- **Special savings** — Because these plans are available to you as an Adventist Health associate, you could pay less.
- **Convenience** — These programs offer payroll deduction as an easy payment option, which means there’s no need to write monthly checks.
- **Portability** — If you leave Adventist Health, you can continue your coverage on a direct-bill basis.
- **Guaranteed Issue** — Certain policies may offer a special enrollment opportunity (usually when an associate is first eligible to enroll) where coverage is automatically approved up to a specified amount without requiring a statement of health.

**Choice Auto and Home Insurance**
Get quotes from some of the nation’s top-rated insurance companies and enjoy discounts that may be lower than anything you can find on your own.
- **Eligibility:** All associates
- **Enroll:** Anytime throughout the year.

**Pet Insurance**
Nationwide® pet insurance can help you afford the very best wellness care for your pet, as well as prepare you for the unexpected emergency visit.
- **Eligibility:** All associates
- **Enroll:** Anytime throughout the year.

**Group Critical Illness Insurance**
Provides cash benefits if you’re diagnosed with or treated for a covered critical illness, such as cancer, a heart attack or a stroke. More importantly, the plan helps you focus on recuperation instead of the distraction and stress over the costs of medical and personal bills.
- **Eligibility:** Eligible associates must work full-time and average a minimum of 20 hours per week.
- **Enroll:** Eligible associates must enroll within 31 days of your date of hire, following a qualifying life event, or during annual open enrollment to receive guaranteed issue coverage.

**Accident Insurance**
Accident insurance pays cash benefits that correspond with hospital and intensive care confinement. Your plan may also include coverage for a variety of occurrences, such as: dislocation or fracture; ambulance services; physical therapy and more. Cash benefits can be used to help pay for deductibles, treatment, rent and more.
- **Eligibility:** Eligible associates must work full-time and average a minimum of 20 hours per week.
- **Enroll:** Eligible associates may apply at any time, but you must enroll within 31 days of your date of hire or during annual open enrollment to receive guaranteed issue coverage.

**Identity Theft Services Program**
ID Theftsmtm provides comprehensive identity theft safeguards and restoration services. And, if identity theft strikes, experienced Licensed Investigators who understand your issues will do the most of the work for you — saving you time, money and aggravation.
- **Eligibility:** All associates
- **Enroll:** Anytime throughout the year.
Short-Term Disability
Protects your income if you are out of work due to a short-term disabling illness or non-occupational accidental injury. This benefit pays either 40 percent or 60 percent of your wages, for 11 or 24 weeks depending on the plan option you elect to enroll in (maximum weekly benefit of $4,000). This coverage is only available to eligible associates living in Oregon or Washington.

- Eligibility: Eligible associates must work full-time and average a minimum of 20 hours per week.
- Enroll: Eligible associates may apply at any time, but you must enroll within 31 days of your date of hire to receive guaranteed issue coverage.

Supplemental Term Life (STL) Insurance and Voluntary Accidental Death and Dismemberment (VADD)
You may purchase term life insurance for yourself and your eligible dependents. This coverage helps to financially protect you and your loved ones should the unexpected happen. When enrolling in STL, you may also elect to enroll in Voluntary Accidental Death and Dismemberment coverage. This pays benefits if you or a family member dies or suffers injuries as a result of a covered accident.

- Eligibility: Associates must be scheduled to work a minimum of 20 hours per week to be eligible.
- Enroll: Eligible associates may apply at any time, but you must enroll within 31 days of your date of hire to receive guaranteed issue coverage of up to $300,000 for associates and $50,000 for spouses.

For more information and to enroll in:
- Choice Auto and Home Insurance
- Group Critical Illness Insurance
- Accident Insurance
- Identity Theft Services Program
- Group Legal Services
- Pet Insurance

electbenefits.com/adventist 888-659-2158

For more information and to enroll in:
- Short-Term Disability
- Supplemental Term Life (STL) and Voluntary Accidental Death and Dismemberment (VADD) Insurance

Visit HP OnDemand Self Service Access

Group Legal Services
Provides affordable legal representation from a network of more than 14,000 plan attorneys for your personal legal needs, such as will preparation, traffic ticket defense, real estate matters, and more, for a low monthly rate.

- Eligibility: All associates
- Enroll: Within 31 days of your date of hire or during annual open enrollment.
A Flexible Spending Account (FSA) can save you money. An FSA lets you pay for qualified medical or dependent care expenses with money that has not been taxed — leaving more in your pocket.

Adventist Health’s Flexible Spending Account allows associates to redirect part of their salary before tax to pay for healthcare expenses and dependent care expenses incurred during the plan year.

**Healthcare Expenses**
You may claim healthcare expenses incurred but not reimbursed by any other plan. Eligible expenses include those incurred to prevent, diagnose, or treat a specific medical condition; therefore, general wellness expenses are not allowed. Through FSA, 100 percent of eligible expenses can be paid with pre-tax dollars.

**Dependent Care Expenses**
If you pay someone to care for your dependent(s) age 12 or under, or your spouse or dependent who is not capable of self-care, you may be able to claim qualifying dependent care expenses through your Dependent Care Expense Reimbursement Account.

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**Your Adventist Health FSA features an online portal (MyFlexOnline.com) where you can:**
- Upload claims electronically
- Check claim status
- Receive electronic account updates
- Receive your account balance

**Your FSA option also includes:**
- a debit card option (must be requested online),
- a mobile application, MyFlex,
- and the option for direct deposit.

It is important to estimate your expenses accurately as money not used will be lost. For more information on which qualifying expenses can be claimed, and on orthodontia, please call 800-441-2524, option 4.

### Savings example

<table>
<thead>
<tr>
<th>Without FSA</th>
<th>With FSA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gross annual pay (estimate)</td>
<td>$60,000</td>
</tr>
<tr>
<td>Estimated tax rate (30%)</td>
<td>– $18,000</td>
</tr>
<tr>
<td>Net annual Pay</td>
<td>= $42,000</td>
</tr>
<tr>
<td>Estimated annual healthcare expenses</td>
<td>– $2,600</td>
</tr>
<tr>
<td>Final take-home pay</td>
<td>= $39,400</td>
</tr>
</tbody>
</table>

All figures in this table are estimates and based on an annual salary of $60,000 and maximum contribution limits to the benefit account. Your salary, tax rate and healthcare expenses, and tax savings may be different.

**Take home this much more:** $730

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**How to enroll:**
You must sign up annually and set aside a portion of your pre-taxed salary to cover anticipated expenses. Enroll during the annual Open Enrollment period at MyFlexOnline.com. If you are a new associate, you have 31 days from your date of hire to enroll. Call the Contact Center at 844-574-5686 to obtain a paper enrollment form.
The Adventist Healthcare Retirement Plan (AHRP) is one of the best ways to save for your retirement. Associates can participate in the retirement plan as soon as they begin work by contributing a percentage of each paycheck, subject to limits specified by the Internal Revenue Service.

Eligible associates age 18 and older who choose to contribute to the plan receive Employer Matching Contributions of 50 percent of the first 4 percent of eligible pay (equal to a 2 percent match if associate contributes 4 percent of eligible pay). Adventist Health automatically contributes an additional Employer Basic Contribution of 3 percent of eligible pay if the associate works 1,000 hours or more during the year.

An associate vests in the employer contributions after three years of credited service at Adventist Health or another recognized Adventist entity.

**Illustration using a $40,000 annual wage**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employer Basic 3.0% of Salary – 401(a)</td>
<td>$1,200</td>
<td>3%</td>
</tr>
<tr>
<td>Associate Contribution 4% of Salary – 403(b)</td>
<td>$1,600</td>
<td>4%</td>
</tr>
<tr>
<td>Employer Match 2% of Salary – 401(a)</td>
<td>$800</td>
<td>2%</td>
</tr>
<tr>
<td><strong>Total Annual Savings</strong></td>
<td><strong>$3,600</strong></td>
<td><strong>9%</strong></td>
</tr>
</tbody>
</table>

How to Enroll

New associates can enroll online or by phone the Tuesday after their first paycheck. Enroll and find more information at www.AHRP.com or 800-730-AHRP.
Payroll Benefits
Associates are paid bi-weekly and are encouraged to sign up for direct deposit to their checking and/or savings account. For more information call the Contact Center at 844-574-5686.

Employee Assistance Program (EAP)
Adventist Health provides a range of complimentary, confidential, professional services to help resolve difficulties that can affect personal work life. For more information on your current Employee Assistance Program, please call the Contact Center at 844-574-5686. Look for more information to come regarding a new system-wide “EAP — Resources for Living.”

Service Recognition Awards
At each five-year employment milestone, associates are recognized and celebrated for their continuing service at Adventist Health.

Life Insurance (employer paid)
Adventist Health provides full-time associates with Basic Term Life insurance as an employer paid benefit. This coverage helps to financially protect your loved ones should the unexpected happen. If you work full-time and want to know how much coverage is provided for you, please call the Contact Center at 844-574-5686. Please see page 17 for voluntary benefits.

Long Term Disability (employer paid)
All benefit eligible associates will be provided, at no cost to the associate, an employer paid Long Term Disability (LTD) plan. After 180 days of total disability, you will receive 50 percent of your salary for a maximum monthly benefit of $10,000 for up to two years. Adventist Health will pay the premium for the base plan. Directors, executives and corporate associates will maintain their current LTD coverage.

BUY-UP OPTION In addition to the employer paid LTD, benefit eligible associates will be offered the option to buy-up Long Term Disability coverage. The buy-up LTD option will be 60 percent of salary for a maximum monthly benefit of $10,000 for up to Social Security Normal Retirement Age (SSNRA). The buy-up option will be offered at the rate of $0.48 for each $100 of earnings. For example, a person making $50,000 a year would pay $240 a year ($10.00 a check for 24 pay periods) for the buy-up option.

Associate Discounts
Adventist Health offers many corporate and associate discounts for various services. For a complete list of discounts available to you, please call the Contact Center at 844-574-5686.
### Time Off

Associates accrue Paid Time Off (PTO), sick time and extended illness time per period. Accrual rates are based upon years of service and/or location. The maximum of Paid Time Off hours that can be accrued is three-hundred (300) hours unless noted below.

<table>
<thead>
<tr>
<th>Years of Service</th>
<th>Paid Time Off*</th>
<th>Sick Time Bank</th>
<th>Extended Illness Bank*</th>
</tr>
</thead>
<tbody>
<tr>
<td>0-3.99 years</td>
<td>Hours PP: 6.48</td>
<td>Accrues at 1 hour for every (30) hrs. worked</td>
<td>Hours PP: 1.54</td>
</tr>
<tr>
<td>4-8.99 years</td>
<td>Hours PP: 7.98</td>
<td></td>
<td></td>
</tr>
<tr>
<td>9+ years</td>
<td>Hours PP: 9.58</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*Associates paid for less than eighty (80) hours per pay period earn a prorated percentage.

### Employee Association at Adventist Health Clearlake

Employee Association associates at Adventist Health Clearlake accrue Paid Time Off per the Memorandum of Understanding.

### Hawaii Associates

<table>
<thead>
<tr>
<th>Years of Service</th>
<th>Paid Time Off</th>
<th>Sick Time Bank</th>
<th>Extended Illness Bank*</th>
</tr>
</thead>
<tbody>
<tr>
<td>0-3.99 years</td>
<td>Hours PP: 7.7</td>
<td>N/A</td>
<td>Hours PP: 1.54</td>
</tr>
<tr>
<td>4-9.99 years</td>
<td>Hours PP: 9.2</td>
<td></td>
<td></td>
</tr>
<tr>
<td>10 years and over</td>
<td>Hours PP: 10.8</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*Associates paid for less than eighty (80) hours per pay period earn a prorated percentage.

### Tillamook, Oregon EMS Providers

Tillamook, Oregon EMS Providers working 24+ hour shifts earn Paid Time Off in the following manner:

<table>
<thead>
<tr>
<th>Years of Service</th>
<th>Paid Time Off Accrual Max PP</th>
<th>Sick Time Bank</th>
<th>Extended Illness Bank*</th>
</tr>
</thead>
<tbody>
<tr>
<td>0-4.99 years</td>
<td>Hours PP: 14.2</td>
<td>Accrues at 1 hour for every (30) hrs. worked</td>
<td>Hours PP: 1.54</td>
</tr>
<tr>
<td>5-8.99 years</td>
<td>Hours PP: 17.2</td>
<td>Can Use: 40 hrs. PY</td>
<td></td>
</tr>
<tr>
<td>9 years and over</td>
<td>Hours PP: 20.4</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*Associates paid for less than eighty (80) hours per pay period earn a prorated percentage.

### Western Health Resources Private Duty

Private Duty associates of Western Health Resources accrue and use Paid Time Off in the following manner:

<table>
<thead>
<tr>
<th>Years of Service</th>
<th>Paid Time Off Accrual Max PP</th>
<th>Sick Time Bank</th>
<th>Extended Illness Bank*</th>
</tr>
</thead>
<tbody>
<tr>
<td>All Associates</td>
<td>Hours PP: 1.538461538</td>
<td>Accrues at 1 hour for every (30) hrs. worked</td>
<td>Hours PP: 1.54</td>
</tr>
</tbody>
</table>

### Accrual Yearly Max

<table>
<thead>
<tr>
<th>Balance Max</th>
<th>Taking Minimum</th>
<th>Overdraft</th>
</tr>
</thead>
<tbody>
<tr>
<td>40 hours</td>
<td>80 hours</td>
<td>1 hour</td>
</tr>
</tbody>
</table>

*Associates paid for less than eighty (80) hours per pay period earn a prorated percentage.
Resources

**Adventist Health Employee Health Plan Benefits**
- AdventistHealth.org/employeehealthplan
- Human Performance OnDemand Self Service Access
- Adventist Health Benefits Administration: 800-441-2524
- ClaimsCentral.ah.org

**Pharmacy**
- OptumRx.com
- 866-534-7205
- List of in-house and community partner pharmacies available on Connect

**LivingWell**
Adventist Health’s whole-person wellness program
- LivingWell.ah.org (security code: livingwell)
- For website support: call 888-252-8150

**Health and wellness information**
- LivingWell.ah.org (Health Library tab)
- Adventisthealth.org (Health & Wellness tab)

**Voluntary Insurance Benefits**
- electbenefits.com/adventist
- 888-659-2158

**Flexible Spending Account (FSA)**
- adventisthealth.org/employeehealthplan
- 800-441-2524 Option 4

**Retirement**
Adventist Healthcare Retirement Plan (AHRP)
- AHRP.com
- 800-730-AHRP

**Contact Center**
For questions regarding any of the plan options or the enrollment process visit Human Performance OnDemand Self Service Access or call 844-574-5686