



Healthy starts here

2018-2019 Benefits
and Well-Being Guide



Centura
Health®



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Puede encontrar una versión en español de esta guía en www.tinyurl.com/centurabenefits.

LOOK FOR THE ICONS

These icons will appear throughout the guide to help as you consider your plan options.



ACTION

Your action may be required.



SAVE MONEY

Choices you make can have a big impact on your wallet.



LEARN MORE ONLINE

More resources are available online. Visit the web address for details.



DID YOU KNOW?

Information that will help you when choosing and using your benefits.



AMPLIFY YOUR WHOLE HEALTH

Additional well-being programs are available to support you.

We extend the healing ministry of Christ by caring for those who are ill and by nurturing the health of the people in our communities.

SUPPORTING YOUR MIND, BODY AND SPIRIT

When our mind, body and spirit are in harmony, we can achieve incredible things and amplify our impact on the world around us. That's why we work hard to provide a foundation of programs, services and benefits that allow you to grow, inspire lives and become the best version of yourself.

Benefits and Services Designed to Help You Live Your Purpose



Development and growth
Personal purpose
 Career growth/job enhancement
 Onsite trainings
 Tuition reimbursement



Physical well-being
 Medical Plans
 Flu vaccine/protection
 Health and safety
 Wellness incentives
 Zipongo (nutrition)
 Chronic disease management
 (Asthma, CAD, CHF, COPD, diabetes, hypertension)
 Diabetes prevention
Muscular skeletal
 Retrofit weight management
 Tobacco Quitline
 Fitness centers
 Online challenges
 System-wide activities



Emotional health
Positive mindset/resiliency
 Profile Employee Assistance Program
 Wellness coaching



Financial security
 Compensation
 Retirement/401(k)
 Disability Insurance
 Life Insurance
Financial education
 (Budgeting, debt management, etc.)
 Associate discounts/voluntary benefits programs



Spirituality
Creation Health



Social connectedness
Health inclusion
 Build flourishing communities

Items in blue are coming soon!

Supporting Your Well-Being Every Step of the Way

Our well-being program, called Code You, helps us in our commitment to support your whole health. We've invested in you to provide services, tools and resources that will meet you where you are, and allow you to focus on what is most important. Our program is available to all associates and spouses covered by a Centura Health Medical Plan.

Our partnership with CaféWell allows us to provide an online platform where you can manage your activities, stay current on new offerings and connect with other associates across our system as we unite and inspire flourishing communities.

To learn more about Code You or for instructions on how to sign up for an account, please visit www.codeyoucentura.org.



WE'RE HERE TO HELP

Contact the Benefits Service Center by phone at 1-888-622-1111 or email benefits@centura.org. The Benefits Service Center is available Monday through Friday from 8 a.m. to 4:30 p.m., MT. During open enrollment, the Benefits Service Center will expand its weekday hours to 7 a.m. to 6 p.m., MT. Additional resources are available at www.tinyurl.com/centurabenefits.



BENEFITS ELIGIBILITY

We are committed to providing our mission-driven caregivers and their families with comprehensive benefits and programs that support whole health. If you are a full-time or part-time associate who is scheduled as a 0.5 FTE or higher (this can be found in Lawson Employee Self-Service), you are eligible to participate in the Centura Health Benefits Plans.

Non-benefits eligible associates, including PRN and part-time associates (FTE is less than 0.50), are eligible for Medical, Dental and Vision benefits in accordance with the Affordable Care Act guidelines. They may also fund Flexible Spending Accounts and a Health Savings Account.

Many of the plans offer coverage for eligible dependents, including:

- Your legal spouse, civil union partner or common-law spouse,
- Your children 26 years of age and younger, regardless of student, marital or tax-dependent status (including a stepchild, legally adopted child, a child placed with you for adoption or a child for whom you are the legal guardian), and
- Your dependent children of any age who are physically or mentally unable to care for themselves.

Be sure to have the Social Security Numbers and birth dates of your dependents available if you are enrolling them in benefits.



DID YOU KNOW?

If you are Affordable Care Act-benefits eligible, you can elect Medical, Dental, Vision and/or FSA benefits during the open enrollment period. However, if you become Centura Health-benefits eligible during the plan year, you will not be allowed to make changes to these benefits, unless a different qualifying life event occurs.

ENROLLMENT

You can sign up for benefits or change your elections or covered dependents at the following times:



Within 30 DAYS of your initial eligibility date. Initial eligibility date is the day that you meet the Centura Health benefit eligibility requirements as described on page 4 (i.e., date of hire, effective date of status change, etc.).

Visit www.tinyurl.com/centurabenefits to find tools and resources to guide you through the enrollment process.



During the annual benefits open enrollment period: May 7 through May 25, 2018, at noon, MT. (Changes effective July 1).



Within 30 DAYS of experiencing a qualifying life event.

Since a portion of your Medical, Dental and Vision Plan premiums, as well as contributions to flexible spending accounts, are paid with pre-tax dollars, IRS regulations prohibit you from making any changes to your benefits elections during the plan year. The only exception is if you experience a qualifying life event. Election changes must be consistent with your life event. For a list of all qualifying life events, visit

www.tinyurl.com/centurabenefits.

If you experience a qualifying life event, you must complete a qualifying life event form and return it to the Benefits Service Center, along with supporting documentation of the event, within 30 days of the qualifying life event. Qualifying life event forms can be printed at www.tinyurl.com/centurabenefits.

How to Enroll

If you are a newly hired associate or completing your annual benefits enrollment, follow the steps below to complete your benefits enrollment:

1. Have the Social Security Numbers and birth dates of your dependents available.
2. Log into My Virtual Workplace (www.myvirtualworkplace.org) from a Centura Health computer using the same username and password you use to log into the Centura Health network.
3. Select "Employee Self-Service" and re-enter your username and password.
4. Click on the "Bookmarks" tab at the top of the screen.
5. Hover over "Employee Self-Service," then "Benefits" and click on "Enroll in Benefits."
6. Follow the prompts on your screen during the enrollment process.
7. Once completed, confirm your benefits elections by clicking "Save," and choose "Yes" or "No" if you would like to print them. (We recommend printing your enrollment elections for your records.)
8. Finally, click "Continue" to save your elections. You will automatically receive an email confirmation at your Centura Health email address. Carefully review this benefits confirmation statement to ensure that the names of all dependents you wish to cover are listed under each applicable benefit. This is your only enrollment confirmation. **If you do not receive a confirmation statement, your enrollment is NOT complete.**



TAKE ACTION!

The choices you make today will support your whole health all year long.

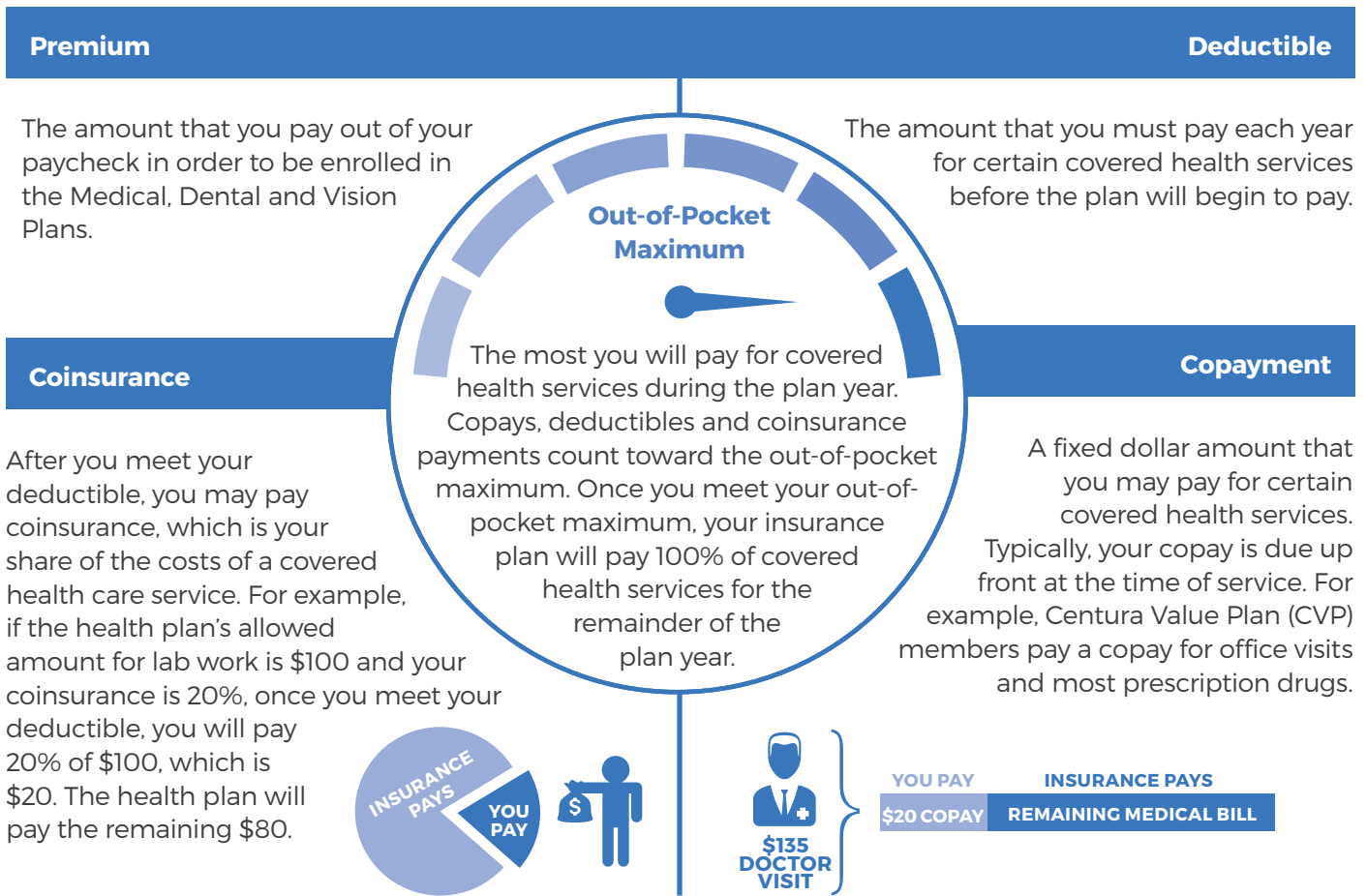


The choices you make at this time will remain the same through June 30, 2019. If you do not sign up for benefits during your initial eligibility period or during the annual benefits open enrollment period, you will not be able to elect coverage until next year's annual benefits enrollment, unless you experience a qualifying life event.

CHOOSING A MEDICAL PLAN

Familiarizing yourself with benefits terminology is important to understanding how the plans work. The following defines common terms and highlights a few things to consider when determining which Medical Plan is right for you.

Learn The Lingo



Things to Consider

- 1. Are you covering a dependent who lives outside of Colorado?** CVP members must see a CVP network provider, which includes most Colorado Health Neighborhoods (CHN) and New West Physicians providers, to receive coverage, and most services must be received at a Centura Health facility (except for emergency room services). If you have dependents living outside of Colorado, the HRA and HSA Plans may be better options for you.
- 2. Are you able to budget for your deductible by setting aside pre-tax dollars from your paycheck in an HSA or FSA?** When you spend your HSA or FSA dollars, it's like using a 20% off coupon for your health care expenses.* That is because you don't pay taxes on your HSA or FSA contributions. For example, when you receive a \$400 bill from your primary care provider and you pay with your HSA or FSA account, you are saving between \$80 and \$100 based on your tax rate. Refer to the Tax Savings section of this guide for more details.
- 3. Do you or any of your covered family members take any prescription medications on a regular basis?** The HSA Plan only covers prescription drugs after the deductible has been met. The CVP and HRA Plans have a copay structure for all prescriptions, except specialty medications, in which coinsurance applies. Your prescription costs are more predictable on the CVP and HRA Plans.

*Percentage varies based on your tax bracket.



MEDICAL PLAN FEATURES

Choosing the right Medical Plan for you and your family will help protect your whole health—mind, body and spirit! We are pleased to offer three Medical Plan options for the 2018–2019 plan year. Before enrolling in coverage, take time to learn about each plan’s features.

	CENTURA VALUE PLAN (CVP)	HRA PLAN	HSA PLAN
Plan eligibility	Benefits-eligible associates living in Colorado and certain zip codes in New Mexico only.*	All benefits-eligible associates.	All benefits-eligible associates.
Network coverage (see page 8 for additional information regarding the networks)	CVP members must see a network provider to receive coverage. All services must be received at a Centura Health facility or as part of a network provider office visit (the only exception is emergency room services).	HRA Plan members will pay less out of their pocket by choosing a Centura Preferred Provider. Services provided by Non-Preferred Providers are covered, but there is no coverage outside of the UnitedHealthcare network.	HSA Plan members will pay less out of their pocket by choosing a Centura Preferred Provider. Services provided by Non-Preferred Providers are covered, but there is no coverage outside of the UnitedHealthcare network.
Centura Health contributes money into an account to help you pay for out-of-pocket expenses	No. Because of the low and predictable costs associated with the CVP, Centura Health does not contribute to a reimbursement or savings account.	Yes. Centura Health contributes money to a health reimbursement account (HRA) to help you pay for covered medical expenses.	Yes. Centura Health contributes money to a health savings account (HSA) to help you pay for covered health care expenses.
Plan members can pay for health care expenses with pre-tax dollars	Yes. Members can fund a Health Care Flexible Spending Account (FSA).	Yes. Members can fund a Health Care Flexible Spending Account (FSA).	Yes. Members can fund an HSA and Limited Option Flexible Spending Account (FSA).
Plan has a deductible	No. There is no deductible on the CVP.	Yes. HRA Plan members must meet the plan’s deductible before most services are covered.	Yes. HSA Plan members must meet the plan’s deductible before services or prescriptions are covered.
How you pay for your portion of services after your deductible is met	CVP members pay copays for all services.	HRA Plan members pay coinsurance for most services.	HSA Plan members pay coinsurance for all services.
How prescriptions are covered	CVP members pay copays for most prescriptions. Coinsurance, up to a maximum per script, will apply to all specialty prescriptions.	HRA Plan members pay copays for most prescriptions. Coinsurance, up to a maximum per script, will apply to all specialty prescriptions.	HSA Plan members must meet the deductible before prescriptions are covered at either 20% or 40% coinsurance.
Plan pays 100% for preventive care	Yes.	Yes.	Yes.




*Associates residing in the following New Mexico zip codes are eligible to enroll in the CVP: 87401, 87402, 87410, 87413, 87415 and 87418.

 **LEARN MORE ONLINE**

Check out the Benefits Intranet Site at www.tinyurl.com/centurabenefits for videos about each of our Medical Plans.


UNDERSTANDING THE NETWORKS

To get the most value out of your Centura Health Medical Plan, it is important to know if your provider is in your selected plan's network.

	CVP	HRA	HSA
 <p>Coverage levels</p>	<p>CVP members must see a network provider to receive coverage. Most Colorado Health Neighborhoods (CHN) providers, New West Physicians and all UnitedHealthcare contracted pediatric and behavioral health providers are considered in network. Important: UnitedHealthcare Premium Tier 1 adult specialist providers are NOT considered in network on the CVP.</p>	<p>The HRA Plan offers a higher level of coverage if you see a Centura Preferred Provider. Most Centura Preferred Providers include CHN providers, New West Physicians, UnitedHealthcare Premium Tier 1 adult specialist providers, and all contracted pediatric providers and behavioral health providers.</p>	<p>The HSA Plan offers a higher level of coverage if you see a Centura Preferred Provider. Most Centura Preferred Providers include CHN providers, New West Physicians, UnitedHealthcare Premium Tier 1 adult specialist providers, and all contracted pediatric providers and behavioral health providers.</p>
<p>How do I find a Network Provider?</p>	<p>Visit https://centura.welcometouhc.com/. Network providers vary by medical plan. Please ensure you search the network specific to the plan coverage.</p>		
	<p>All providers listed under the CVP provider link.</p>	<p>Look for the Preferred Provider symbol on the Find A Provider Tool. </p> <p>Non-Preferred Providers are all other providers listed.</p>	<p>Look for the Preferred Provider symbol on the Find A Provider Tool. </p> <p>Non-Preferred Providers are all other providers listed.</p>
<p>What do I do if in-network medical services are not available in my area?</p>	<p>If a network provider is not located within 90 miles of your home address, a UnitedHealthcare provider can apply for a gap exception. If the exception is approved, services will be covered under the CVP.*</p>	<p>If a Preferred Provider is not located within 90 miles of your home address, a Non-Preferred Provider can apply for a gap exception to be considered for coverage at the Preferred benefit level.*</p>	

*You will need to work with your provider to file a gap exception. Your provider will complete this directly with UnitedHealthcare and will validate your medical coverage before providing services.

How are pediatrician services covered?

You may choose either Rocky Mountain Hospital for Children or Children's Hospital Colorado for pediatric services. However, Children's Hospital Colorado locations in Colorado Springs will not be covered under the CVP and will be covered at the Non-Preferred benefit level for HRA and HSA Plan members. Penrose Hospital in Colorado Springs provides comprehensive pediatric medical services. 

Summary of Covered Pediatrician Services	CVP	HRA		HSA	
	In-Network Only	Preferred	Non-Preferred	Preferred	Non-Preferred
Centura Preferred Pediatric PCP	✓	✓		✓	
UnitedHealthcare Pediatric PCP	✓	✓		✓	
Centura Preferred Pediatric Specialist	✓	✓		✓	
UnitedHealthcare Pediatric Specialist	✓	✓		✓	
Centura Facilities	✓	✓		✓	
Children's Hospital Colorado (except Colorado Springs)	✓	✓		✓	
Children's Hospital Colorado in Colorado Springs			✓		✓
Rocky Mountain Hospital for Children	✓	✓		✓	

A GROWING AND EXPANDING NETWORK

We are continuously expanding and building our network so you can conveniently access the right level of care, at the right time, at the right place. New this plan year, we are pleased to introduce New West Physicians as a member of our benefits network—which adds more than 75 providers throughout Denver and western Colorado. This growing network is built to serve all three Medical Plans and offers you convenient, quality service, close to home.

Colorado Health Neighborhoods

The goal of Colorado Health Neighborhoods (CHN) is to provide you with the right care, at the right time, in the right place—right in your community—at an affordable price.

Colorado Health Neighborhoods



CHN, which includes Centura Health Physician Group providers and local independent affiliate providers, is your high-performing network. This network offers the most choice in providers and gives you access to the experts, specialists, facilities and technology to help you navigate your health and well-being journey. You can tap into convenient, quality care virtually or at locations where you live and work.

With more than 600 practices, approximately 1,350 primary care providers and more than 2,750 specialists, you are sure to find a partner for life to support your health and well-being needs.



DID YOU KNOW?

When you receive care within the Centura Health network, you can conveniently access your medical record from a secure, online portal, called MyCenturaHealth. Through MyCenturaHealth, you can view lab results, receive notifications when information in your medical record is updated, message your provider, view upcoming appointments and much more.

Five Reasons Why CHN is Good for Your Health

1

Convenience:

Get care when and where you need it—including virtual care, in-home urgent care, 24/7 access to nurse triage and convenience care clinics.

2

Access:

Enjoy an unparalleled choice of providers, specialists, practices and hospitals—all working to provide the highest quality of care.

3

Providers:

Find a wide range of health care providers, right in the community where you work and live.

4

Lower cost:

Get access to tools and resources to manage your health, which means less expense and a better experience.

5

Personalized care:

A powerful partnership that enables you to meet your individual health and wellness goals personalized to your needs.

New West Physicians

New West Physicians is a respected health care delivery system whose mission and goals align closely with our own. It is patient-centric, focuses on coordinated primary care and is dedicated to whole health. Starting on July 1, 2018, New West Physicians will be covered as a Centura Preferred Provider under the HRA and HSA plans, and will be considered part of the CVP network, which is otherwise exclusive to our CHN network.



We put your health first

Ambulatory Surgery Centers and Diagnostic Imaging

Your network partners with a number of surgical centers, diagnostic imaging centers and other health care partners to deliver ambulatory outpatient services in several convenient locations. Visit www.tinyurl.com/centurabenefits to learn more.



WHERE TO GO FOR CARE

Your **Primary Care Provider (PCP)** is the **best first line of support** and your partner in managing your health needs. Worried that it's after hours? Still call your PCP first and listen to the after-hours options to help guide you.



Wellness and preventive care:

- Yearly physicals and immunizations

Acute illness/injury, including but not limited to:

- Management of chronic illness/conditions
- Asthma
- Rashes
- Sore throat/cough
- Fever
- Vomiting
- Minor broken bones
- Flu
- Ear aches

Always call 911 or go to an emergency room if you're dealing with a life-threatening emergency.

CARE SETTINGS	EXAMPLES OF TYPE OF CARE*	This is a sample list of services and is not all inclusive	
<p>Virtual Care 24/7</p>	<ul style="list-style-type: none"> • Bronchitis • Cold and flu symptoms • Ear aches • Rashes • Sinus infections 	<p>Nurseline: Centura Health Connections Nurse Triage Line.</p> <ul style="list-style-type: none"> • Supports finding appropriate level of care • Answers general health questions or connects you with a provider • Call 1-888-808-8828 	<p>Centura Health Virtual Care: Virtual access to a physician when you can't see your PCP.</p> <ul style="list-style-type: none"> • Download the MDLIVE app • Call 1-888-632-2738 • Visit www.centura.org/virtual-care
<p>Convenience Care</p>	<ul style="list-style-type: none"> • Asthma • Ear or eye infection • Minor fractures • Strains or sprains • Strep throat • Urinary tract infection 	<p>DispatchHealth: On-demand urgent, mobile care in the comfort of your home or work.</p> <ul style="list-style-type: none"> • Service areas include metro Denver, Boulder and Colorado Springs • You or your doctor can request care by calling 303-500-1518 or 719-270-0805 • Visit www.dispatchhealth.com and request care 	<p>Retail clinics such as Walgreens Healthcare Clinics.</p>
<p>Urgent Care Center</p>	<ul style="list-style-type: none"> • Sore throats • Rash • Cuts needing stitches • Minor broken bones • Minor infections and burns • Sprains and fractures 	<p>If you need care fast and your PCP is unavailable, try an urgent care center, which will be faster and less expensive than the ER.</p>	
<p>Centura Health Emergency and Urgent Care Center 24/7</p>	<ul style="list-style-type: none"> • Fever, flu, nausea • Head injuries • Sprains, broken bones • Sports injuries • Stomach or chest pain • True emergencies 	<p>Urgent care and emergency care in one location. After you check in, a doctor will examine you and determine the level of care you need. The best option if you're not sure whether you need emergency or urgent care.</p> <p>Urgent care hours: 7 a.m.–9 p.m., MT every day Emergency care hours: 24/7 Visit www.centura.org/er for more information.</p>	
<p>Emergency Room* 24/7</p>	<ul style="list-style-type: none"> • Chest pain or difficulty breathing • Large open wounds • Loss of consciousness • Major burns • Major broken bones • Severe head injury 	<ul style="list-style-type: none"> • Spinal injuries • Sudden or severe pain • Sudden dizziness, weakness, difficulty talking or changes in vision • Uncontrolled bleeding 	<p>*In addition to hospital emergency rooms, Colorado has many freestanding emergency rooms. They may look like an urgent care office. If you receive care at one of these facilities that's not covered by your health plan you may be responsible for high out-of-pocket charges. Emergency fees will apply based on your insurance.</p>

Find a network facility or provider at <https://centura.welcometouhc.com/>.

PRESCRIPTION COVERAGE

Our Centura Health Pharmacies are making changes to become your prescription service of choice and support your overall well-being. By streamlining the pharmacy experience, providing all-inclusive services and offering incentives for filling your prescriptions with our pharmacies, we look forward to providing you with outstanding service and helping you live your most vibrant life possible.

Here's where you can fill your prescriptions for the most value:

- Centura Health Retail Pharmacies
- ClearScript Network Retail Pharmacies (limited quantities may apply). Find a pharmacy at www.clearscript.org/centurahealth
- Centura Health Pharmacies or ClearScript's Fairview Specialty or Mail Service Pharmacies



AMPLIFY YOUR WHOLE HEALTH

Our Chronic Disease Management Program provides you with a specialized team who partners with you on a specific chronic disease, like asthma, diabetes, COPD, and more. This program—available at no cost to you—can assist you with better managing your symptoms, reducing the need for pharmaceutical interventions and helping you achieve your best self! Learn more at www.codeyoucentura.org.

Filling Prescriptions

The table below shows what you will pay when you fill your prescription at a Centura Health Pharmacy, ClearScript network retail pharmacy, specialty pharmacy or mail service pharmacy. You can save money by filling medications at a Centura Health Pharmacy or via mail order. Please call 1-877-775-7863 to enroll in mail service.

Summary of Pharmacy Benefits	CENTURA VALUE PLAN		HRA PLAN		HSA PLAN	
	Centura Health Pharmacy	ClearScript Network Pharmacy	Centura Health Pharmacy	ClearScript Network Pharmacy	Centura Health Pharmacy	ClearScript Network Pharmacy
Retail	30/90-Day Supply	30-Day Supply Only	30/90-Day Supply	30-Day Supply Only	30/90-Day Supply	30-Day Supply Only
Generic (Tiers 1 & 2)	\$10/\$25	\$20	\$10/\$25	\$20	20% after ded.	40% after ded.
Preferred Brand	\$30/\$75	\$50	\$40/\$100	\$60	20% after ded.	40% after ded.
Non-Preferred Brand	\$60/\$150	\$80	\$80/\$200	\$100	20% after ded.	40% after ded.
Specialty						
Generic/Preferred Brand (Tiers 5 & 6)	10% (\$100 max)		20% (\$200 max)		20% after ded.	
Non-Preferred Brand	10% (\$200 max)		20% (\$300 max)		20% after ded.	
Mail Order						
	90-Day Supply		90-Day Supply		90-Day Supply	
Generic (Tiers 1 & 2)	\$25		\$25		20% after ded.	
Preferred Brand	\$75		\$100		20% after ded.	
Non-Preferred Brand	\$150		\$200		20% after ded.	

Pharmacy ID Card

If you enroll in a Centura Health Medical Plan, you will receive a pharmacy ID card in the mail. This is different from the UnitedHealthcare Medical Plan card. It is important that you provide it to your pharmacist.



PRESCRIPTION COVERAGE

Centura Health Pharmacies

- **North-Metro Denver:** Centura Health Pharmacy at St. Anthony North Health Campus. St. Anthony North Health Campus can deliver prescriptions to Avista Adventist Hospital and Longmont United Hospital.
- **West-Metro Denver:** Centura Health Pharmacy at St. Anthony Hospital. St. Anthony Hospital can deliver prescriptions to the Centura Health Corporate Office and IT building.
- **Central/South Denver:** Centura Health Pharmacy at Porter Adventist Hospital. Porter Adventist Hospital can deliver to Castle Rock, Littleton and Parker Adventist Hospital, as well as the Centura Health Corporate Office and IT building.
- **Corporate/Service Center:** Centura Health Pharmacy at St. Anthony Hospital and Centura Health Pharmacy at Porter Adventist Hospital can deliver prescriptions to the Centura Health Corporate Office and IT building.
- **Colorado Springs/Cañon City:** Centura Health Pharmacy at Penrose Hospital. Penrose Hospital can deliver prescriptions to St. Thomas More Hospital.
- **Pueblo:** Centura Health Pharmacy at St. Mary-Corwin Medical Center.
- **Durango:** Centura Health Pharmacy at Mercy Regional Medical Center.
- **Kansas:** Centura Health Pharmacy coming to St. Catherine Hospital by summer 2019.

Centura Health Preferred Drug List

The Preferred Drug List (PDL) contains the tier and coverage status of all medications to assist in determining copay and coinsurance amounts. It also contains therapeutic alternatives for most medications to maximize your savings.

To find out if a medication you are prescribed is included on the Centura Health PDL, register for an account at www.clearscript.org/centurahealth or call 1-844-201-4948. The PDL is subject to change throughout the year.



DID YOU KNOW?

You must log into www.clearscript.org/centurahealth to see the full Centura Health Preferred Drug List.

Prior Authorization

There are a limited number of drugs that require prior authorization from ClearScript before coverage is provided. If you are prescribed a medication that requires prior authorization, your physician will be asked to provide clinical information about your use of the medication by completing an authorization review form. ClearScript reviews the completed form to determine if the medication use is consistent with your benefits coverage. ClearScript will notify you and your physician of the coverage determination.

Your physician can begin the prior authorization process by downloading the authorization review form found at www.clearscript.org/centurahealth or by contacting the prior authorization line at 1-844-201-4948.

MEDICAL INSURANCE

This table summarizes the key features of our Medical Plans administered by UnitedHealthcare. The amounts listed reflect the amounts you are responsible to pay. Please refer to the official plan documents or the Annual Notices for more information regarding coverage and exclusions.

Summary of Covered Benefits	CENTURA VALUE PLAN		HRA PLAN		HSA PLAN	
	In-Network Only	Preferred	Non-Preferred	Preferred	Non-Preferred	Non-Preferred
Plan Year Deductible						
Associate Only	\$0		\$1,500		\$1,500	
Associate + 1	\$0		\$3,000		\$3,000 ¹	
Associate + Family	\$0		\$4,500		\$3,000 ¹	
Plan Year Out-of-Pocket Max		Includes copays, deductible and coinsurance (if applicable)				
Associate Only	\$3,500		\$3,500		\$3,000	
Associate + 1	\$7,000		\$7,000		\$6,000 ¹	
Associate + Family	\$10,500		\$10,500		\$6,000 ¹	
Centura Health Contribution to an HRA or HSA		Centura Health will contribute the following amounts to your HRA for medical expenses (not Rx expenses):		Centura Health will contribute the following amounts to your HSA:		
Associate Only	\$0		\$1,000 ²		\$500 ²	
Associate + 1	\$0		\$1,500 ²		\$1,000 ²	
Associate + Family	\$0		\$2,000 ²		\$1,000 ²	
Preventive Care	Plan pays 100%	Plan pays 100%	Plan pays 100%	Plan pays 100%	Plan pays 100%	
Physician Services						
Primary Care Provider	\$20 copay	20%	40% after ded.	20% after ded.	40% after ded.	
Specialist	\$40 copay	20% after ded.	40% after ded.	20% after ded.	40% after ded.	
Centura Health Virtual Care	\$20 copay	\$20 copay	Not covered	20% after ded.	Not covered	
DispatchHealth	\$75 copay	20% after ded.	N/A	20% after ded.	N/A	
Walgreens Healthcare Clinics	\$40 copay	20% after ded.	N/A	20% after ded.	N/A	
Other Convenience Care Clinics	N/A	N/A	40% after ded.	N/A	40% after ded.	
Urgent Care	\$75 copay	20% after ded.	20% after ded.	20% after ded.	20% after ded.	
Lab/X-Ray						
Diagnostic Lab/X-Ray ³	\$0	20% after ded.	20% after ded.	20% after ded.	20% after ded.	
High-Tech Services (MRI, CT, PET) ⁴	\$0	20% after ded.	Not covered	20% after ded.	Not covered	
Hospital Services						
Inpatient ⁴	\$0	20% after ded.	Not covered	20% after ded.	Not covered	
Outpatient	\$0	20% after ded.	40% after ded.	20% after ded.	40% after ded.	
Emergency Room	\$1,000 copay ⁵	20% after ded.		20% after ded.		
Mental Health and Substance Abuse	Outpatient: \$20 copay; Other services: \$0	20%		20% after ded.		

(1) If electing dependent coverage, the individual deductible does not apply. The family deductible must be met, either by one individual or by a combination of family members, before the plan begins to pay. The same rule applies to the out-of-pocket maximum. (2) The Centura Health contribution will be pro-rated based on the date you enroll in benefits. (3) Includes all UnitedHealthcare contracted lab vendors. (4) Services must be received at a Centura Health facility, otherwise they are not covered. (5) Centura Health associates covered by the Centura Value Plan (CVP) are eligible for a prompt-pay discount for emergency room services provided at a Centura Health facility. You must pay on the day of your visit to receive the discount. See policy in PolicyTech for details.

WELLNESS INCENTIVES


All associates—as well as spouses covered by a Centura Health Medical Plan—can each earn between \$25–\$1,000 in wellness incentives to offset Medical Plan premiums or receive as cash on bi-weekly paychecks. We offer these incentives because knowing your biometric numbers and understanding what they mean can lead to simple, positive changes in your daily habits that will provide the fuel you need for the life-changing work you do every day.

To earn incentives:

- ▣ Complete a biometric screening*
- ▣ Complete an online health assessment*
- ▣ Meet targeted biometric measurements, OR
 - ▣ Complete a Reasonable Alternative Program, OR
 - ▣ Request an exemption
- ▣ Complete all earning requirements by March 31

*Incentives will only be earned if **both** a biometric screening and online health assessment are completed.

Wellness incentives earned will be applied on bi-weekly paychecks under “company deductions” for those on the Centura Health Medical Plan (or as cash if you are not on the Medical Plan). Your earned wellness incentive dollars are tracked and managed on our online platform through CaféWell, available at www.codeyoucentura.org.

 **DID YOU KNOW?**

The medical plan premiums on page 15 demonstrate your minimum and maximum bi-weekly rate. If you earned the maximum wellness incentives available, your 2018–2019 medical plan premiums will be reflected in the minimum bi-weekly rate column. To view your earned incentive dollars, log into www.codeyoucentura.org.

How much can I earn?

Code You <small>Centura Health.</small>	ASSOCIATES ON A CENTURA HEALTH MEDICAL PLAN	SPOUSES ON A CENTURA HEALTH MEDICAL PLAN	ASSOCIATES NOT ON A CENTURA HEALTH MEDICAL PLAN
Wellness incentive program earning ranges	\$25–\$1,000	\$25–\$1,000	\$25–\$400
Earning ranges for meeting biometric targets	\$25–\$400	\$25–\$400	\$25–\$400
Tobacco free incentive	\$0 or \$600	\$0 or \$600	N/A
Wellness incentives earned by March 31, 2018, will be applied to FY19 paychecks (July 1, 2018–June 30, 2019)	Bi-weekly reduction in FY19 Medical Plan premiums	Bi-weekly reduction in FY19 Medical Plan premiums	Bi-weekly cash payments starting in FY19

New to Centura Health or enrolling in benefits for the first time?

You (and your spouse, if applicable) will automatically receive the lowest bi-weekly Medical Plan premium (unless the spousal surcharge applies). The time frame for which you will receive the lowest premium will vary based on your benefits effective date.

You (and your spouse, if applicable) will need to earn wellness incentives during the next earning period to continue receiving a lower premium. If you choose not to earn wellness incentives, your Medical Plan premium will increase by \$1,000 annually. Keep in mind, if your covered spouse does not earn wellness incentives, your annual premiums will increase by an additional \$1,000. Visit the Code You intranet site at www.tinyurl.com/codeyounew for details on when and how to earn wellness incentives.

Need help? Call the Centura Health Wellness Incentive Program Helpline at 1-888-280-6069. The Helpline is available Monday through Thursday from 7 a.m. to 6 p.m., MT and Friday from 7 a.m. to 5 p.m., MT.

SPOUSAL SURCHARGE

If you elect medical coverage for your spouse or civil union partner, **you must complete a spouse/civil union partner medical coverage verification form annually.** This form verifies that your covered spouse is not eligible for employer-sponsored health coverage elsewhere. A spousal surcharge of \$100 a month or \$46.15 per pay period will apply if your spouse is eligible for health coverage through their own employer. You must complete this form online during the annual benefits open enrollment period each year, if you elect new coverage for a spouse in the instance of a qualifying life event or within 30 days of your hire. If a spouse/civil union partner medical coverage verification form is not completed, you will receive the surcharge, regardless of whether or not your spouse is eligible for coverage elsewhere. You will not be able to submit a verification until the next annual benefits open enrollment period unless you experience a qualifying life event and provide the required supporting documentation within the 30-day deadline.



MEDICAL PLAN PREMIUMS

2018–2019 Bi-Weekly Medical Plan Premiums for Full-Time Associates

Coverage Level	CENTURA VALUE PLAN		HRA PLAN		HSA PLAN	
	Minimum Bi-Weekly Rate	Maximum Bi-Weekly Rate	Minimum Bi-Weekly Rate	Maximum Bi-Weekly Rate	Minimum Bi-Weekly Rate	Maximum Bi-Weekly Rate
Associate Only	\$33.84	\$72.31	\$33.84	\$72.31	\$26.34	\$64.80
Associate + Spouse	\$90.88	\$167.80	\$90.88	\$167.80	\$70.70	\$147.62
Associate + Spouse (with surcharge)	\$137.03	\$213.96	\$137.03	\$213.96	\$116.85	\$193.78
Associate + Child	\$90.88	\$129.34	\$90.88	\$129.34	\$70.70	\$109.16
Associate + Children	\$207.99	\$246.45	\$207.99	\$246.45	\$161.82	\$200.28
Associate + Spouse + Children	\$207.99	\$284.91	\$207.99	\$284.91	\$161.82	\$238.74
Associate + Spouse + Children (with surcharge)	\$254.14	\$331.07	\$254.14	\$331.07	\$207.97	\$284.89

2018–2019 Bi-Weekly Medical Plan Premiums for Part-Time Associates

Coverage Level	CENTURA VALUE PLAN		HRA PLAN		HSA PLAN	
	Minimum Bi-Weekly Rate	Maximum Bi-Weekly Rate	Minimum Bi-Weekly Rate	Maximum Bi-Weekly Rate	Minimum Bi-Weekly Rate	Maximum Bi-Weekly Rate
Associate Only	\$42.31	\$80.77	\$42.31	\$80.77	\$32.93	\$71.39
Associate + Spouse	\$113.59	\$190.52	\$113.59	\$190.52	\$88.37	\$165.30
Associate + Spouse (with surcharge)	\$159.75	\$236.67	\$159.75	\$236.67	\$134.53	\$211.45
Associate + Child	\$113.59	\$152.06	\$113.59	\$152.06	\$88.37	\$126.84
Associate + Children	\$259.99	\$298.45	\$259.99	\$298.45	\$202.28	\$240.74
Associate + Spouse + Children	\$259.99	\$336.91	\$259.99	\$336.91	\$202.28	\$279.20
Associate + Spouse + Children (with surcharge)	\$306.14	\$383.06	\$306.14	\$383.06	\$248.43	\$325.36

\$ BUDGETING FOR YOUR HEALTH CARE

Savings accounts can reduce financial stress by providing a plan for expected expenses and a safety net when unexpected costs arise. We have several options to help you save depending on the Medical Plan you choose.



**AMPLIFY YOUR
WHOLE HEALTH**

Feeling concerned about finances? Our Profile Employee Assistance Program offers free financial counseling services. See page 27 for more details.

Health REIMBURSEMENT Account for HRA Plan Members

A Health Reimbursement Account (HRA) is a Centura Health-funded medical reimbursement account that is designed to help cover some of your medical expenses. When a medical bill is sent to UnitedHealthcare for payment, they will automatically use funds from your HRA to cover the cost. HRA funds cannot be used for prescription drug expenses. You do not make contributions to your HRA account. If you wish to contribute to a savings account, you may fund a Flexible Spending Account.

Centura Health funds your HRA based on your coverage level:

- Associate-only: \$1,000
- Associate + 1: \$1,500
- Associate + Family: \$2,000

If you do not re-enroll in the HRA Plan, your HRA balance will default to \$0 on July 1, 2018. If you are new to Centura Health or newly benefits eligible, the Centura Health contribution will be pro-rated based on your benefits start date.

Health SAVINGS Account for HSA Plan Members

A Health Savings Account (HSA) is an individually-owned bank account that allows you to pay for eligible medical, prescription drug, dental and vision expenses with pre-tax dollars. You must be enrolled in the HSA Plan in order to fund an HSA. Additional requirements apply. See page 17 for details.

Flexible SPENDING Account for HRA + HSA + CVP Plan Members

A Health Care Flexible Spending Account (FSA) is an account that allows you to pay for eligible medical, prescription drug, dental and vision expenses with pre-tax dollars. A Limited Option FSA is available to HSA Plan members who fund an HSA, but can only be used for dental and vision expenses. See page 18 for details.

Compare Your Options

	HRA	HSA	FSA
Qualifying plan	HRA Plan only.	HSA Plan only.	CVP or HRA Plan. Limited option available for HSA Plan.
Centura Health contribution available in full on the first day of the plan year (or benefits start date)	✓ Yes. Funds are pro-rated based on the date you enroll in benefits.	✗ No. Half of the contribution is deposited in July; the other half is deposited in January.	N/A.
Your election is available on the first day of the plan year	N/A.	✗ No. Funds you contribute are deposited per pay period.	✓ Yes.
You can change your election throughout the year	N/A.	✓ Yes.	✗ No. Unless you experience a qualifying life event.
Funds roll over from one year to the next	✓ Yes. Unused HRA dollars roll over up to 2x the plan year amount (as long as you are enrolled in the HRA Plan).	✓ Yes. Your HSA dollars are yours to keep if you change plans or jobs.	✗ No. FSA dollars are use it or lose it.

HEALTH SAVINGS ACCOUNT

If you enroll in the HSA Plan, you are eligible to open and fund a Health Savings Account (HSA) through Optum Bank, Centura Health's partner bank. An HSA is a personal savings account that you can use to pay out-of-pocket health care expenses with pre-tax dollars.

If you enroll in the HSA Medical Plan, Centura Health will help you save by contributing to your account based on your level of coverage:

- **Associate only coverage: \$500**
- **All other coverage tiers: \$1,000**

You must open an HSA to receive the Centura Health contributions. Centura Health contributions are deposited twice a year: One-half of the contribution is deposited in July; the other half is deposited in January. The Centura Health contributions will be pro-rated based on your benefits start date.



2018 IRS HSA Contribution Maximums

Contributions to an HSA (including the Centura Health contributions) cannot exceed the IRS allowed annual maximums.

- **Individual: \$3,450**
- **All other tiers: \$6,900**

If you are age 55+ by Dec. 31, 2018, you may contribute an additional \$1,000. Contact Optum Bank at 1-800-791-9361.

HSA Eligibility

You are only eligible to fund an HSA if:

- You are enrolled in the HSA Medical Plan

You are NOT eligible to fund an HSA if:

- You are covered by a non-HSA eligible Medical Plan (including Medicare)
- You are eligible to be claimed as a dependent on someone else's tax return
- You are enrolled in Medicare; if you are over age 65 or turn age 65 during the plan year, contact the Benefits Service Center
- You are enrolled in TRICARE for Life unless the condition for which you received care is service related

Refer to **IRS Publication 969** for details. Note: You cannot use your HSA dollars for your domestic partner's expenses unless that individual is your tax-code dependent. HSA dollars can be used for all tax-code dependents even if they are not covered on the HSA Plan.

Maximize Your Tax Savings with an HSA



USE HSA DOLLARS TODAY

Use your HSA dollars today to pay for qualified medical expenses such as: deductibles, doctor's office visits, dental expenses, eye exams, prescription expenses and LASIK eye surgery.



SAVE HSA DOLLARS FOR TOMORROW

Use your HSA to prepare for the unexpected. An HSA allows you to save and roll over money from year to year. The money in the account is always yours, even if you change health plans or jobs.



INVEST HSA DOLLARS FOR RETIREMENT

The money in your HSA can be invested and grow tax-free—including interest and investment earnings. After you reach age 65, your HSA dollars can be spent penalty free on any expense. To learn more, contact Optum Bank at 1-800-791-9361.

FLEXIBLE SPENDING ACCOUNTS

THINGS TO CONSIDER BEFORE CONTRIBUTING TO AN FSA

- FSA dollars are use it or lose it (no roll over allowed)
- You have until Sept. 15, 2019, to incur expenses, and until Sept. 30, 2019, to submit your expenses to TASC for reimbursement
- You cannot take income tax deductions for expenses you pay with your FSA(s)
- You cannot stop or change your FSA contribution(s) during the plan year unless you experience a qualifying life event consistent with the change

Centura Health offers three Flexible Spending Account (FSA) options—the Health Care FSA, the Limited Option FSA and the Dependent Care FSA—which allow you to pay for eligible expenses with pre-tax dollars. The FSAs are administered by TASC.

Log into your account at www.tasconline.com or download the TASC app (available in [Google Play](#) or [App Store](#)) to: view your account balance(s), calculate tax savings, view eligible expenses, submit reimbursement requests, view transaction history and more.



How Does an FSA Work?

You decide how much to contribute to each FSA on a plan year basis up to the maximum allowable amounts. Your annual election will be divided by the number of pay periods in the plan year and deducted evenly on a pre-tax basis (before income taxes are withheld) from each paycheck throughout the year. You will receive a debit card from TASC, which can be used to pay for eligible health care expenses at the point of service. If you do not use your debit card, or if you have dependent care expenses to be reimbursed, submit a claim form and a bill or itemized receipt from the provider to TASC. Keep all receipts in case TASC requires you to verify the eligibility of a purchase.

Health Care FSA (not available if you fund an HSA)

The Health Care FSA can be used to pay for out of pocket expenses such as deductibles, copays and other health-related items as defined in IRS Publication 502.

The Health Care FSA maximum contribution is \$2,650 (\$101.92 per pay period) for the 2018–2019 plan year.

Limited Option FSA (if you fund an HSA)

A Limited Option FSA can only be used to reimburse dental and vision expenses. If you fund an HSA, you are not eligible to fund a Health Care FSA. However, you can fund a Limited Option FSA.

The Limited Option FSA maximum contribution is \$2,650 (\$101.92 per pay period) for the 2018–2019 plan year.

Dependent Care FSA

The Dependent Care FSA can be used to pay for daycare expenses such as before and after school care or daycare facility fees. Eligible dependents are children under age 13, your spouse or elderly parent residing in your home or your child over age 13 if they are physically or mentally unable to care for themselves.

You may contribute up to \$5,000 (\$192.30 per pay period) to the Dependent Care FSA for the 2018–2019 plan year if you are married and file a joint return or if you file a single or head of household return. If you are married and file separate returns, you can each elect \$2,500 for the 2018–2019 plan year. **You need to consider whether it is more beneficial to use the Dependent Care FSA or the Child and Dependent Care Credit on your federal income tax return. You may not utilize both tax savings.**




AMPLIFY YOUR WHOLE HEALTH

As caregivers, we often put others first, forgetting to take care of ourselves. Our online platform at www.codeyoucentura.org provides numerous activities and programs, all designed to support your whole health and encourage you to take time out for what is most important—you!

DENTAL INSURANCE

Centura Health offers two Dental Plans administered through MetLife. The plans offer in- and out-of-network benefits, providing you the freedom to choose any provider.

- **Preferred Dental Plan:** This plan covers preventive, basic and major dental services.
- **Preventive Dental Plan:** This plan covers preventive dental services only. This plan is provided to all full-time associates at no cost.



SAVE MONEY

You will pay less out of your pocket when you choose a MetLife PDP Plus network provider. Locate a MetLife network provider at www.metlife.com/mybenefits.

The table below summarizes the key features of the Dental Plans. The amounts listed reflect the amounts you are responsible to pay. Please visit www.tinyurl.com/centurabenefits for additional information on coverage and exclusions.

Summary of Covered Benefits	PREFERRED DENTAL PLAN		PREVENTIVE DENTAL PLAN
	In-Network	Out-of-Network	
Plan Year Deductible (applies to basic and major services only) Individual/Family	\$50/\$150		N/A
Plan Year Benefit Maximum	\$1,500 per person		N/A
Preventive Care <small>Type A: Oral exams, cleanings, x-rays</small>	Plan pays 100%	Plan pays 100%	Up to \$250 per person, per plan year
Basic Services <small>Type B: Periodontal services, endodontic services, oral surgery, fillings</small>	20% after deductible	20% after deductible	Not covered
Major Services <small>Type C: Bridges, crowns (inlays/onlays), dentures (full/partial)</small>	50% after deductible	50% after deductible	Not covered
Orthodontia Services (children under age 26)	50%		Not covered
Orthodontia Lifetime Maximum	\$1,000		N/A

Dental Plan Premiums

Listed below are the bi-weekly premiums for dental insurance. The amount you pay for coverage is deducted from your paycheck on a pre-tax basis.

Coverage Level	PREFERRED DENTAL PLAN		PREVENTIVE DENTAL PLAN	
	Full-Time Associates	Part-Time Associates	Full-Time Associates	Part-Time Associates
Associate Only	\$5.26	\$6.67	\$0.00	\$1.68
Associate + 1	\$13.00	\$14.40	\$2.24	\$3.92
Associate + Family	\$24.23	\$25.64	\$7.04	\$8.71

Using the Dental Plans

You will not receive a personal dental identification card. To use your benefits, provide the information below to your dentist. Providing this information is not a guarantee of coverage or eligibility.

- **Name: Centura Health**
- **Group Number: 303311**

VISION INSURANCE

Centura Health offers a Vision Plan administered through VSP. You have the freedom to choose any vision provider. However, you will pay less out of your pocket when you choose a network provider.

The table below summarizes the key features of the Vision Plan. Please visit www.tinyurl.com/centurabenefits for additional information on coverage and exclusions.



LEARN MORE ONLINE

Locate a VSP network provider at www.vsp.com.

Summary of Covered Benefits	VSP VISION PLAN	
	In-Network	Out-of-Network
Eye Exam (every 12 months)	\$15 copay	Up to \$50 allowance
Standard Plastic Lenses (every 12 months) Single/Bifocal/Trifocal	\$15 copay ¹	Up to \$50/\$75/\$100 allowance
Frames² (every 24 months) Retail Frame Value	\$15 copay, then up to \$130 allowance ¹	Up to \$70 allowance
Contact Lenses (every 12 months in lieu of standard plastic lenses) Fitting and Evaluation Elective Lenses	15% discount; up to \$60 copay Up to \$130 allowance	Up to \$50 allowance Up to \$105 allowance

(1) Only one \$15 copay will apply for complete set of glasses. (2) Frame allowance may be applied toward non-prescription sunglasses for post PRK, LASIK or Custom LASIK patients.

Vision Plan Premiums

Listed below are the bi-weekly premiums for vision insurance. The amount you pay for coverage is deducted from your paycheck on a pre-tax basis.

Coverage Level	VSP VISION PLAN	
	Full-Time Associates	Part-Time Associates
Associate Only	\$3.68	\$3.68
Associate + 1	\$6.91	\$6.91
Associate + Family	\$10.06	\$10.06

Using the Vision Plan

You will not receive a personal vision identification card. To use your benefits, make an appointment with a provider and tell them you are a VSP member. They will ask you for your Social Security Number and will contact VSP to confirm you are authorized for benefits. Providing this information is not a guarantee of coverage or eligibility.

BASIC LIFE INSURANCE

Life Insurance is an important element of your income protection planning, especially for those who depend on you for financial security. For your peace of mind, Centura Health provides Basic Life Insurance to all benefits-eligible associates at no cost. Coverage is issued by Minnesota Life Insurance Company, an affiliate of Securian Financial Group, Inc. (Securian).

- **Associate life benefit:** If your annual salary is less than the social security wage base (\$128,400 for 2018), coverage is 1x annual salary up to a maximum of \$750,000. If annual salary exceeds the social security wage base, it is 2x annual salary, not to exceed \$1,000,000.

SUPPLEMENTAL LIFE/AD&D INSURANCE

Centura Health provides you the option to purchase Supplemental Life Insurance for yourself, your spouse and your dependent children through Securian. If you purchase Supplemental Life Insurance for yourself, Supplemental Accidental Death and Dismemberment (AD&D) Insurance will be automatically included. Benefits will reduce at age 70.

See page 22 for Supplemental Life/AD&D Insurance premiums.

If you elect coverage when first eligible, you may purchase up to the guarantee issue amount(s) without completing a statement of health (evidence of insurability). If you do not enroll when first eligible, and choose to enroll during a subsequent annual benefits enrollment period, you will be required to submit evidence of insurability for any amount of coverage. Coverage will not take effect until approved by the carrier.

- **Associate life and AD&D benefit:** \$10,000 increments up to 7x annual base salary or \$1 million when combined with basic life insurance, whichever is less; guarantee issue: 3x salary, multiplied first and then rounded to the next highest \$10,000 or \$500,000, whichever is less
- **Spouse life benefit:** \$10,000 increments up to \$200,000; guarantee issue: \$50,000
- **Dependent children life benefit:** For children 6 months or older: \$2,000 increments up to \$20,000; for children age live birth to 6 months: \$1,000; guarantee issue: \$20,000



DID YOU KNOW?

A guarantee issue amount is the amount of coverage offered without regard to your health status.

A statement of health (evidence of insurability) is a record of your past and current health events.



LEARN MORE ONLINE

Meet Ellie! A new innovative and engaging approach to learn more about all of Securian's products. Ellie will take you through the plan offerings, the coverage amounts available and how much they cost—all in a fun way! Learn more at www.lifebenefits.com/ellie/centura.

Note: Under Section 79 of the Internal Revenue Code, the cost of Associate Group Term Life Insurance coverage provided by an employer in excess of \$50,000 is includable in the gross income of active associates. It is the responsibility of the employer to report this portion of the cost of the premium on an associate's W-2 Form. The premium value of Supplemental Life Insurance in excess of \$50,000 is subject to FICA and is reflected as "imputed income" on your paycheck stub.

SUPPLEMENTAL LIFE/AD&D INSURANCE

Supplemental Life/AD&D Insurance Premiums

Listed below are the monthly premiums for supplemental life/AD&D insurance. The amount you pay for coverage is deducted from your paycheck on a post-tax basis. Spouse life rates are based upon the associate's age.

Age	ASSOCIATE LIFE/AD&D RATE Per \$1,000 of coverage	SPOUSE LIFE RATE Per \$1,000 of coverage	CHILD LIFE RATE Per \$1,000 of coverage
<20	\$0.036	\$0.050	\$0.108
20-24	\$0.040	\$0.050	
25-29	\$0.042	\$0.060	
30-34	\$0.046	\$0.080	
35-39	\$0.051	\$0.090	
40-44	\$0.072	\$0.109	
45-49	\$0.104	\$0.180	
50-54	\$0.152	\$0.230	
55-59	\$0.251	\$0.470	
60-64	\$0.347	\$0.669	
65-69	\$0.497	\$1.270	
70+	\$0.749	\$2.060	

SHORT-TERM DISABILITY INSURANCE

Centura Health automatically provides Short-Term Disability (STD) Insurance benefits administered through Unum to all benefits-eligible associates at no cost.* STD benefits are designed to help you meet your financial needs if you become unable to work due to an illness or injury. Benefits will be reduced by other income.

- **Benefit:** 60% of base salary up to \$1,500 per week
- **Elimination period:** 7 days
- **Benefit duration:** Up to 26 weeks

*This plan is not paid for by Centura Health for associates covered by a current and valid collective bargaining agreement and is slightly different for physicians. Associates covered by a collective bargaining agreement have the option to purchase coverage at 50% of base salary up to \$500 per week. Refer to the union supplemental guide for more details.

SUPPLEMENTAL STD INSURANCE

Centura Health provides you the option to purchase Supplemental STD Insurance administered through Unum.*

- **Benefit:** An additional 10% of base salary up to \$1,750 per week (for a combined STD benefit equal to 70% of base salary)
- **Elimination period:** 7 days
- **Benefit duration:** Up to 26 weeks

This coverage is available for \$0.23 per \$100 of covered salary.

To calculate the per-pay-period premium for Supplemental STD coverage:

1. Multiply your hourly rate by your budgeted hours per-pay-period.
2. Divide that number by 100.
3. Multiply that result by \$0.23 to determine your bi-weekly premium.

Cost of the plan is limited to the maximum benefit. If your salary is \$130,000 or higher, the premium you pay will be based on the hourly rate of \$62.50, not on actual salary.

Upon approval of a STD claim, associates with a pre-existing Extended Illness Bank (EIB) are required to use their EIB hours and will receive 100% of their salary until no EIB hours remain. After the EIB is depleted, the STD Plan will pay 60% or 70% of base weekly wages up to \$1,500 or \$1,750 per week for up to a 26-week period (first week is a non-paid waiting period, also known as the elimination period).

*This plan does not apply to associates covered by a current and valid collective bargaining agreement and is slightly different for physicians.



LEARN MORE
ONLINE

To file for STD benefits or review the status of a claim already on file, call Unum at 1-888-637-9432 or download the Unum app (available in **Google Play** or **App Store**).

LONG-TERM DISABILITY INSURANCE

Long-Term Disability (LTD) Insurance is designed to help you meet your financial needs if your disability extends beyond the STD period.

Full-Time Associates

Centura Health automatically provides LTD Insurance through Unum to all full-time, benefits-eligible associates at no cost.*

- **Benefit:** 60% of base salary up to \$10,000 per month
- **Benefit duration:** Social Security normal retirement age
- **Elimination period:** 180 days

Part-Time Associates

Centura Health provides you the option to purchase LTD Insurance through Unum.*

- **Benefit:** 50% or 60% of base salary up to \$10,000 per month
- **Benefit duration:** Social Security normal retirement age
- **Elimination period:** 180 days

This coverage is available for \$0.313 for a 50% benefit, or \$0.435 for a 60% benefit per \$100 of covered salary.

To calculate the per-pay-period premium for LTD coverage for part-time associates:

1. Multiply your hourly rate by your budgeted hours per pay period.
2. Divide that result by 100.
3. Multiply that result by \$0.313 for a 50% benefit, or for a 60% benefit, multiply that result by \$0.435.

*This plan is slightly different for physicians.

401(k) RETIREMENT SAVINGS PLAN

Your financial health is important. We partner with Catholic Health Initiatives (CHI), to offer the 401(k) Retirement Savings Plan to help you meet your retirement needs and secure your financial future. With convenient payroll deduction, you may contribute to your 401(k) on a pre-tax and/or Roth after-tax basis. Visit www.netbenefits.com/atwork or download the NetBenefits® app (available in [Google Play](#) or [App Store](#)) for easy access to your account.



DID YOU KNOW?

Centura Health will make an annual employer contribution, whether or not you contribute to the 401(k) Plan yourself.

Auto Enrollment

Centura Health makes it easy for you to get started by automatically enrolling you in the 401(k) Plan at a 4% contribution rate, unless you elect otherwise.

You may contribute up to \$18,500 for calendar year 2018; associates age 50 or older may contribute an additional \$6,000 for a total of \$24,500 in 2018.

Annual Increase Program

If you contribute less than 10% to the 401(k) Plan, your contribution percentage will increase automatically by 1% each year until you are contributing 10% of eligible pay. You can update your contribution percentage or opt out of the annual increase program any time.

Employer Match

When you make your own 401(k) contributions, Centura Health matches your eligible pay based on the table on page 25. You become eligible for the employer match the pay period after you have been paid for 1,000 eligible hours in your first year of employment, or within any calendar year thereafter. Once you've met the eligibility requirements for the matching contributions, you will always be eligible for the employer match, provided you are making contributions to the plan.



Employer Contribution

Centura Health will make an annual employer contribution, whether or not you contribute to the 401(k) Plan yourself. The annual employer contribution will be equal to 2.5% of your eligible pay, with a minimum annual employer contribution of \$1,000 regardless of your pay.¹ You become eligible for the annual employer contribution after you have been paid for 1,000 eligible hours in the plan year (calendar year), and are employed on the last day of the year.² You must be paid for 1,000 eligible hours in each subsequent plan year and be employed on the last day of each year thereafter to receive the annual employer contribution made for that particular year.

(1) The \$1,000 minimum employer contribution does not apply to newly-hired associates and/or associates age 65 or older.

(2) Associates age 65 or older are eligible for the 2.5% contribution regardless of whether they meet the 1,000 hours or are active on payroll December 31, 2018.

Employer Contribution Vesting

*You will be fully vested in your employer matching contribution and annual employer contribution after having at least 1,000 eligible hours paid each year for three years of service.

Shift differentials, on-call, stand-by, low census not paid and PTO cash outs do not count as eligible hours of service. The hours must be completed and paid for within the same calendar year to count toward eligible hours of service.

401(k) RETIREMENT SAVINGS PLAN

YOUR CONTRIBUTION (Pre-tax or Roth)	CENTURA HEALTH MATCH	CENTURA HEALTH ANNUAL CONTRIBUTION*	TOTAL CENTURA HEALTH CONTRIBUTION	TOTAL CENTURA HEALTH + YOUR CONTRIBUTION
0%	0%	2.5%	2.5%	2.5%
1%	1%	2.5%	3.5%	4.5%
2%	1.5%	2.5%	4%	6%
3%	2%	2.5%	4.5%	7.5%
4%	2.5%	2.5%	5%	9%
5%	3%	2.5%	5.5%	10.5%
6%	3.5%	2.5%	6%	12%
8%	3.5%	2.5%	6%	14%

*Minimum of \$1,000. Subject to maximum IRS limits. The \$1,000 minimum employer contribution does not apply to newly-hired associates and/or associates age 65 or older.

457(b) DEFERRED COMPENSATION PLAN

This plan is offered to Centura Health associates who have a base annual salary of \$120,000 or higher. This plan offers you the opportunity to contribute additional pre-tax salary deferrals over and above contributions to the CHI 401(k) Retirement and Savings Plan. Investment options are identical to those in the 401(k) Plan, which is administered through Fidelity Investments. Contributions are made on a bi-weekly basis and they are tax-deferred until they are withdrawn. You may contribute up to \$18,500 for the 2018 calendar year.

All 457(b) salary deferrals are subject to the general creditors of Centura Health and the assets are owned by Centura Health. Assets are available for distribution upon termination of employment, retirement, permanent disability (as defined by Social Security), death or Qualified Domestic Relations Order (QDRO). In-service distributions, hardship distributions and loans are not available through this plan.

ASSOCIATE DISCOUNTS

The Associate Discount Program is a free service provided to you by Centura Health that allows you to save money. In addition, special promotions increase your savings opportunities.



Products and services include, but are not limited to:

- **Auto and home insurance:** Access group insurance rates for automobile and homeowners insurance.
- **Pet insurance:** Comprehensive pet insurance plans offered through Nation Wide Pet Insurance.
- **Legal plan:** Associates who are scheduled to work 20 hours or more per week have the opportunity to purchase a discounted legal plan offered through ARAG.
- **Cell phone service:** Discounted cellular phone service through various carriers. The discounts and offers vary by cellular provider, and the associate is responsible for the full cost of the service.
- **Consumer electronics:** Discounted electronics, including personal computers, televisions and DVD players.

To access the Associate Discount Program, visit www.mycenturahealth.benefithub.com.

TUITION REIMBURSEMENT

Centura Health offers a number of opportunities to support you in your pursuit of additional education, and many of our facilities offer tuition reimbursement programs. These programs require attending approved courses, and will support costs for tuition fees. Books may also be included. Contact your local Human Resources or Education department for more information about tuition reimbursement.

VOLUNTARY BENEFITS

We are pleased to offer enhanced voluntary benefits that provide you and your family with additional financial security. Please visit www.tinyurl.com/centurabenefits for additional plan details.



DID YOU KNOW?

All voluntary benefits coverage can be secured without a physical exam.

Accident Insurance Administered Through The Hartford

Accident Insurance is designed to supplement our Medical Plans. The plan pays specific dollar amounts, based on your injury and required treatment, to help you pay the expenses that can follow a non-work related accidental injury. Covered injuries include broken bones, burns, torn ligaments, eye injuries and more. You have the option to purchase Accident Insurance for yourself, your spouse and your children

Critical Illness Insurance Administered Through The Hartford

Critical Illness insurance supplements your medical coverage by helping you pay the direct and indirect costs associated with a critical illness or condition. The plan pays a lump-sum benefit upon the initial occurrence and reoccurrence of a covered illness or condition such as heart attack, stroke, cancer, kidney failure or paralysis. To emphasize Centura Health's commitment to well-being, The Hartford will pay a \$75 wellness benefit once per year if you complete a preventive screening while coverage is active. You have the option to purchase Critical Illness Insurance for yourself, your spouse and your children.

Hospital Indemnity Insurance Administered Through The Hartford

Hospital Indemnity Insurance is designed to complement our Medical Plans by paying a cash benefit following a hospitalization. Benefits are paid directly to you, and can be used to meet the out-of-pocket expenses and extra bills that can follow a hospitalization. The benefit is paid regardless of the actual cost of treatment. You have the option to purchase Hospital Indemnity Insurance for yourself, your spouse and your children.

Permanent Life Insurance Administered Through Transamerica

Permanent Life Insurance provides added financial protection that you and your family may need during times of uncertainty. This plan provides death benefits to your designated beneficiaries, and also builds cash value that can be used while you are still alive. As long as your premium continues to be paid, your rate is guaranteed never to increase, and your benefit can never decrease! You have the option to purchase Permanent Life Insurance for yourself, your spouse, your children and your grandchildren.

TAKE ACTION!

To enroll in voluntary benefits, call the Benefits Service Center at 1-888-622-1111 and select option 1.

EMPLOYEE ASSISTANCE PROGRAM

Harmonizing the mind, body and spirit is vital to feeling our best and maximizing the impactful work we deliver to the communities and individuals we serve. The Profile Employee Assistance Program (EAP) offers counseling services at no cost to you to help you and your loved ones deal with issues or problems that could potentially affect your well-being, your relationships or your job performance.

Profile EAP is available to help with issues such as:

- Relationship and family concerns
- Emotional issues
- Dependent care resources
- Job stress
- Identity theft
- Legal and financial services

You and each member of your immediate family are eligible for up to eight sessions per year for no cost. A therapist will assess your treatment needs and determine if the issue is appropriate for brief, solution-focused therapy. If longer-term therapy is needed, the therapist may provide a referral for continuing care.

Visit www.profileeap.org or call 1-800-645-6571.



LEARN MORE ONLINE

Profile EAP recently updated its website to create a more user-friendly, effective and interactive online experience for you and your family. Explore www.profileeap.org and the services offered by logging in with our company code: Centura.

PAID TIME OFF

It is essential to take time off and reconnect with what is most important to you. Our paid time off (PTO benefit) provides you with the opportunity to refuel for the life-changing work you do by earning and accruing hourly increments of PTO. This accrual occurs in accordance with the number of regularly paid hours, up to 80 hours per pay period. PTO is used for vacation, holidays, personal days off and sick days (excluding days paid under EIB).

Years of Service	HOURS ACCRUED PER HOUR WORKED	HOURS ACCRUED PER PAY PERIOD
	Hours accrued per hour worked capped at 80 hours a pay period	Based on an 80 hour pay period
0-2	0.084625	6.77
3	0.092375	7.39
4	0.10	8.00
5-6	0.103875	8.31
7-9	0.10875	8.70
10+	0.11625	9.30

IMPORTANT CONTACTS

If you have any questions regarding your benefits or the material contained in this Benefits Guide, please contact the Centura Health Benefits Service Center.

Phone: **1-888-622-1111**

Email: **benefits@centura.org**

Website: **www.tinyurl.com/centurabenefits**

PROVIDER/PLAN	CONTACT NUMBER	WEBSITE
Medical —UnitedHealthcare	1-866-234-8908	www.welcometouhc.com/centura
Prescription Coverage —ClearScript	1-844-201-4948	www.clearscript.org/centurahealth
Pharmacy Mail Service —Fairview Pharmacy Services	1-866-377-6245	www.fairviewrx.org
Centura Health Virtual Care, powered by MDLIVE	1-888-553-8117	www.mdlive.com/myvirtualcare
DispatchHealth	1-303-500-1518	www.dispatchhealth.com
Colorado Health Neighborhoods	1-888-776-0414	mychn.org
Code You Well-Being Program	1-888-280-6069	www.codeyoucentura.org
Health Savings Account —Optum Bank	1-800-791-9361	www.myuhc.com Click "Account Balances", then click "Access Your Optum Bank HSA"
Flexible Spending Accounts —TASC	1-800-422-4661	www.tasconline.com
Dental —MetLife	1-800-942-0854	www.metlife.com/mybenefits
Vision —VSP	1-800-877-7195	www.vsp.com
Life and AD&D Insurance —Securian	1-877-282-1752	www.lifebenefits.com
Disability Insurance —Unum	1-888-637-9432 (active July 1, 2018)	www.unum.com
Leave of Absence —Unum	1-888-637-9432 (active July 1, 2018)	www.unum.com
401(k) Retirement Savings Plan —Fidelity	1-800-343-0860	www.netbenefits.com/atwork
Associate Discounts Program	1-866-664-4621	www.mycenturahealth.benefithub.com
Accident, Critical Illness and Hospital Indemnity Insurance —The Hartford	Enroll: 1-888-622-1111, Option 1 Claims Support: 1-866-547-4205	www.thehartford.com/benefits/myclaim
Whole Life Insurance —Transamerica	Enroll: 1-888-622-1111, Option 1 Claims Support: 1-888-763-7474	www.tebcs.com
Employee Assistance Program —Profile EAP	1-800-645-6571	www.profileeap.org (username: Centura; password: 3850)
Legal Plan —ARAG	1-800-247-4184	www.mycenturahealth.benefithub.com

This Benefits Guide is not intended to be a complete description of the terms and Centura Health Insurance Benefits and Well-Being Plans. Please refer to the Plan Document(s) for a complete description. Each plan is governed in all respects by the terms of its legal Plan Document, rather than by this or any other summary of the insurance benefits provided by the plan. Every care is taken to assure the accuracy of this Benefits Guide; however, in the event of any conflict between this Benefits Guide and information produced by each insurance company, the insurance company's documents will be the final authority. Although Centura Health maintains its benefits plans on an ongoing basis, Centura Health reserves the right to terminate or amend each plan, in its entirety or in any part at any time. Images provided by Centura Health. All rights reserved.

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