



2022

BRIGHTSPRING SPRINGHEALTH BENEFITS



BrightSpring is America's leading provider of care for complex populations. We believe all care is personal, including your own. That's why we're proud to offer our employees a variety of plan options, tools and resources so you can choose the best fit for you. Take a look at the benefits available to BrightSpring employees in 2022.

How to Enroll

Review the information in this summary to understand the benefits offered for 2022. Then, register at www.brightspringbenefits.com:

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

You can also enroll through the EmyreanGo mobile app or by calling the Benefits Support Center at [844-896-0169](tel:844-896-0169), Monday through Friday, 9 a.m. to 7 p.m. ET.

Making Changes During the Year

Be sure to choose your benefits carefully during the enrollment period since you won't be able to make changes during the year unless you experience a qualified life event (e.g., having a baby, getting married). If you experience such an event, you must go to www.brightspringbenefits.com within 31 days of the event. Representatives are available Monday through Friday, 9 a.m. to 7 p.m. ET.



SCAN ME
to get more information
about benefits offered
in 2022.

Eligibility

All full-time employees are eligible for BrightSpring benefits the first day of the month following 30 days of service. You can also cover your spouse/domestic partner and your child(ren) up to age 26 under your plan.

Tobacco Surcharge

If you or your spouse/domestic partner use or have used tobacco or tobacco-related products (including e-cigarettes) within the last six months, you will be assessed a \$50 monthly surcharge per tobacco user.

Medical

You have four medical plan options to choose from, provided by UnitedHealthcare (UHC). You can choose which plan is best for you depending on your healthcare needs. If you live in California, Kaiser is your only medical plan option.

2022 UHC PLAN DESIGNS				
Benefits Provisions	\$3,500 Deductible Choice+ PPO	\$4,500 Deductible Choice+ HDHP	\$3,500 Deductible Performance PPO (with copays/NexusACO) ¹	\$4,500 Deductible Performance HDHP (with NexusACO) ¹
Individual Deductible	\$3,500	\$4,500	\$3,500	\$4,500
Family Deductible	\$7,000	\$9,000	\$7,000	\$9,000
Coinsurance (plan pays)	70%	60%	70%	70%
Individual OOP Maximum	\$8,550	\$7,000	\$8,550	\$7,000
Family OOP Maximum	\$17,100	\$14,000	\$17,100	\$14,000
Urgent Care	Ded./coinsurance	Ded./coinsurance	\$50 copay	Ded./coinsurance
ER (covered as in-network)	\$500 copay ² , 70% coinsurance	\$500 copay after ded. ³ , 60% coinsurance	\$500 copay ² , 70% coinsurance	\$500 copay after ded. ³ , 70% coinsurance
Office Visit PCP	Ded./coinsurance	Ded./coinsurance	\$25 copay	Ded./coinsurance
Office Visit Specialist	Ded./coinsurance	Ded./coinsurance	\$50 copay	Ded./coinsurance
Preventive	100% covered	100% covered	100% covered	100% covered
Virtual Visits	\$5 copay ⁴	Ded./coinsurance	\$5 copay ⁴	Ded./coinsurance
PRESCRIPTION DRUGS ⁵				
Rx Retail: Generic	70%/\$25 max	60% after ded.	70%/\$25 max	70% after ded.
Rx Retail: Preferred Brand	70%/\$80 max	60% after ded.	70%/\$80 max	70% after ded.
Rx Retail: Non-preferred Brand	55%/\$130 max	60% after ded.	55%/\$130 max	70% after ded.
Rx Mail: Generic (90 Day)	70%/\$62.50 max	60% after ded.	70%/\$62.50 max	70% after ded.
Rx Mail: Preferred Brand (90 Day)	70%/\$200 max	60% after ded.	70%/\$200 max	70% after ded.
Rx Mail: Non-preferred Brand (90 Day)	55%/\$325 max	60% after ded.	55%/\$325 max	70% after ded.
Rx: Specialty	Applicable generic, preferred brand or non-preferred brand coinsurance applies	60% after ded.	Applicable generic, preferred brand or non-preferred brand coinsurance applies	70% after ded.

¹ Out-of-network is not covered.

² Where copays are required for ER, they are collected for each visit both pre- and post-deductible. After deductible is met, copays are still collected along with coinsurance until the out-of-pocket maximum has been met.

³ ER copays will be applied post-deductible for the HSA plans. Order is deductible, then copay + coinsurance (both) until out-of-pocket maximum is met. After out-of-pocket maximum has been met, there is no member responsibility.

⁴ Where copays are required for telemedicine, they are collected for each visit both pre- and post-deductible. After deductible is met, copays are still collected along with coinsurance until the out-of-pocket maximum has been met.

⁵ Separate deductible of \$250 individual/\$500 family applies to the \$3,500 Deductible PPO (with copays/NexusACO) — brand only.

The pharmacy benefit is managed by Express Scripts and uses the Walgreen's Advantage Network.

Note: Non-emergent ER visits are excluded on all plans. See the Summary of Benefits and Coverage (SBC) for more details, including Tier 2 coverage.

Medical Contributions

2022 MEDICAL RATES	
\$3,500 PPO Choice	Monthly
You Only	\$300.53
You + Spouse	\$1,064.37
You + Child(ren)	\$539.08
You + Family	\$1,219.18
\$3,500 PPO Performance	Monthly
You Only	\$105.56
You + Spouse	\$385.29
You + Child(ren)	\$188.37
You + Family	\$436.12
\$4,500 HDHP+ Choice	Monthly
You Only	\$182.68
You + Spouse	\$911.68
You + Child(ren)	\$488.44
You + Family	\$1,133.85
\$4,500 HDHP Performance	Monthly
You Only	\$60.14
You + Spouse	\$326.04
You + Child(ren)	\$168.25
You + Family	\$402.23

Dependent Eligibility

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

Anthem FlexHour Plan

If you need medical coverage but not necessarily a comprehensive plan, consider the Anthem FlexHour Plan. It is a limited medical plan designed for everyday routine healthcare needs. There are no deductibles or coinsurance. The plan provides first dollar coverage for doctor office visits, urgent care, prescriptions and other benefits (subject to annual visit limits). Find more information about the plan online.

Health Savings Account

When you enroll in the \$4,500 Choice+ or \$4,500 Performance HDHP Plans, you can contribute to a Health Savings Account (HSA). An HSA is a great way to set aside money pre-tax to pay for your out-of-pocket healthcare expenses, like deductibles, coinsurance, office visits, dental and vision care and more.

For 2022, you can contribute:

- \$3,650 for individual coverage
- \$7,300 for family coverage
- Plus, an extra \$1,000 in catch-up contributions starting the year you turn age 55

The money rolls over from year to year and is yours to keep, even if you change jobs or retire, to help save for healthcare expenses both now and in the future.

HSA Advantages

- It's tax-free when it goes in. You can put money into your HSA pre-tax through convenient payroll deductions.
- It's tax-free as it grows. You earn tax-free interest on your money. The interest you earn even earns interest!
- It's tax-free when you spend it. When you spend your HSA on qualified expenses, you don't pay taxes.
- It's not forfeited if you don't use it. Money left in your HSA at the end of the year rolls over to the next year.
- It's always your money. You own your HSA. It's yours to keep and use even if you change medical options, leave the company or retire.

Flexible Spending Accounts

A Flexible Spending Account (FSA) is a great way to manage your spending by saving pre-tax dollars for your regular expenses:

Healthcare: You can contribute to a Health Care FSA to pay for things like your deductible, coinsurance, prescription drugs and more. You can contribute up to \$2,850 in 2022. If you have an HSA, you can also contribute to a Limited Purpose FSA to help cover your dental and vision care. Unlike the HSA, the Health Care FSA is pre-funded at the beginning of the year, so you don't have to wait until you have a balance in your account to see a dentist or eye doctor. Once you meet your annual deductible, your Limited Purpose FSA becomes a full purpose FSA.

Dependent care: You can contribute to the Dependent Care FSA to pay for child and elder care while you're working. You can contribute up to \$5,000 in 2022 (\$2,500 if married and filing jointly).

Dental

We offer two dental plan options through Delta Dental of Kentucky: the Preventive Plan, which focuses on routine maintenance, and the PPO Plus Plan, which covers major and orthodontia services. Both plans below show in-network benefits. For out-of-network coverage, please refer to the plan summaries.

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.

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

Vision

We offer two vision plan options through UnitedHealthcare. Both options provide you with access to a large network of doctors that offers savings on eye exams, lenses, frames and contacts. Both plans below show in-network benefits. For out-of-network coverage, please refer to the plan summaries.

Key Features	Low Plan	High Plan
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

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

401(k) Retirement Plan

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

Traditional Contributions

Pre-tax contributions are deducted from your pay before income taxes are taken out. This means that you can lower the amount of current income taxes you pay each period. It could mean more money in your take-home pay versus saving money in a taxable account.

Roth Contributions

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

Investment Options

You have the flexibility to select from investment options that range from more conservative to more aggressive, making it easy for you to develop a well-diversified investment portfolio.

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

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

Supplemental Medical Coverage

To help you prepare for the unexpected, we offer several voluntary insurance options. These plans can help cover extra expenses in the event of an emergency, from treatment costs not covered by your medical plan to everyday expenses like lodging or transportation.

Accident Insurance pays you directly in the event of an accidental injury.

Critical Illness Insurance provides extra cash when you or a covered family member is treated for a major medical event or diagnosed with an eligible critical illness.

Hospital Indemnity Insurance pays a daily cash benefit if you or a covered family member is hospitalized. Coverage also includes maternity stays and reimbursement for emergency room visits.

Life and AD&D Insurance

We offer company-paid life and AD&D insurance in the amount of one times your annual salary, but you can also purchase additional life insurance. You can elect up to eight times your annual salary, up to \$1.5 million. Dependent coverage options are also available.

Disability

Short-Term Disability (STD): STD replaces a portion of your income if you are unable to work for a short period of time. Salaried employees receive a core STD benefit of \$200 per week with the opportunity to purchase additional coverage up to \$2,000 per week. Hourly employees have a voluntary buy-up option of up to \$2,000 per week.

If you live in a state that requires your employer to offer STD benefits, your disability will be administered with MetLife. This applies to employees in New York, New Jersey and Hawaii.

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

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

Benefits will not be paid for a disability that results from a pre-existing condition or if you have been actively at work for less than 12 consecutive months after the date your disability coverage is effective.

Long-Term Disability (LTD): LTD replaces a portion of your income if you are unable to work for an extended period of time. Salaried employees may be eligible to receive a company-provided benefit of up to 60% of your salary to a monthly maximum of \$10,000. Hourly employees can purchase voluntary coverage of 50% up to \$2,000.

Employee Discounts

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

Employee Assistance Program (EAP)

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

Tuition Reimbursement

We provide tuition reimbursement, up to \$2,000 per year, for continuing education after one year of service.

Legal Coverage

Legal coverage through MetLife Hyatt Legal Plans gives you access to a national network of lawyers. 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.

Time Off

Holidays	
New Year's Day	Labor Day
Martin Luther King Jr. Day	Thanksgiving Day
Memorial Day	Christmas Day
Independence Day	

PTO Schedule			
Hourly Employees			
Months of Full-Time Service	Hourly PTO Accrual	Annual Max	Accrual Cap
6 – 36 Months	.0577	15 day / 120 hours	33 days / 264 hours
37+	.0769	20 days / 160 hours	33 days / 264 hours

Important Contacts

Program	Carrier	Phone	Website	Mobile App
Benefits Support Center	BrightSpring	844-896-0169	www.brightspringbenefits.com	EmpyreanGo
Medical	UnitedHealthcare	844-391-1895	www.myuhc.com	Health4Me
Medical	Anthem FlexHour	833-999-0329	www.anthem.com	Sydney Health
Health Savings Account	Optum Bank	800-791-9361	www.optumbank.com	Optum Bank
Flexible Spending Accounts Non-UHC Members — Policy# 918746	UnitedHealthcare	800-331-0480	www.myuhc.com	Health4Me
Dental Plan	Delta Dental of KY	800-955-2030	www.deltadentalky.com	Delta Dental
Vision Plan	UnitedHealthcare	800-638-3120	www.myuhc.com	Health4Me
Life and AD&D Insurance	MetLife	800-638-6420	www.metlife.com/mybenefits	MetLife
STD and LTD	MetLife	800-858-6506	www.metlife.com/mybenefits	MetLife
Accident Insurance	Voya	877-236-7564	www.voya.com/claims	
Hospital Indemnity Insurance	Anthem	833-999-0329	www.anthem.com	
Critical Illness Insurance	MetLife	800-438-6388	www.metlife.com/mybenefits	MetLife
Group Legal	MetLife Legal Plan	800-821-6400	www.metlife.com/mybenefits	MetLife
Identity Theft Protection	Allstate Identity Protection (InfoArmor)	800-789-2720	www.myprivacyarmor.com	InfoArmor
Auto and Home Insurance	MetLife	800-438-6388	www.metlife.com/mybenefits	MetLife
Employee Discounts	BenefitHub	866-664-4621	www.benefitHub.com	
401(k) Plan	Fidelity	800-970-2363	www.401k.com	NetBenefits
Employee Assistance Program	ComPsych	833-743-8184	www.guidanceresources.com	GuidanceNow

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.