

# Living **WELL**



## Navigating your health plan

### Your roadmap to a Cardinal Health medical plan with health savings account (HSA)\*



Knowing how to navigate your health plan can help you be healthy in all aspects of your life.

Your medical coverage, savings and spending accounts, commuter benefits, health support, well-being programs, employee assistance program and behavioral health benefits are part of an integrated health plan delivered by UnitedHealthcare®, one of the nation's most respected healthcare providers.

\*This roadmap applies to those enrolled in the Funded HSA, Mid-Tier Funded HSA and Basic HSA plans. Those in the No HSA plan or Provider Select plan, and all other benefits participants, can find educational resources at [cardinalhealth.com/enroll](https://cardinalhealth.com/enroll).



Let's get started!



1

# Begin ... with the two parts of your medical plan



## Medical coverage

- When you use in-network providers, you'll pay less for care because UnitedHealthcare (UHC) network providers have agreed to charge negotiated rates.
- In-network preventive care is covered at 100 percent.



## Health savings account (HSA)

The HSA provides a tax-free way for you to pay for your current or future eligible healthcare costs.

- **Cardinal Health puts money in your HSA**, if you are enrolled in one of the Funded HSA plans and earn up to \$124,999 in annual salary:

If you earn in 2022:	Cardinal Health will put money in to your HSA*:	
	Individual coverage	Family coverage
Annual salary less than \$40,000	\$600	\$1,200
Annual salary \$40,000 - \$85,000	\$375	\$750
Annual salary \$85,000 - \$124,999	\$250	\$500
Annual salary \$125,000 and above	\$0	\$0

- **And you can put money in your HSA**, up to the IRS limits, if you are enrolled in an HSA plan:
  - **Individual:** Up to \$3,650/full plan year\*
  - **Family:** Up to \$7,300/full plan year\*

Catch-up contribution: An additional \$1,000 if you are age 55 or older

**Please note:** Cardinal Health contributions will be deposited in your HSA in January and July (if you are in one of the Funded HSA plans and earn up to \$124,999 in annual salary). If you're putting money in to your HSA, your contributions are made with each paycheck and are available to use as deposited for eligible medical, prescription drug, dental and vision expenses.

\*If you enroll in a Funded HSA plan. You must be actively employed and eligible for HSA contributions as of the date the Cardinal Health contributions are made. Your HSA is administered by Optum Bank.

## The Benefits Center can help!

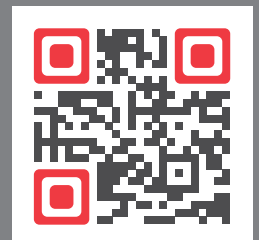


- Learn more about HSAs.
- Review and manage your benefits.
- Learn more about what Cardinal Health offers.
- Change your HSA contributions.
- If you're signed on to the Cardinal Health network, go to myHR ([cardinal.service-now.com/myhr](https://cardinal.service-now.com/myhr)) and click on **myBenefits** to access the Benefits Center.

- If you're on a mobile device or not signed on to the Cardinal Health network, go to **[digital.alight.com/cardinalhealth](https://digital.alight.com/cardinalhealth)**.

- You can also download the Alight Mobile app at the App Store, Google Play or by scanning this QR code with your phone.

- You can also call the Benefits Center at **866.866.8525**.





# Understand ... your HSA

To take advantage of your HSA, you must activate your account when you first enroll in an HSA plan. Using your HSA is as easy as:

- 1. Activating your HSA debit card.** Once your account is open, you'll receive a Welcome Kit sent to your home address that includes your HSA debit card.
- 2. Managing your HSA.** You'll access your HSA funds by showing your card at the doctor's office, hospital, pharmacy, etc. Manage your HSA balance, payments, beneficiaries and much more at [optumbank.com](http://optumbank.com).

## What is HSA-eligible?

- Your HSA funds can be used tax-free for qualified healthcare expenses for you, your covered spouse/ domestic partner\* or your eligible dependents while you're enrolled in the plan.
- You can use your funds for a variety of services. For a full list of eligible expenses, visit [optumbank.com](http://optumbank.com) (medical) or [caremark.com](http://caremark.com) (prescription drugs).

\*Federal regulations require your enrolled domestic partner to be your tax dependent in order to use your HSA funds. If your enrolled domestic partner is not your qualified tax dependent and wants to open and contribute pre-tax money to their own HSA, they can either call Healthcare Advisor at **866.247.8292** or open an HSA with their personal banking institution.

## Your HSA is yours ...

even if you don't use it all by the end of the plan year or if you leave Cardinal Health.



## ... and you can invest it!

Once your account balance reaches \$1,000, you can take advantage of different investment options to help you grow your account through the HSA administrator, Optum Bank. Go to [optumbank.com](http://optumbank.com) for more information.

## How much do you have?

Check your HSA balance any time by registering at and logging on to [optumbank.com](http://optumbank.com).





# 3

## Know ... your deductible and costs

	Annual deductible*	Coinsurance	Annual out-of-pocket maximum*
<b>What you pay</b>	<b>You pay 100%</b>	<b>You pay 20%</b>	<b>You pay \$0</b>
<b>How it works</b>	You pay the full cost, up to your deductible, using tax-free money from your HSA (or your own money). Your medical and prescription drug expenses count toward the same deductible.	After reaching your annual deductible, you pay a percentage of the cost of care using money from your HSA (or your own money).	If you reach the out-of-pocket maximum, the plan pays 100% of covered charges, including prescription drugs. You pay nothing.
<b>The details</b>	<b>Funded HSA plan deductible:</b> Individual = \$1,500 / Family = \$3,000 <b>Mid-Tier Funded HSA plan deductible:</b> Individual = \$2,000 / Family = \$4,000 <b>Basic HSA plan deductible:</b> Individual = \$4,000 / Family = \$8,000	<ul style="list-style-type: none"> <li>• The plan pays 80%</li> <li>• You pay 20%</li> </ul>	<b>Funded HSA plan out-of-pocket max:</b> Individual = \$2,500 / Family = \$5,000 <b>Mid-Tier Funded HSA plan out-of-pocket max:</b> Individual = \$3,675 / Family = \$7,350 <b>Basic HSA plan out-of-pocket max:</b> Individual = \$5,000 / Family = \$10,000
<b>Preventive care</b>	<b>Preventive care services (such as immunizations, annual screenings and exams) are always covered at 100% when you use in-network providers.</b>		



### \*Remember:

The amounts shown in the table are for in-network services only. Out-of-network charges don't count toward your in-network annual deductible or in-network out-of-pocket maximum, and vice versa. How the deductibles work in the three HSA plans is different:

- The two Funded HSA plans have a collective deductible. This means if you have family coverage, you must satisfy the family deductible before the plan begins to pay coinsurance. For example, if you cover yourself and any dependents in the Funded HSA plan, you must meet the family deductible of \$3,000 before coinsurance applies to your claims.
- The Basic HSA plan has an "embedded" annual deductible and annual out-of-pocket maximum if you are covering dependents. This means individual family members only have to qualify for individual deductible and out-of-pocket maximum amounts, not the full family amounts. For example, if you reach the individual deductible of \$4,000 in the Basic HSA plan, you are then covered by coinsurance. You do not have to reach the family deductible of \$8,000 before coinsurance applies to your claims.

When you receive care, you choose whether or not to use your HSA to pay for eligible expenses. You may want to save the money in your account for future expenses, or you may use it when you need it. The choice is yours.

### Meet with your doctor



You pay less by visiting doctors in the UHC network. Find in-network providers at [myuhc.com](https://myuhc.com). Remember to present your UHC medical ID card. Most UHC network providers will submit the claim to UHC on your behalf and you may be billed later. Out-of-network providers may or may not submit the claim to UHC on your behalf, which means you may be asked to pay up front when you receive care and submit the claim to UHC yourself.

### Review your UHC Explanation of Benefits



The Explanation of Benefits, available online or mailed to you after your visit, details your provider's charges, the amount UHC paid, how much is covered (if any) and your payment responsibility. Make sure the service was billed and paid correctly.

### Pay your provider after you receive the bill



The amount you owe on your provider's bill should match your responsibility shown on your Explanation of Benefits. If you have enough money in your HSA to cover the expense, you can choose to pay:

- With your HSA debit card.
- By scheduling a payment at [optumbank.com](https://optumbank.com).
- Using a personal form of payment or reimbursing yourself.

## Do

- **Take advantage of free preventive services.** Get your immunizations, annual screenings and exams.
- **Talk to your doctor and check prices.** Ask about options before you get tests or treatment. Call Healthcare Advisor at **866.247.8292** for more information.

## Try to avoid

- **Going out-of-network.** Go to [myuhc.com](https://myuhc.com) to be sure your doctor, hospital or other healthcare provider is in-network.
- **Going to the emergency room, unless it's truly an emergency.** A doctor's office or urgent care center will cost much less. Consider using UHC's Virtual Visits services at [myuhc.com/virtualvisits](https://myuhc.com/virtualvisits) from your computer or mobile device to have a face-to-face conversation with a doctor.



Due to IRS requirements, in order to be eligible to contribute to an HSA, an employee must:

- Be enrolled in a high deductible health plan (HDHP).
- Not be claimed as a dependent on someone else's tax return.
- Not be enrolled in Medicare, TRICARE or someone else's non-high deductible health plan.
- Not be enrolled in or covered under a general-purpose healthcare FSA.

5

# Prepare ... for the pharmacy

Plan your course

 | [caremark.com/cardinalhealth](https://www.caremark.com/cardinalhealth)



Your prescription drug coverage through CVS Caremark works the same as coverage for your medical expenses. Your prescription drug costs count toward helping you reach your deductible and out-of-pocket maximum.



Remember that you have a separate CVS Caremark prescription ID card to show at the pharmacy.



You pay the full negotiated price of the drug until you meet your deductible.



You can get your "maintenance" medications at a retail pharmacy or through CVS Caremark mail service.



To switch to mail service, call the number on the back of your prescription ID card.

## The road to saving

Here are some ways to save on prescription drugs:

### 1. CHECK THE LISTS

#### Is your prescription drug on the:

**Affordable Care Act (ACA) Preventive Drug List?**  
If so, you pay \$0.

**That's right.** It's covered at 100 percent, regardless of whether you've met your deductible.

**CVS Caremark Preventive Drug List?**  
If so, you pay 20 percent.

**Yes.** You automatically pay coinsurance and your drug is covered at 80 percent, regardless of whether you've met your deductible.

Go to [caremark.com/cardinalhealth](https://www.caremark.com/cardinalhealth) for more information about what's covered.

### 2. THERE'S A CAP

The amount you are responsible for in coinsurance (that 20 percent you pay after you meet your deductible) is capped (also called a per claim maximum) for each prescription. Here's how it works:

Prescription drug type	Prescription drug coinsurance cap
	After you meet your deductible, your coinsurance (the 20 percent you're responsible for paying*) for each prescription drug will be capped at:
Retail: Generic	\$30
Retail: Formulary brand	\$80
Retail: Non-formulary brand	\$120
Mail order: Generic	\$60
Mail order: Formulary brand	\$200
Mail order: Non-formulary brand	\$300

\*Some of your preventive drugs are not subject to the deductible. The coinsurance cap also applies to those drugs.

**Note:** Follow your doctor's instructions and be sure to take all your medication correctly as prescribed.

### 3. GET THE COST

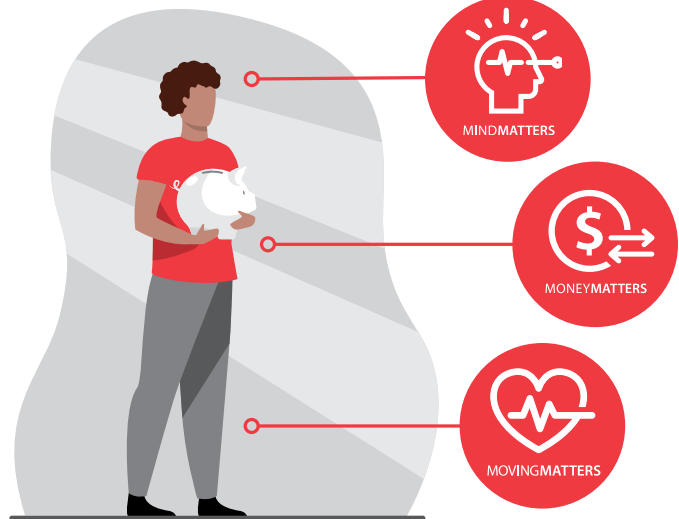
Before you buy, check the cost of your prescription. Go to [caremark.com/cardinalhealth](https://www.caremark.com/cardinalhealth) and use the **Drug Pricing Lookup Tool**. Or download the **CVS Caremark** app to check costs on the go!

6

## Feel ... better with LivingWell

### The whole you matters

LivingWell focuses on three components of well-being — **MindMatters**, **MovingMatters** and **MoneyMatters**. Viewed together, they represent all of the benefits and tools we offer, as all aspects of your well-being — **mental**, **physical** and **financial** — are connected and matter to you and to us.



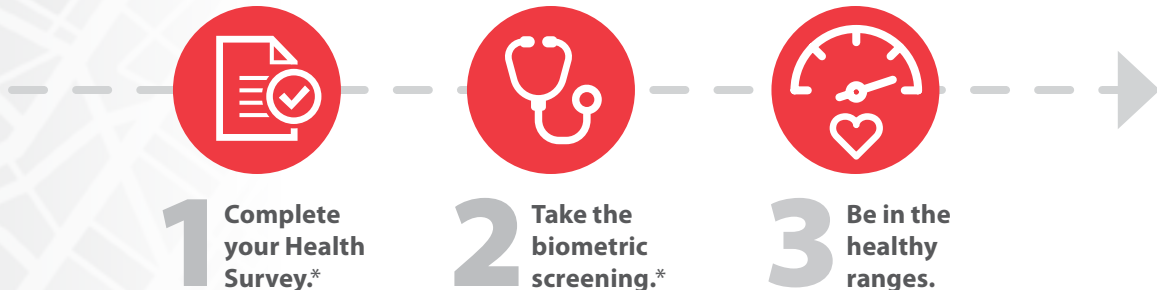
7

## Get ... on a path to better health

### The Living Well Incentive. Made simple.

Maintaining good health is an important goal and the LivingWell Incentive is one way Cardinal Health helps you achieve it. Complete the LivingWell Incentive so you can get a better picture of your health and pay less from your paycheck in 2023 for healthcare.

#### It's as easy as 1, 2, 3



Your biometric screening measures four important health factors. The goal is to be in the “healthy” range for at least two of them. If not, you can participate in other LivingWell health activities to earn the incentive.\*\*

#### Here are the healthy ranges of the four key health measurements:

**Blood pressure:** Lower than 140/90.

**Blood sugar levels (A1C):** Less than 6.5% milligrams per decilitre (mg/dL).

**Body mass index (BMI):** Less than 30.

**Total cholesterol (fasting):** Less than 240 mg/dL.

\*The results of your Health Survey and biometric screening are 100 percent confidential.

\*\*Under certain circumstances, Cardinal Health may be able to work with your personal physician to develop a different way for you to earn the LivingWell Incentive. To learn more about the health activities or a potential alternative to earning the incentive, call Healthcare Advisor at 866.247.8292.

Learn more: Visit [rallyhealth.com/cardinalhealth](https://rallyhealth.com/cardinalhealth) or call 866.247.8292.



# Get help ... juggling your life's demands



Live and Work Well

[liveandworkwell.com](http://liveandworkwell.com)  
877.434.3910.

## Live and Work Well is ready to help

In addition to administering the EAP, Live and Work Well is also your enhanced work-life program. You can connect with a highly qualified specialist who can save you time by finding numerous resources, including childcare, home services — such as finding a plumber or electrician — and other convenient services when you need them.

### Here are some of the resources available to you through Live and Work Well:



#### Adoption

State adoption specialists, adoption support groups



#### Budgeting

Tools to help with budgeting and financial planning



#### Childcare

Childcare centers, family childcare homes, in-home care, baby-sitting agencies and options, nanny agencies and options



#### Daily living

Consumer information, travel and recreation



#### Education

Kindergarten programs, public schools



#### Family and caregiving

Adoption, childcare, parenting, senior care, education, pet care



#### Financial services

30-minute free consultation, 25 percent discount on usual fees, referrals to local providers and more



#### Health and wellness

Live healthy, health and aging, common health concerns



#### Identity theft

Prevention tips and ways to protect your identity and credit if you're a victim of identity theft



#### Legal

30-minute free consultation, 25 percent discount on usual fees, referrals to local providers



#### Mediator

30-minute telephonic or face-to-face consultation per issue (including child custody, real estate, divorce, etc.) per year at no cost to you, 25 percent discount on ongoing representation by a mediator



#### Military and veterans

Parenting tips to comprehensive articles on post-traumatic stress disorder and traumatic brain injury



#### Parenting

Child development, sibling rivalry, separation anxiety, sleep and bedtime routines, toilet training



#### Pet care

Veterinarians, insurance, pet-sitting resources, obedience training, pet store, pet supply catalogs



#### Relocation center

Climate, crime rates, education levels, income, housing prices, marital status, types of homes



#### Savings center

Everyday discounts, in-store shopping events



#### Summer care

Residential camps, day camps, traditional and specialized camp programs



#### Working smarter

Teambuilding, career transition and growth, supervisory issues, diversity, productivity, recognition

For more information, contact **Live and Work Well** at **877.434.3910**

or go to [liveandworkwell.com](http://liveandworkwell.com) (access code: Cardinal).



9

## Talk ... to a benefits expert

### Call Healthcare Advisor

Healthcare Advisor provides a confidential benefits expert to answer your questions and handle your healthcare needs — even if you aren't enrolled in a UHC medical plan. The best part? It's free!

### Healthcare Advisor is here 24/7 to help you:

- Find a doctor or facility
- Learn how much care costs and explore ways to save
- Resolve claims issues
- Make sense of a diagnosis and learn about treatment options
- Work with a maternity support nurse throughout your pregnancy and up to six weeks after delivery
- Connect with a personal coach online or by phone to create a personalized health plan and get ongoing encouragement
- Learn how to use an HSA, flexible spending account (FSA) or commuter benefits
- Connect with well-being programs and get help earning your LivingWell Incentive



Learn more by calling **866.247.8292**.

10

## Find ... help when you need it

### "Visit" a doctor without leaving home

Available 24 hours a day, Virtual Visits is a convenient option when you're sick and need quick care, and it costs just \$50\*. Using a smartphone, tablet or computer, you can video chat with a doctor about minor issues like allergies, migraines, rashes, pinkeye, sinus problems, urinary tract infections and more. The doctor may even write a prescription, if needed.\*\*

**[myuhc.com/virtualvisits](https://myuhc.com/virtualvisits)**

\*Must be enrolled in a UHC medical plan.

\*\*Certain prescriptions may not be available, and other restrictions may apply.



### Get free counseling sessions

Through LivingWell, you and all members of your household have access to the Live and Work Well Employee Assistance Program (EAP)'s free counseling sessions and online resources, including financial coaching. You can speak to a counselor up to **eight times per issue per year** for free through the EAP.

**[liveandworkwell.com](https://liveandworkwell.com)** (access code: **Cardinal**)

**877.434.3910**



## Learn ... more about Medicare

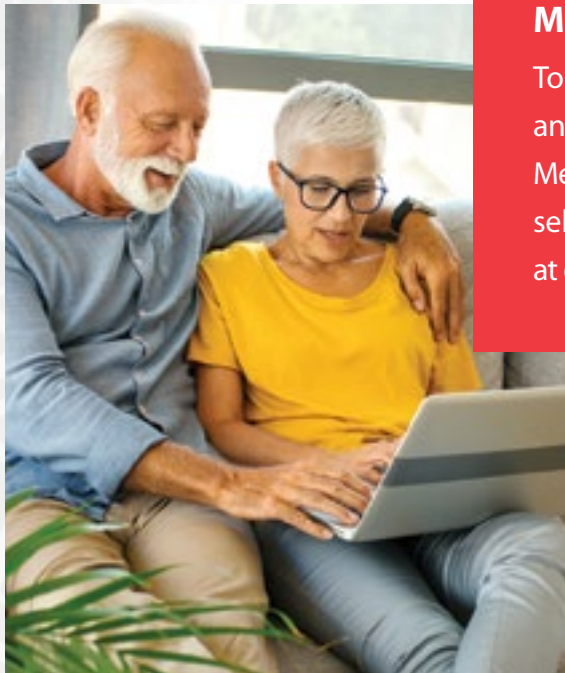
### Review the impact on your HSA

Did you know? HSA eligibility is restricted if you are enrolled in Medicare. If you are at least age 65 in 2022 and you want Cardinal Health healthcare coverage, you may want to choose one of the following:

- Cardinal Health's **No HSA plan** or the **Provider Select plan**. If you choose Cardinal Health medical plan coverage, your Cardinal Health plan is the primary payer and Medicare is secondary.
- **No coverage** for you through Cardinal Health. Instead, you would rely upon Medicare as your only insurance.

In addition to Cardinal Health healthcare coverage, you may also consider a health plan through the Aon Retiree Health Exchange at [healthcoverageresources.com/aon/home](https://healthcoverageresources.com/aon/home). For more information, call Healthcare Advisor at **866.247.8292**.

If you turn age 65 in 2022, are not enrolling in Medicare (you have deferred all parts of Medicare) and want to continue to make HSA contributions, call **866.866.8525** to continue or restart your HSA deductions.



#### More information

To learn more about how Medicare and your HSA work together, and how Medicare may impact your plan choices, select **Communications and Forms** at [digital.alight.com/cardinalhealth](https://digital.alight.com/cardinalhealth).

For more information about your HSA, contact Optum Bank at [optumbank.com](https://optumbank.com) or Healthcare Advisor at **866.247.8292**.

# Explore ... resources to help

Need directions? Here are some resources to guide you.

Resource	What you'll find there	Web address
<b>Benefits Center</b>	Personalized medical plan information, pricing and educational resources	Go to myHR ( <a href="http://cardinal.service-now.com/myhr">cardinal.service-now.com/myhr</a> ) and click on <b>myBenefits</b> , or go to <a href="http://digital.alight.com/cardinalhealth">digital.alight.com/cardinalhealth</a> (using your smartphone or personal computer) or download the Alight Mobile app at the App Store or Google Play
<b>Healthcare Advisor</b>	Healthcare and benefits experts to answer your benefits questions and handle your benefits needs	<b>866.247.8292</b> or text "CHAT" to <b>58647</b>
<b>Enrollment Resource Center</b>	Communication pieces, "people like me" stories and videos about how your colleagues are taking advantage of their benefits, tools and a video library; links to other resources	<a href="http://cardinalhealth.com/enroll">cardinalhealth.com/enroll</a> or <b>866.866.8525</b>
<b>Total Rewards statement</b>	Your personalized Total Rewards statement shows how much Cardinal Health has invested in you	Go to myHR ( <a href="http://cardinal.service-now.com/myhr">cardinal.service-now.com/myhr</a> ) and click on <b>myBenefits</b> , or go to <a href="http://digital.alight.com/cardinalhealth">digital.alight.com/cardinalhealth</a> (using your smartphone or personal computer)
<b>LivingWell</b>	Resources for your mental, physical and financial well-being through its three pillars of support: Mind Matters, Moving Matters, Money Matters	Go to myHR ( <a href="http://cardinal.service-now.com/myhr">cardinal.service-now.com/myhr</a> ) and click on <b>myBenefits</b> , or go to <a href="http://digital.alight.com/cardinalhealth">digital.alight.com/cardinalhealth</a> (using your smartphone or personal computer)
<b>UnitedHealthcare</b>	Detailed information about your medical plan, flexible spending account(s) and price care, review a claim and more (also available via the UnitedHealthcare app)	<a href="http://myuhc.com">myuhc.com</a>
<b>CVS Caremark</b>	Detailed information about your prescription drug coverage if you are enrolled in a UnitedHealthcare plan	<a href="http://caremark.com/cardinalhealth">caremark.com/cardinalhealth</a>
<b>Optum Bank</b>	Health savings account information, tools and resources	<a href="http://optumbank.com">optumbank.com</a>
<b>Rally</b>	Find information on well-being rewards and earn Rally coins by joining healthy missions and taking your Health Survey. You can also connect to other well-being programs.	<a href="http://rallyhealth.com/cardinalhealth">rallyhealth.com/cardinalhealth</a>
<b>Live and Work Well</b>	Confidential Employee Assistance Program (EAP)	<a href="http://liveandworkwell.com">liveandworkwell.com</a> (access code: Cardinal) or <b>877.434.3910</b>
<b>MetLife</b>	Find a dental provider, learn more about the life insurance, disability and leave plans, initiate a claim and access forms	<a href="http://metlife.com">metlife.com</a> <a href="http://mybenefits.metlife.com">mybenefits.metlife.com</a> or <b>833.622.0135</b>
<b>EyeMed</b>	Find a vision provider, learn how to use the plans and review your coverage	<a href="http://eyemedvisioncare.com">eyemedvisioncare.com</a>
<b>SWORD Health</b>	Virtual physical care services to help provide pain relief	Email <a href="mailto:help@swordhealth.com">help@swordhealth.com</a> , or call <b>888.492.1860</b> , or go to myHR ( <a href="http://cardinal.service-now.com/myhr">cardinal.service-now.com/myhr</a> ) and click on <b>myBenefits</b> , or go to <a href="http://digital.alight.com/cardinalhealth">digital.alight.com/cardinalhealth</a> (from your smart phone or personal computer)
<b>Bright Horizons</b>	Back-up care program for child and adult/elder care	<a href="http://clients.brighthouse.com/cardinalhealth">clients.brighthouse.com/cardinalhealth</a> (access code: CardinalHealth, password: BHCares4you)
<b>Baxter Credit Union</b>	Banking products for you and your family, including savings accounts, interest earning checking accounts, credit cards and loans	<a href="http://bcu.org">bcu.org</a>
<b>2nd.MD</b>	Meet virtually with a medical expert to get a second opinion before you receive treatment	<a href="http://myuhc.com">myuhc.com</a>
<b>401(k) Savings Plan</b>	Contribute to your 401(k) to get the company match	<a href="http://principal.com">principal.com</a> or <b>800.547.7754</b>
<b>Voya</b>	Get additional voluntary critical illness and accident insurance	Go to myHR ( <a href="http://cardinal.service-now.com/myhr">cardinal.service-now.com/myhr</a> ) and click on <b>myBenefits</b> , or go to <a href="http://digital.alight.com/cardinalhealth">digital.alight.com/cardinalhealth</a> (using your smartphone or personal computer)
<b>BenefitHub</b>	Get discounts on everything from cars to cell phones, computers, vacations, flowers and more	<a href="http://digital.alight.com/cardinalhealth">digital.alight.com/cardinalhealth</a> > <b>BenefitHub</b> or <b>866.664.4621</b>

This guide describes the Cardinal Health group benefits program as the company currently intends to offer it. At any time and for any reason, the company reserves the right to change the terms of the program or to terminate any of the benefits offered under it. The complete provisions of the plans are in the official plan documents. If there is any difference between this guide and the official plan documents, the plan documents will govern.

©2022 Cardinal Health. All rights reserved. CARDINAL HEALTH, the Cardinal Health LOGO and ESSENTIAL TO CARE are trademarks or registered trademarks of Cardinal Health. All other marks are the property of their respective owners.

Cardinal Health  
7000 Cardinal Place  
Dublin, OH 43017  
[cardinalhealth.com](http://cardinalhealth.com)

revised 1/2022

