

Choosing Your 2019 Benefits

*Learn what's new.
Compare your options.*

ENROLL: OCTOBER 1 - 12, 2018

IMPORTANT:

New plan options are available for 2019. If you don't make an election during the enrollment period, you will default to the plan(s) outlined on page 5.

ENROLL AT

WWW.RESCAREBENEFITS.COM

QUESTIONS?

Call the Benefits Support Center at 1-844-340-4808. Representatives are available Monday through Friday, 9 a.m. to 6 p.m. Eastern Time.

2019 Annual Enrollment Is October 1 – 12, 2018

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

For 2019, we have made significant changes, including moving to a new medical plan administrator and offering new plan options. Please see page 5 to learn about these changes, and the plans you'll be enrolled in if you don't make elections during the enrollment period.

^ During Enrollment

- Beginning October 1, 2018, go to www.rescarebenefits.com to view your options and use the online tools to compare and select your benefit choices for 2019. If you don't take action by October 12, 2018, you'll transfer to one of the new plans, as shown on page 5.
- As you explore your medical plan options, be sure to consider any recent or future life changes that could affect your benefit decisions (e.g., a birth, an upcoming surgery).
- Keep in mind that you must enroll to contribute to a Health Savings Account (HSA) or any of the Flexible Spending Account (FSA) options. The HSA is only available if you enroll in either the \$4,500 Choice+ High Deductible Health Plan (HDHP) or the \$4,500 Performance HDHP.

^ How to Enroll

Review the information in this guide to understand the changes for 2019. Then, between October 1 and 12, log on to www.rescarebenefits.com. You'll enter your user ID and password. If you are unable to enroll online, you can enroll by calling the Benefits Support Center at 1-844-340-4808. Representatives will be available Monday through Friday, 9 a.m. to 6 p.m. Eastern Time.

First Time Logging on to www.rescarebenefits.com?

You'll be able to register as a new user by selecting **Are you a new user?** on the logon page. You will need to enter the last four digits of your Social Security number along with your date of birth before answering security questions to create a user ID and password for the website. After your first visit, you'll just need your user ID and password to log on.

Forgot Your User ID or Password?

Go to www.rescarebenefits.com and select **Forgot User ID or Password?** and follow the instructions. Or you can call the Benefits Support Center at 1-844-340-4808.

Time to Enroll

- ^ When you log on to www.rescarebenefits.com, select **Make Your Annual Enrollment Choices** from the **Action Required** pop-up alert to make your choices and select the dependents you want to cover.
- ^ Once you've made your 2019 benefit elections, be sure to select **Confirm** and then **Continue** to save your choices. You'll then see a page summarizing your choices. Simply print this confirmation for your records.

Calling to Enroll?

You may encounter long wait times during the final days of the enrollment period. If you need additional time to ask questions and understand the new plan offerings, call the Benefits Support Center at 1-844-340-4808 during the first week of enrollment.

Enrollment Tips

- ^ To enroll a dependent, be sure to have your dependent's date of birth and Social Security number available when enrolling. If you are adding a dependent who is new to the medical plan, you will receive dependent verification documents to verify the dependent in the coming weeks.
- ^ If you can't find what you need online, call the Benefits Support Center at 1-844-340-4808 for personalized enrollment assistance. Representatives are available Monday through Friday, 9 a.m. to 6 p.m., Eastern Time.

Making Changes During the Year

Be sure to choose your benefits carefully during the enrollment period since you won't be able to make changes during the year unless you experience a qualified life event (e.g., having a baby, getting married). If you experience such an event, you must go to www.rescarebenefits.com or call the Benefits Support Center at 1-844-340-4808 within 31 days of the event. Representatives are available Monday through Friday, 9 a.m. to 6 p.m., Eastern Time. If your qualified event occurs after you enroll in your 2019 benefits and prior to January 1, 2019, you can follow the same steps to change your current coverage.

^ What's New for 2019

BrightSpring is making important changes to offer you more high-quality benefit options and greater flexibility when choosing your coverage for 2019. For one, we're partnering with UnitedHealthcare on medical and vision benefits. This transition enables us to continue to offer plan choices that are affordable and supportive. The 24/7 support provided by UnitedHealthcare will help you make smart health care decisions you can feel confident about. They also have a network of quality providers designated as Tier 1 providers to help you save on health care costs.

Here are the changes to be aware of as you choose your 2019 benefits:

- ^ Partnering with UnitedHealthcare as our new medical plan administrator, you'll have four UnitedHealthcare plans to choose from for 2019:
 - ^ \$3,500 Choice+
 - ^ \$3,500 Performance Plan with Copay
 - ^ \$4,500 Choice+ HDHP
 - ^ \$4,500 Performance HDHP
- IMPORTANT:** If you're currently enrolled in medical coverage, your enrollment will automatically transfer to \$3,500 Choice+ or \$4,500 Choice+ HDHP. These two plans align to the current \$3,500 Deductible PPO and \$4,500 Deductible HDHP. As a result, unless you elect a different plan option during the enrollment period (October 1 - 12), you will automatically be enrolled in the option most similar to your current plan. However, keep in mind that there are advantages to choosing the \$3,500 Performance Plan with Copay and \$4,500 Performance HDHP. **Be sure to review all four of your medical plan options before choosing your coverage.**
- ^ Anthem will no longer be a medical network choice for 2019. If you were previously enrolled in an Anthem plan, you will receive a new medical ID card for your 2019 UnitedHealthcare coverage.
- ^ **Washington employees:** There is a new Kaiser medical plan option available for you depending on your zip code. If eligible, this option will be offered alongside the UnitedHealthcare medical options so you can choose the plan that works best for you and your family.
- ^ Adding new dental plan offerings that will continue to be administered by Delta Dental.
- ^ Adding more options for your vision coverage through UnitedHealthcare.
- ^ Adding a special opportunity to elect optional life insurance through MetLife during Annual Enrollment. You'll be able to elect an amount up to four times your salary without answering medical questions. Be sure to consider this special opportunity while it is available. **Please note:** Spouses of BrightSpring employees will still be required to provide proof of good health (Evidence of Insurability).
- ^ Enhancing the voluntary short-term disability plan. And, adding a new voluntary long-term disability plan. See page 11 for details.

What's Not Changing?

During enrollment, you will still go to www.rescarebenefits.com to get all of your personalized information and to enroll in your 2019 benefits. The website has not changed. In addition, you'll still call the Benefits Support Center at 1-844-340-4808.

Your 2019 Medical Plan Options



Here's what you should know about BrightSpring's new UnitedHealthcare medical plan offerings:

UnitedHealthcare Choice+ Plans

Both the \$3,500 Choice+ and \$4,500 Choice+ HDHP plans allow plan members to choose their own doctors, including specialists, without a referral. The amount you'll pay for health care services will be determined by whether the provider you see is a network provider or an out-of-network provider.

UnitedHealthcare Performance Plans

If you would prefer to have your primary care provider help you navigate the health care system, keep your health history and profile accurate, and refer you to specialists, you may want to consider the \$3,500 Performance Plan with Copay or the \$4,500 Performance HDHP.

Here are the key benefits and differences you should know:

- ▲ The physicians you see today may not be in the network or qualify to be your upcoming primary care provider because of location or status. If you choose this plan and see an out-of-network physician, you will not receive coverage.
- ▲ You'll need to select a primary care provider in your zip code at the time of enrollment or you'll be automatically assigned to a primary care provider. You can change your primary care provider to another Tier 1 provider on a monthly basis. Need help finding one? Go to www.welcometouhc.com/brightspringhealthservices to find the right primary care provider for you. These plans encourage you to have an ongoing relationship with your doctor.
- ▲ The primary care provider you pick will be a Tier 1 provider. This means they've been evaluated to make sure they are pricing fairly and following evidence-based treatments. Bottom line, you get quality care for the right price.
- ▲ You and your covered family members can have either the same or different primary care providers. Any of the following physician types can serve as a primary care provider: Family Practice, Internal Medicine, Pediatrician, General Practice, OB/GYN.



What If You Don't Enroll?

If you don't actively enroll in your 2019 benefits, here's the coverage you'll be enrolled in for 2019, based on your current elections.

Note: If you currently are not enrolled in a plan, you will default to no coverage.

In 2018, you have:		In 2019, you'll get:
Medical		
Anthem \$3,500 Deductible PPO	➔	UnitedHealthcare \$3,500 Choice+
Anthem \$4,500 Deductible HDHP	➔	UnitedHealthcare \$4,500 Choice+ HDHP
Dental		
Delta Dental Standard	➔	Delta Dental Preventive Plan
Delta Dental Enhanced	➔	Delta Dental PPO Plus Plan
Vision		
Anthem coverage	➔	UnitedHealthcare High Plan
Life/Disability		
Liberty Mutual coverage	➔	Similar coverage level/amount through MetLife

^ Other Medical Plan Considerations

Network Providers Help You Save Money

Whichever medical plan you choose, you'll get the greatest value by finding a network provider. For the Performance Plan, you must choose a Tier 1 provider to maximize your benefit. If you go to a non-Tier 1 provider, the Performance Plan pays at a lower level. Go to www.welcometouhc.com/brightspringhealthservices to research Tier 1 providers prior to making your selections when you enroll at www.rescarebenefits.com. We suggest you create a short list of three or four, so you are more likely to find one of your selections during enrollment.

Virtual Visits

When you or a loved one isn't feeling well, Virtual Visits allow you to see and talk with a doctor 24/7 from wherever you are – at home or away from home. Simply access Virtual Visits from your computer, smartphone, or tablet by going to www.myuhc.com and receive care within minutes. Try Virtual Visits for health conditions such as allergies, seasonal flu, sore throat, and more.

Where to Find Your Rate Information

Your rates will be available when you log on to www.rescarebenefits.com.

^ Which Medical Plan Is Right for You?

Either the \$3,500 Choice+ or \$3,500 Performance Plan with Copay may be right for you if you:

- ^ Prefer having most of your health care and prescription costs covered throughout the year, as needed.
- ^ Don't mind paying higher premiums from each paycheck in exchange for lower out-of-pocket costs, as applicable.

The \$4,500 Choice+ HDHP or \$4,500 Performance HDHP may be right for you if you:

- ^ Typically don't have significant health care or prescription needs during the year.
- ^ Don't mind paying a higher deductible since it's not likely that you'll reach the limit by year-end.
- ^ Like the idea of paying a lower premium and contributing to a Health Savings Account to help pay out-of-pocket expenses.



Medical Plan Comparison

Medical At-a-Glance

Key Features	\$3,500 Choice+ (In-Network) You Pay:	\$3,500 Performance Plan with Copay (Tier 1) You Pay:	\$4,500 Choice+ HDHP (In-Network) You Pay:	\$4,500 Performance HDHP (Tier 1) You Pay:
MEDICAL				
Annual Deductible Individual/Family	\$3,500/\$7,000	\$3,500/\$7,000	\$4,500/\$9,000	\$4,500/\$9,000
Coinsurance	30% after deductible	30% after deductible	40% after deductible	30% after deductible
Primary Care Physician Selection Required?	no	yes	no	yes
Urgent Care	deductible/ coinsurance	\$50 copay*	deductible/ coinsurance	deductible/ coinsurance
Emergency Room	deductible/ coinsurance	\$250* in addition to deductible/ coinsurance	deductible/ coinsurance	deductible/ coinsurance
Office Visit (Primary Care Physician)	deductible/ coinsurance	\$25 copay*	deductible/ coinsurance	deductible/ coinsurance
Office Visit (Specialist)	deductible/ coinsurance	\$50 copay*	deductible/ coinsurance	deductible/ coinsurance
Preventive Care	\$0	\$0	\$0	\$0
Out-of-Pocket Maximum Individual/Family	\$6,550/\$13,100	\$6,550/\$13,100	\$6,550/\$13,100	\$6,550/\$13,100
PRESCRIPTION DRUG				
Annual Deductible Individual/Family	\$250/\$500**	\$250/\$500**	combined with medical	combined with medical
Retail (up to 30-day supply)				
Generic	30% (\$25 per-prescription maximum)	30% (\$25 per-prescription maximum)	40%	30%
Brand Formulary	30% (\$80 per-prescription maximum)	30% (\$80 per-prescription maximum)	40%	30%
Brand Non-Formulary	45% (\$130 per- prescription maximum)	45% (\$130 per- prescription maximum)	40%	30%
Mail Order (up to 90-day supply)				
Generic	30% (\$62.50 per- prescription maximum)	30% (\$62.50 per- prescription maximum)	40%	30%
Brand Formulary	30% (\$200 per- prescription maximum)	30% (\$200 per- prescription maximum)	40%	30%
Brand Non-Formulary	45% (\$325 per- prescription maximum)	45% (\$325 per- prescription maximum)	40%	30%

*Copays do not apply towards your deductible.

**Deductible does not apply to generic prescription drug.

Save Money for Future Health Care Expenses



HDHP and HSA – How They Work Together

When you enroll in either the \$4,500 Choice+ HDHP or \$4,500 Performance HDHP, you have the opportunity to save money, tax-free, in a Health Savings Account (HSA).

About the HSA

An HSA is a great way to set aside money before-tax to pay for your out-of-pocket qualified health care expenses* when you receive care that isn't covered by the plan.

Here's what you can pay for from your HSA:

- ▲ Deductibles, copays, coinsurance
- ▲ Doctor's office visits
- ▲ Dental care
- ▲ Vision care
- ▲ Prescription medications
- ▲ Chiropractic services
- ▲ Acupuncture
- ▲ Hearing aids and batteries
- ▲ Contact lenses/eyeglasses

For a full list of qualified medical expenses, visit [www.irs.gov pub. 969](http://www.irs.gov/pub.969).

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

For 2019, you can contribute:

- ▲ \$3,500 for individual coverage
- ▲ \$7,000 for family
- ▲ Plus, an extra \$1,000 in catch-up contributions starting the year you turn age 55

HSA Advantages

- ▲ **Your account is triple tax-free.** Your contributions are tax-free, any investment earnings are tax-free, and your withdrawals are tax-free (if you use the money for an eligible expense).
- ▲ **Use the money now or later.** Each time you have an eligible expense, you can decide to pay for it with funds from your HSA using your HSA/FSA debit card or out of your own pocket.
- ▲ **There are NO "use it or lose it" rules.** Any balance left in your account at the end of the year rolls over to the next year – earning interest along the way – even if you change your medical coverage, retire, or leave the company.

Learn More!

Watch **Considering an HSA? Smart!** and **How to Save Money With a Health Care FSA.** You'll find these videos at www.rescarebenefits.com.





How to Save With an FSA

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

Health Care FSA	Dependent Care FSA	Limited Use FSA
<p>Eligible expenses include:</p> <ul style="list-style-type: none"> ▲ Health, vision, and dental expenses not covered by insurance ▲ Deductibles, copays, and coinsurance ▲ Prescription drugs ▲ Medical equipment ▲ Hearing tests and aids ▲ Speech and physical therapy 	<p>Eligible expenses include child care and/or adult care while you and your spouse (if married) can work or attend college full-time, such as:</p> <ul style="list-style-type: none"> ▲ Before- and after-school child care ▲ Summer day camp ▲ Elder care 	<p>Eligible expenses include dental and vision expenses for you and your dependents</p> <p>This FSA only applies if you elect the \$4,500 Choice+ HDHP or the \$4,500 Performance HDHP, open an HSA, and enroll in a Health Care FSA.</p> <p>Note: If you have Health Care FSA carryover funds heading into 2019 and enroll in an HDHP with an HSA, your carryover Health Care FSA dollars can be placed in a Limited Use FSA.</p>

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

For 2019, you can contribute the following:

- ▲ **Health Care FSA:** Minimum of \$200, up to a maximum of \$2,650
- ▲ **Limited Use FSA:** Minimum of \$200, up to maximum of \$2,650 (dental and vision only)
- ▲ **Dependent Care FSA:** Minimum of \$500, up to a maximum of \$5,000 (\$2,500 if married and filing a separate tax return)

What else you should know about your Health Care FSA:

- ▲ **You can carry over up to \$500 in your Health Care FSA.** You have until March 31, 2020 to submit all your eligible expenses for the 2019 plan year. Participants can carry over up to \$500 in their Health Care FSA. Anything above \$500 in the account after April 1, 2020 will be forfeited.
- ▲ **Your full balance is available on January 1.** Even before funds are deducted from your salary and deposited into your account, you may draw up to the full value of your annual Health Care FSA contribution when the new benefit year begins.
- ▲ **You have a reimbursement option.** If you decide to pay health care and dependent care costs out of your own pocket, you'll need to file a claim to be reimbursed from your account(s). Just be sure to submit your claim by the stated deadline.

Please note: If you currently have a debit card to pay Health Care FSA or HSA expenses, you can continue using it in 2019. If this will be the first time you'll participate in an HSA or FSA, you'll receive a card in the mail.



Your 2019 Dental Plan Options



For the 2019 plan year, Delta Dental will continue to be our administrator, but with new plan options that include:

- ▲ The PPO Plus Plan
- ▲ The Preventive Plan

These new options are similar to the previous dental plan offerings, but here are some plan highlights and considerations when choosing a plan:

- ▲ The PPO Plus Plan has a \$1,500 annual maximum benefit.
- ▲ The Preventive Plan focuses on routine dental maintenance, and covers basic services at 50% (major services including periodontal maintenance are not covered). You'll want to consider your dental needs and those of your family when deciding which plan will best fit your situation. For example, if you think you or any family member will need significant dental work in the upcoming year, you might want to consider the PPO Plus Plan.
- ▲ If you're currently enrolled in the Standard Plan and you don't actively enroll, you'll be automatically enrolled in the Preventive Plan. If you're in the Enhanced Plan, you'll go into the PPO Plus Plan.
- ▲ If you're currently enrolled in the Standard Plan, you will no longer have access to major services (such as crowns, implants, bridges, etc.). If this is important to you, then consider enrolling in the PPO Plus Plan.

Dental At-a-Glance

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

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

Find a Dental Provider

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

Monthly Dental Rates

Coverage Level	Preventive Plan	PPO Plus Plan
Employee Only	\$15.85	\$32.71
Employee Plus Spouse	\$32.33	\$66.73
Employee Plus Children	\$37.25	\$76.86
Family	\$52.63	\$108.60



Your 2019 Vision Plan Options



For the 2019 plan year, BrightSpring will move from Anthem as our plan administrator to UnitedHealthcare. Through our partnership with UnitedHealthcare, you'll have the option to choose between two plans – a High and Low Plan. This allows us to offer more options and a larger network of providers to better meet your vision care needs. You'll also have access to low-cost, quality glasses and other prescription eyewear from Warby Parker at www.warbyparker.com.

Vision At-a-Glance

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

Monthly Vision Rates

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

Find an Eye Care Provider

The plan uses the Spectera Eyecare Network, a national network of eye doctors with both private practice locations and retail chains. To locate a provider, log on to www.myuhc.com, select **Vision**, and then **Vision Benefit Highlights** and then **Find a Provider**. Members who don't have medical coverage can locate providers at www.myuchvision.com.

Income Protection Benefits

As a BrightSpring employee, you are provided a benefit of one times your annual earnings with the opportunity to choose from a number of voluntary benefit options to help provide financial security in case of illness, emergency, and even death. There are options available to add more coverage for yourself, as well as coverage for your spouse and children. Review your options and consider additional coverage to give you extra peace of mind.

MetLife believes 60% of your annual income times the number of years until you retire gives you a reasonable estimate of the amount of life insurance you should have. To help you see how much, try the online calculator at www.lifeonlinecalculator.com.

MetLife Optional Life Insurance program: During Annual Enrollment, you have a special opportunity to elect up to four times your annual salary without answering medical questions. Additionally, you'll have access to the MetLife Advantages program which provides you with access to other services such as will preparation, travel assistance when traveling outside the United States, and grief counseling at no additional cost.

Supplemental Life Insurance and Supplemental Death and Dismemberment Insurance:

Through MetLife, you can purchase additional life insurance for yourself and your dependents. You can elect up to 5x your annual salary up to \$1 million. Dependent coverage options are also available.

Protect Your Income With Disability Coverage

If you're unable to work because of non-work-related illness or accident, disability benefits can replace some lost income.

Voluntary Short-Term Disability: You can purchase affordable short-term disability coverage through MetLife to provide income protection if you can't work due to illness or injury. You can elect a maximum benefit of up to \$2,000 per month.

NEW! Voluntary Long-Term Disability: If you're an hourly employee and don't have access to company-provided LTD, you can purchase a long-term disability plan that would provide you with 50% of your monthly earnings up to a maximum of \$2,000 per month.

Be sure to designate beneficiaries for your life insurance elections. You can easily add them at www.rescarebenefits.com.

Note: If you work in CA, NY, NJ, or HI, you may be covered by a state disability program.

^ Additional Benefits

Although not a replacement for medical coverage, the following supplemental medical coverage can help protect you from significant or unexpected out-of-pocket expenses.

- ^ **Accident Insurance** through Voya can pay you directly for medical costs that result from an accidental injury, such as emergency treatment and hospital stays to transportation and lodging needs. Coverage is guaranteed regardless of health.
- ^ **Hospital Indemnity Insurance** through MetLife can pay a daily cash benefit directly to you, up to the plan maximum, if you or a covered family member is hospitalized. Coverage is also included for maternity stays.
- ^ **Critical Illness Insurance** through MetLife can provide you with extra cash when you or a covered family member is treated for a major medical event or diagnosed with an eligible critical illness. Members can use the money for anything from medical expenses to the mortgage.

Group Legal

Legal coverage through MetLife Hyatt Legal Plans gives you access to a national network of lawyers at a discounted rate. Covered services include personal and family matters, from wills and financial documents to traffic violations and property disputes.

Identity Theft Protection

Identity theft protection services from InfoArmor can help you assess your risk, deter theft attempts, detect fraud, and monitor your credit scores.

Auto and Home Insurance

MetLife gives you access to a variety of auto and home insurance policies at competitive rates. Compare, then decide whether to make the switch.

Enroll: October 1 – 12, 2018

IMPORTANT: New plan options are available for 2019. If you don't make an election during the enrollment period, you will default to the plan(s) outlined on page 5. Also, be sure to review all of your rates for 2019.

Enroll and view rates at www.rescarebenefits.com

Questions? Call the Benefits Support Center at 1-844-340-4808.

ResCare is now called BrightSpring Health Services in Kentucky!
BrightSpring is the parent name for the ResCare family of brands.

^ About This Guide

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