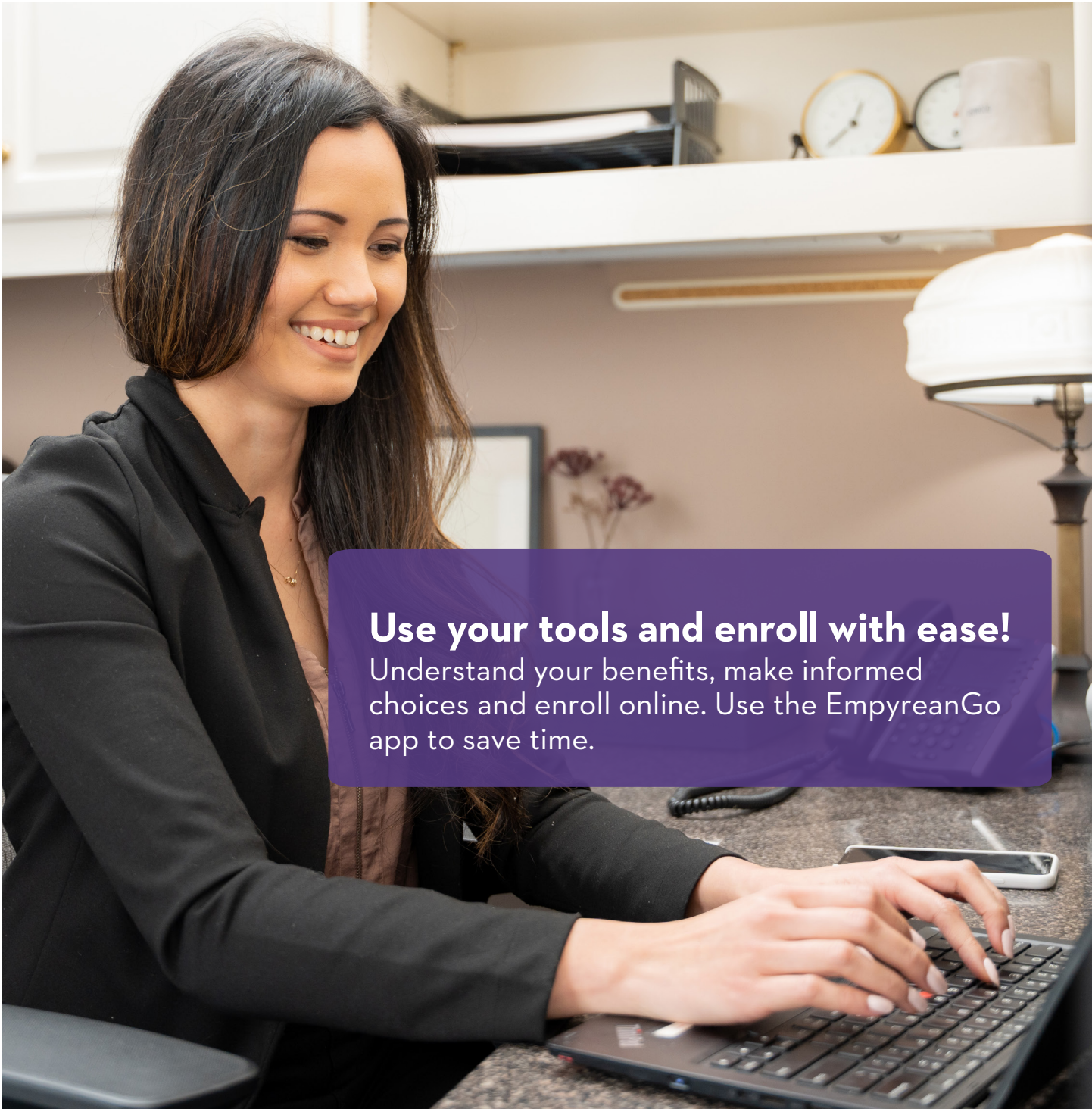




2023

**CHOOSE YOUR BENEFITS
INVEST IN YOUR WELL-BEING**



Use your tools and enroll with ease!
Understand your benefits, make informed choices and enroll online. Use the EmpyreanGo app to save time.

QUESTIONS?

Call the Benefits Support Center at 844-896-0169.
Representatives are available Monday through Friday, 9 a.m. to 7 p.m. ET.



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Time To Enroll

Log on to www.brightspringbenefits.com and follow the steps below:

- The site will display the benefits you are eligible for.
- Make your 2023 benefit elections and select the dependents you want to cover.
- Select Confirm and then Continue to save your choices. You'll then see a confirmation number.
- Confirm your email address is correct to ensure you receive the confirmation statement, which will be emailed to you within 24 hours.

Or download the EmpyreanGo mobile app and enroll while you're on the go!

Eligibility

All full-time employees who work 30 or more hours a week are eligible for BrightSpring benefits on 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.

Enrollment Tips

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 to the medical plan, you will need to verify your dependent's eligibility. You will only need to verify eligibility for newly added dependents within 30 days of enrollment. Examples of acceptable documents include marriage and birth certificates.

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 qualifying life event (e.g., having a baby or 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.

New Users

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.



EmpyreanGo Mobile App

Enroll within 31 days of your hire date with the **EmpyreanGo** mobile app. It's easy, and it saves time. Download the app to review your current benefits and resources and complete your enrollment, including adding dependents, updating beneficiaries or uploading supporting documents.

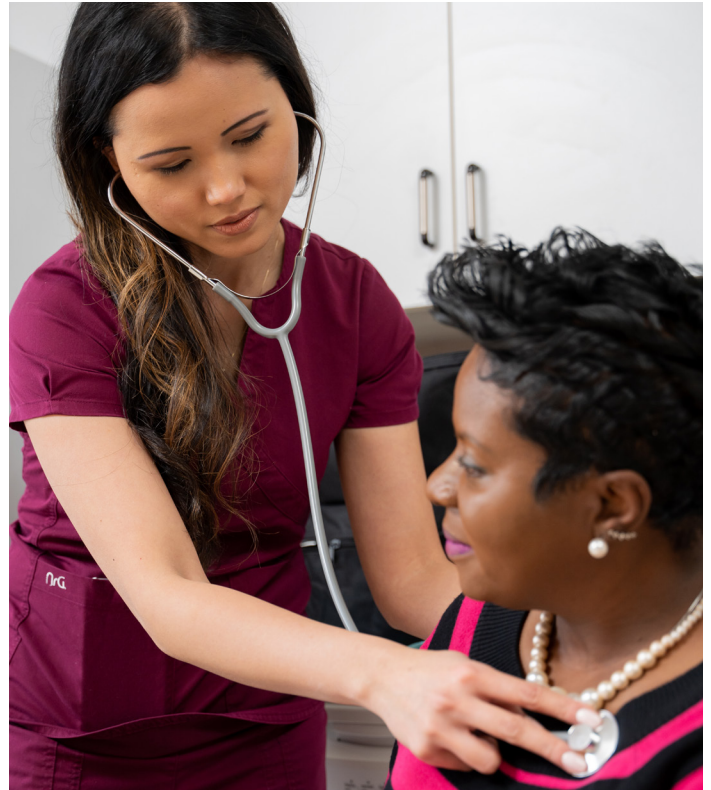
Know Before You Enroll

In 2023, your company-sponsored plans will allow you to choose the right combination of benefits that deliver quality medical care at a fair price.

Medical Benefits

For 2023, employees of Home Health & Hospice will have the ability to enroll in Imagine360. The plan better manages costs and provides a greater level of support to all plan members. We are partnering with Imagine360 and Quantum Health because they are dedicated to helping members understand their benefits and get the most from their healthcare. Here are some highlights of the plan:

- Plan members have access to select networks (Multiplan) for professional and ancillary services, but there are no network restrictions or limitations. We recommend that you maximize your benefits by using the portal or calling Quantum Health to get assistance in selecting a provider or to confirm your current doctors work well with your new plan. They can give you information on provider quality metrics, costs, and other information.
- Licensed medical professionals will guide you through the healthcare system and provide support for any chronic conditions.
- Built-in price protection ensures you don't overpay for services and always pay a fair price for the care you receive.
- Best-in-class billing experts review your medical bills to identify if they exceed the plan limits or contain costly inaccuracies.



Medical Benefits FAQ

Q. What should I do if a doctor's office staff member says they don't recognize or accept my insurance?

A. It's possible that a doctor's office staff member may not recognize your Imagine360 ID card, but all they have to do is call the number on the back of your ID card to verify your benefits. You can also call a Quantum Health Care Coordinator to help resolve potential issues.

Q. What if a provider asks me to pay for my procedure in advance?

A. The only out-of-pocket expense you should pay at the time of service is a copay or deductible, if applicable. Call your Quantum Care Coordinator at the number on your benefits ID card to confirm your financial responsibility.

Q. What if a provider bill doesn't match my explanation of benefits (EOB)?

A. Most of the time, providers accept the adjusted payment. Sometimes when you see a provider, they may bill you the difference between what they charged and what the plan paid. This is called a "balance bill." If you receive a balance bill, call your Care Coordinators at the number on your benefits ID card, and they will begin the resolution process on your behalf. You are not responsible for paying the balance bill, but you will need to contact Quantum health if you do receive a bill that's different from your EOB.

Q. How do I find a provider?

A. Follow these easy steps:

1. Go to www.multiplan.com
2. Click on Find a Provider, then Select Network
3. Choose the Multiplan network
4. Choose Practitioner & Ancillary
5. Use the search option to facilitate your search



Prescription Drug Benefits

When you enroll in an Imagine360 medical plan, your prescription administrator is **Express Scripts**. You can fill your prescriptions using a retail pharmacy in the Walgreens Advantage Network or by using the Express Scripts mail order program. **You will receive a combined medical and prescription ID card.** Specialty medications will be filled by one of BrightSpring's brands, **CareMed**.

IMPORTANT Prescription Drug Plan Reminders

- Prescriptions cannot be filled at CVS Pharmacies. To find an in-network pharmacy, visit www.express-scripts.com and click Prescriptions, then Find a Pharmacy.
- Use the Express Scripts site to manage your prescriptions, determine your costs, find mail-order forms, and view the national formulary.
- Maintenance medications must be filled using the Smart90 program with Walgreens or the Express Scripts mail order service. There is a two-fill grace period for less than 90-day supplies before you'll be required to switch to mail order.
- Download the Express Scripts app to refill your medication, check order status, set reminders, and view your ID card.
- Use the app to find a less costly generic version, price shop among pharmacies, and seek other options.
- These links provide helpful videos about your prescription drug plan:
 - [Managing your online account](#)
 - [More on home delivery](#)
- Need help pricing your medications? Use [this site](#) and select your medical plan to find information on drug costs. **Rx Savings Solutions (www.rxs.com)** complements your prescription drug plan by offering a coordinated way to help lower your prescription drug costs. Here's how:
 - Coordinates with your medical plan, doctor, and pharmacy, so everything is personalized according to your medications, budget, and benefits.
 - Evaluates your medications for cost-saving options.
 - Lets you compare prices while letting you and your doctor decide what is best for your health and your budget.
 - Contacts you when there may be opportunities to save money on your prescription drugs.





IMPORTANT Medical Plan Notices

- **Livongo Diabetes Program.** The Livongo Diabetes Program is available for all employees and covered dependents enrolled in an Imagine360 medical plan and who take diabetes medication. Livongo can help you manage your diabetes with a state-of-the-art glucometer, personal coaching, and unlimited supplies at no cost to you. To get started, visit [Join.Livongo.com/BRIGHTSPRING](https://www.livongo.com/BRIGHTSPRING)/register or call **800-945-4355**. Use registration code **BRIGHTSPRING**.
- **Livongo High Blood Pressure Program.** Livongo offers a high blood pressure management program that keeps it simple. It starts with providing an advanced blood pressure monitor and the support you need to effectively manage your blood pressure. One-on-one coaching and an easy-to-use app and dashboard, along with healthy habits guidance, can make a difference. To get started, you can join by visiting [Ready.Livongo.com/BRIGHTSPRING](https://www.livongo.com/BRIGHTSPRING)/register or calling **800-945-4355**. Use registration code **BRIGHTSPRING**.
- **Tobacco Attestation.** Employees and spouses/domestic partners enrolled in a medical plan MUST complete a required tobacco attestation and self-report tobacco use. If you or your spouse/domestic partner uses or has used tobacco or tobacco-related products within the last six months, you will be assessed a \$50 monthly surcharge per tobacco user. Tobacco or tobacco-related products include but are not limited to cigarettes (including electronic cigarettes), cigars, pipes and smokeless (tobacco chew), hookahs, vapor devices (vape pens, JUULs, etc.), and clove cigarettes.
- **Spouse Surcharge.** Employees covering a spouse/domestic partner that is eligible for an employer-sponsored medical plan will be subject to a monthly surcharge of \$100. You will need to attest that employer-sponsored coverage is available. Medicare plans are not subject to the surcharge.
- **Kaiser Options.** Kaiser medical plan options are available to employees who reside in select zip codes in California, Colorado, Oregon, and Washington. See the enrollment website (www.brightspringbenefits.com) for more information.

Effectively Managing Your Care and Costs

The Right Care for the Right Price

When it comes to medical care, take a look at your options – choosing the right option for the level of care you need can save you a lot of time and money. No matter which option you choose:

\$0: Preventive Care

Get preventive healthcare, such as well-child care, well-woman care, and age-appropriate screenings covered at 100% percent.

\$: Telemedicine

Telemedicine is the best value for non-emergency issues, such as cold and flu symptoms. And since it's available anytime, 24/7, by phone or video chat, it's the most convenient option as well.

\$\$: Primary Care

Your primary care physician (PCP) is a great option for routine check-ups and minor illnesses at an affordable rate. Keeping up with your regular primary care visits can help you catch any issues before they become more serious. And if something does come up, your doctor knows your medical history and can treat you accordingly.

Just remember to make an appointment during their office hours. Or, ask your doctor if they offer virtual visits.

\$\$: Convenience Care Clinics

If you're on the go, stop by a convenience care clinic, such as your neighborhood Walgreens pharmacy. You walk in without an appointment and get treated by a nurse for minor concerns. The clinics are also a great place to get your flu shot.

\$\$\$: Urgent Care

If you need to see a doctor in person but your PCP isn't available, visit an urgent care facility for immediate medical attention. They're available after-hours and on weekends but are much more affordable than a trip to the ER.

\$\$\$\$: Emergency Room

Save the ER for true emergencies. When you use the ER for non-emergency visits, the cost is significantly higher. If it's not a life-threatening situation, try one of the options featured here, like your telemedicine, PCP, a Convenience Care Clinic, or an urgent care facility.



United Concierge Medicine (UCM)

When you or a loved one isn't feeling well, United Concierge Medicine (UCM) allows you to see and talk with a doctor 24/7 from wherever you are – at home or away from home.

Simply call **844-4VIPDOC** or visit

www.unitedconciergemedicine.com to schedule an appointment and receive care within minutes.

Easy - Access by phone, mobile app, or online.

Fast - Meet with a provider within minutes.

Affordable - Lower cost than an office visit.

Convenient - We bring care to you!

Coordinated - We follow up for you.

Try UCM for health conditions such as allergies, seasonal flu, sore throat, and more. UCM is available when you are enrolled in an Imagine360 plan.

Your Medical Plan Options

For BrightSpring/Home Health and Hospice, you will have four medical plan choices. Please refer to the supplement rate sheet more information on the monthly payroll deductions.

MEDICAL PLAN OPTIONS				
Benefit Provision	\$900 Deductible PPO	\$1,850 Deductible with HSA*	\$3,000 Deductible with HSA	\$4,500 Deductible with HSA
Individual Deductible	\$900	\$1,850	\$3,000	\$4,500
Family Deductible	\$1,800	\$3,700	\$6,000	\$9,000
Coinsurance (plan pays)	70%	70%	70%	70%
Individual OOP Maximum	\$4,800	\$6,550	\$6,550	\$6,550
Family OOP Maximum	\$9,600	\$13,100	\$13,100	\$13,100
Urgent Care	\$50 copay, then 100%	70% after deductible	70% after deductible	70% after deductible
ER (covered as in-network)	\$150 copay, then 100%	70% after deductible	70% after deductible	70% after deductible
Office Visit PCP	\$25 copay, then 100%	70% after deductible	70% after deductible	70% after deductible
United Concierge Medicine (UCM)	100% covered	100% covered	100% covered	100% covered
Office Visit Specialist	\$50 copay, then 100%	70% after deductible	70% after deductible	70% after deductible
Preventive	100% covered	100% covered	100% covered	100% covered
PRESCRIPTION DRUG				
Rx Retail: Generic	70% after deductible (\$10 minimum, \$20 maximum)	70% after deductible	70% after deductible	70% after deductible
Rx Retail: Preferred Brand	70% after deductible (\$25 minimum, \$50 maximum)	70% after deductible	70% after deductible	70% after deductible
Rx Retail: Non-preferred Brand	45% after deductible (\$40 minimum, \$80 maximum)	70% after deductible	70% after deductible	70% after deductible
Rx Mail: Generic (90 Day)	70% after deductible (\$25 minimum, \$50 maximum)	70% after deductible	70% after deductible	70% after deductible
Rx Mail: Preferred Brand (90 Day)	70% after deductible (\$62.50 minimum, \$125 maximum)	70% after deductible	70% after deductible	70% after deductible
Rx Mail: Non-preferred Brand (90 Day)	45% after deductible (\$100 minimum, \$200 maximum)	70% after deductible	70% after deductible	70% after deductible
Rx: Specialty (30 Day)	Applicable generic, preferred brand or non-preferred brand coinsurance applies	Applicable generic, preferred brand or non-preferred brand coinsurance applies	Applicable generic, preferred brand or non-preferred brand coinsurance applies	Applicable generic, preferred brand or non-preferred brand coinsurance applies

For all plans, contact Imagine360 for care coordination.

*This plan has a true family deductible. If you have other family members on the policy, the overall family deductible must be met before the plan begins to pay.

Anthem FlexHour Plan

The FlexHour Plan 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 visits, urgent care, prescription drugs, and other benefits (subject to annual visit limits). This plan is not comprehensive medical coverage and should be evaluated carefully before selecting. More information on this plan can be found at www.brightspringbenefits.com.

Key Features	Anthem FlexHour Plan
Annual Deductible	None
Coinsurance	None
Preventive Care	Covered 100%
Doctor & Office Visits 5 visits per year limit between PCP and Specialist; no TeleMed visit limit	PCP: \$25 Specialist: \$50 TeleMed: \$10
Urgent Care Visits 2 visits per year	Copay per visit \$75
Outpatient X-Ray and Lab	\$0 copay during covered doctor office, urgent care, or ER visit. Not covered at freestanding facilities.
Outpatient Complex Imaging (CT, PET, MRI)	Not covered
Outpatient Surgery – Facility, Surgical and Physician	Not covered
Emergency Room Visits	Not covered
Inpatient Care	Not covered

PRESCRIPTION DRUG

Pharmacy	Tier 1: \$10 copay Tier 2: Not covered Tier 3: Not covered ACA Preventive covered 100% Retail 30-day supply Excludes Specialty and Mail Order
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MONTHLY PREMIUM

You Only	\$151.97
You + Spouse/Domestic Partner	\$339.66
You + Child(ren)	\$312.84
You + Family	\$473.72

Health Savings Account HDHP and HSA – How They Work Together

When you enroll in the \$1,850 High Deductible Health Plan (HDHP), the \$3,000 HDHP or the \$4,500 HDHP, you have the opportunity to save for the future with a Health Savings Account (HSA).

Your HSA is a personal bank account that works with your medical plan. You set aside money from your paycheck to the HSA to help cover healthcare expenses, both now and in the future. Plus, your contributions are made before taxes are taken out, so you're stretching your healthcare dollars while saving money on taxes. You decide how much you want to save in your HSA by electing the amount you want to set aside during your enrollment. You can change your contribution amount at any time.

HSA Eligibility

To participate in an HSA, you must participate in a High Deductible Health Plan (HDHP), have no other health coverages except what is permitted by the IRS, not be enrolled in Medicare or Tricare and not be claimed as a dependent on someone else's tax return.

Save for Today and Tomorrow

Lose the worry of having to spend all of your savings account before the end of the year. Your HSA balance rolls over year after year, so you can let it grow over time. And, you can take it with you. Your HSA is yours to keep, even if you retire or leave the company.

How to Use the HSA

You can use your HSA for expenses like deductibles, copays, coinsurance, dental and vision care, prescriptions and even chiropractic services and acupuncture. For a full list of qualified healthcare expenses,* visit www.irs.gov.

There are two ways to use your HSA to pay for expenses.

You can use your HSA debit card or pay for your expenses upfront and pay yourself back from your HSA. You must have funds in your HSA in order to spend them.

For 2023, you can contribute:

- \$3,850 for individual coverage
- \$7,750 for family coverage
- Plus, an extra \$1,000 in catch-up contributions starting the year you turn age 55.

* If you use the money in your HSA for anything other than qualified healthcare 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).

Out-of-Pocket Maximum

The out-of-pocket limit is the most you could pay in a year for covered services.

Coinsurance

After you meet the deductible, you and the plan share in the cost of services.

Deductible

Amount you pay for non-preventive services before the plan begins to pay.

Preventive Care

Covered 100% with no deductible.

Use your contributions anytime to pay for out-of-pocket healthcare costs – now and in the future.

HSA Advantages

- **It's tax-free when it goes in.** You can put money into your HSA before-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.
- **It's yours to invest.** You can invest your HSA balance once it reaches \$2,000. For more information, log on to www.optumbank.com.

BrightSpring Helps You Save!

When you contribute to your HSA, BrightSpring will contribute up to \$350 to your HSA for the 2023 calendar year. The BrightSpring contribution is made incrementally each pay period.

Did You Know?

If you enroll in the HSA and you would like to save more on taxes, you also are eligible to enroll in a Limited-Purpose Health Care Flexible Spending Account.

Flexible Spending Accounts

A Flexible Spending Account (FSA) allows you to contribute before-tax dollars throughout the year to pay for eligible healthcare and/or dependent daycare 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.

<h3>Health Care FSA</h3>	<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 • Over-the-counter drugs • Feminine care products <p>You cannot participate in a Health Care FSA if you have an HSA. For 2023, you can contribute a minimum of \$100, up to a maximum of \$3,050.</p>
<h3>Dependent Care FSA</h3>	<p>Eligible expenses include childcare 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 childcare • Summer day camp • Elder care <p>The Dependent Care FSA cannot be used for a dependent's healthcare expenses. For 2023, you can contribute a minimum of \$500, up to a maximum of \$5,000 (\$2,500 if married and filing a separate tax return).</p>
<h3>Limited-Purpose FSA</h3>	<p>Eligible expenses include dental and vision expenses for you and your dependents. This FSA only applies if you elect the \$1,850 HDHP, the \$3,000 HDHP, or the \$4,500 HDHP and open an HSA, as well as the Health Care FSA.</p> <p>For 2023, you can contribute a minimum of \$100, up to a maximum of \$3,050 (dental and vision only).</p> <p>NOTE: If you have Health Care FSA carryover funds heading into 2023 and enroll in an HDHP with an HSA, your carryover Health Care FSA dollars can be placed in a Limited-Purpose FSA.</p>

What else you should know about your FSA(s):

- You have until March 31, 2024, to submit all your eligible expenses for the 2023 plan year (for expenses incurred from Jan. 1-Dec. 31, 2023). Contributions from 2023 can be carried over into your Health Care FSA, up to \$610.
Important: Anything above \$610 in the account after April 1, 2024, will be forfeited.
- Your full balance is available on Jan. 1, even before funds are deducted from your salary and deposited into your account for Health and Limited Purpose FSAs. You may draw up to the full value of your annual Health Care FSA contribution when the new benefit year begins. This is an excellent budgeting tool for planned expenses at any point in the year.
- You have reimbursement options. If you decide to pay healthcare 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.
- For a full list of qualified medical expenses, visit www.irs.gov.

Your 2023 Dental Plan Options

Keeping up with your dental health is vital to your overall health. Studies have shown that good oral health can keep your whole body healthy.

Brightspring covers in-network dental exams for those covered on your plan as well as cavity-preventing dental sealants for covered children through age 15 at no cost to employees with dental coverage.

Our dental coverage is provided by **Delta Dental**. Here are some plan highlights and considerations when choosing a dental plan:

- The Preventive Plan only provides basic services.
- The PPO Plus Plan provides coverage for basic and major services as well as child and adult orthodontia.

- The PPO Plus Plan has a higher annual maximum benefit and a separate lifetime maximum for orthodontia.

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 coming year, you might want to consider the PPO Plus Plan.

Remember, if you need orthodontic services, choose the PPO Plus Plan. And keep in mind dental expenses are eligible for Health Care FSA reimbursement. Review the FSA section on page 12 of this guide for more information.

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.

Monthly Dental Rates

Coverage Level	Preventive Plan	PPO Plus Plan
Employee Only	\$15.61	\$32.22
Employee Plus Spouse	\$31.85	\$65.73
Employee Plus Child(ren)	\$36.69	\$75.71
Family	\$51.84	\$106.97

Adults who visit the dentist yearly are 37% more likely to report good or better oral health. Those who report good oral health are almost twice as likely to report good or better overall well-being. Extra benefits for you and your family when you enroll include:

- CustMbite Whitening Kits. Delta Dental members receive 50% off smile whitening kits. Use code **SMILEKIT50** at Custmbite.com.
- Amplifon Hearing Aide Discount. Discounts are offered for diagnostic services, hearing devices, and continuous care. Visit [Amplifon's website](https://Amplifon.com) for more information.

Find a Dental Provider

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

Your 2023 Vision Plan Options

UnitedHealthcare is our vision plan administrator in 2023. You'll have the option to choose between two plans – a High Plan and a Low Plan. You will not receive a vision ID card. Providers will verify your coverage by name and date of birth. Here is what you can expect from the plan:

- **Eye exam**
Fully covered exam, subject to a copayment.
- **Well-known providers**
A large, national UnitedHealthcare Vision Network of optometrists, ophthalmologists, and retailers. You'll get the most value from your coverage when you see an in-network provider. National retail providers include Costco, LensCrafters, Visionworks, Walmart and Warby Parker, among others. Find a provider at www.myuhcvision.com.
- **Frame allowance** ⌘

Buy any frame from your in-network provider up to your frame allowance. Costs over the allowance are discounted.

- **Contact lens benefit** ⌘
You may have coverage for fitting and follow-up visits depending on your plan design and lens choice.
- **Lens options** ⌘
Lens options such as UV protection or anti-reflective coating are available at price-protected amounts. Plus, standard scratch coating and polycarbonate lenses for dependent children are available at no cost.
- **Additional pairs of glasses**
Receive a 20% discount on additional pairs of eyeglasses, including prescription sunglasses.

⌘ Review schedule of benefits online for details.

Vision at-a-Glance

Key Features	Low Plan In-Network	High Plan 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

Key Features	Low Plan	High Plan
Employee Only	\$6.96	\$8.99
Employee Plus Spouse	\$12.18	\$15.75
Employee Plus Child(ren)	\$13.22	\$17.09
Family	\$20.18	\$26.08

UnitedHealthcare's vision plans provide special discounts for contact lenses and LASIK vision correction. Find more information [online](#).



Income Protection Benefits

Basic Life and AD&D Insurance

You are automatically provided a benefit of one times your annual salary for Group Term Life Insurance through MetLife. Term Life Insurance offers you and your beneficiaries peace of mind knowing they have access to income in the event of your passing. You may also qualify for an accelerated benefit option which allows an early payout of your benefit when diagnosed with a terminal illness.

Included in your policy is Accidental Death and Dismemberment (AD&D) insurance. This protection is in

addition to your group life insurance coverage and can give you and your family extra financial security should a sudden accident take your life or cause you serious loss or harm. AD&D coverage complements your life insurance with protection that covers you for:

- Paralysis
- Loss of limb, speech, hearing, or sight
- Brain damage or coma
- Fatal accident

Supplemental Life and AD&D Insurance

You can purchase additional life and AD&D insurance through MetLife. You can elect up to eight times your annual salary and up to \$1.5 million of coverage.

Dependent coverage options are also available for your spouse and children:

- Spouse coverage available in \$10,000 increments
- Children coverage available in \$5,000 increment

If you're not sure if you should consider purchasing additional life insurance for you or your family, MetLife offers an online financial tool to assist you in estimating the amount of life

insurance you may need based on the responses you provide. You can access your life insurance certificate online after Jan. 1. Carefully review the information for the rules that govern your benefit (schedule of benefits, eligibility, portability, and notices). Included in your benefits are free estate resolution services. MetLife offers an online tool to help assist you with will preparations. You can create an online Advanced Healthcare Directive (Living Will) as well as a Durable Financial Power of Attorney. MetLife offers a variety of support services, like grief counseling in the event of a loss or major event.

Disability Plans

Short-Term Disability (STD): STD replaces a portion of your income if you are unable to work for a short period of time because of non-work-related illness or accident. You may be eligible for this benefit. Refer to your options online at www.brightspringbenefits.com. (Note: Employees who work in the state of California are covered by the state plan versus this plan.) 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.

Long-Term Disability (LTD): LTD replaces a portion of your income if you are unable to work for an extended period of time. You will receive company-provided coverage in the amount of 60% of your salary, up to a \$10,000 monthly benefit.

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.

If You're 65 or Older

The amounts of your Life and Accidental Death and Dismemberment insurance on your effective date of coverage will be reduced by 35% starting at age 65 and by 50% starting at age 70. Review the life insurance certificate for details.

Important!

Make sure those you intend to receive your benefits do. Take time to designate your life insurance beneficiaries. You can easily add them at www.brightspringbenefits.com.

Additional Benefits

BrightSpring offers a variety of voluntary benefits and coverage options to support all areas of your life.

Accident Insurance (Voya)

Accident Insurance pays you benefits for specific injuries and events resulting from a covered accident. The amount paid depends on the type of injury and care received.

You have the option to elect Accident Insurance to meet your needs.

Accident Insurance is a limited-benefit policy. It is not health insurance and does not satisfy the requirement of minimum essential coverage under the Affordable Care Act. Accident insurance is available to you, your spouse (under age 70) and children up to age 26.

You may qualify to receive benefits for accident hospital care, follow-up care, common injuries and emergency care as long as they are the result of a covered accident.

Hospital Indemnity Insurance (Anthem)

Hospital Indemnity Insurance can help pay for health insurance deductibles and copays related to a hospitalization. It pays 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 and emergency room usage. Plus, this coverage features:

- Guaranteed acceptance for you and other eligible family members.
- Payments made directly to you, not your healthcare provider.

NOTE: Accident, Hospital Indemnity and Critical Illness Insurance are not a replacement for medical coverage, however, these supplemental plans can help protect you from significant or unexpected out-of-pocket expenses.

For More Information

If you'd like more information about Accident, Hospital Indemnity, Critical Illness Insurance, and the MetLife Legal Plan, click [here](#).

Critical Illness Insurance (MetLife)

Critical Illness Insurance is coverage that can help safeguard your finances by providing you with one convenient benefit payment all at once. The payment is made directly to you and is made regardless of any other insurance you may have. It's yours to spend however you like, including for your or your family's everyday living expenses.

MetLife Legal Plan

MetLife Legal Plans gives you access to expert attorneys who can assist you with a broad range of personal legal needs you might face throughout your life - events that you can plan for in advance, as well as those that you don't think about until it's too late.

Services include:

- An experienced service team to help match you with the right attorney.
- Experienced legal advice and representation, in person or by phone.
- In-court representation for covered legal matters.
- No copays, deductibles, or claim forms when using a network attorney for covered matters.

Allstate Identity Protection

Identity crime can happen to anyone – 1 in 6 Americans have been impacted by an identity crime – no matter how careful you are. That's why we are offering Allstate Identity Protection as a benefit. With Allstate Identity Protection, you can:

- Keep tabs on your risk potential by checking your Identity Health Status.
- Catch fraud at its earliest sign with comprehensive identity and financial monitoring.
- See if your personal data has been compromised with dark web monitoring.
- Look out for signs of account takeover on your social media.
- Monitor your TransUnion credit score and report for fraud.
- Protect yourself and your family (everyone that's under roof).*
- Eliminate worry about unraveling complex and costly fraud incidents with access to full-service remediation and resolution support.
- Get reimbursed for fraud-related losses, like stolen 401(k) and HSA funds, with or up to \$1 million identity theft expense reimbursement.

*Only available with a family plan.

Auto and Home Insurance (Farmers GroupSelect)

As a BrightSpring employee, you qualify for an exclusive discount on auto and home insurance from Farmers Insurance, plus coverage for boats, motorcycles, precious belongings, and more. Enroll with Farmers Insurance to:

- Receive extra savings if you've been with BrightSpring for a long time.
- Save more with the superior driver discount.
- Make the most of multi-vehicle savings when you insure more than one vehicle with Farmers Insurance.
- Earn an additional discount when you pay your premium through an automatic bank account deduction.

Employee Discounts

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

Go to www.brightspring.benefithub.com.

Enter referral code: **QY9EUM**.

Manage Life's Daily Stresses

Log on today to connect directly with a GuidanceConsultant or to consult articles, podcasts, videos, and other helpful tools.

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 your roof can take advantage of up to five EAP sessions a year at no cost.

To get started, call **833-743-8184**, TTY **800-697-0363**, or visit www.guidanceresources.com and use **Web ID: BrightSpring**.

Put these resources at your fingertips with the GuidanceNow App. Download from the Apple Store or Google Play.

Your ComPsych GuidanceResources program offers someone to talk to and resources to consult whenever and wherever you need them. They can answer your questions and, if needed, refer you to a counselor or other resources 24/7. They can even provide legal guidance and financial resources for a wide range of issues.

Get a FREE Quote

For a free auto and/or home insurance quote, [click here](#) and enter BrightSpring as the employer code.

Time Off

Full-time employees are eligible for paid time off (PTO), which combines traditional vacation, sick and personal time. Refer to your policy for additional details.

Holidays

It is important to take time off to relax and enjoy life outside of work. See below for company holidays.

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

*Check with your local HR for more information.



401(k) Retirement Plan

The 401(k) plan helps you save for your future with 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 actually 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. The 2023 pre-tax contribution limit is \$22,500.

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.

Catch-up Contributions

If you make the maximum contribution to your plan account and you are 50 years of age or older during the calendar year, you can make an additional “catch-up” contribution of \$7,500 in 2023.

Consolidate Your Savings

If you have a 401(k) plan with a prior employer, you may want to roll it over into the BrightSpring 401(k). Having your savings in one account can make it easier to manage – now and when you start drawing on your retirement savings. For more information about rollovers, visit www.401k.com any time, or call the Fidelity Retirement Service Center at 800-970-2363.

Get the Details

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



Financial Wellness Checkup

Get a financial wellness checkup. It's a fun, easy way to see how you're doing financially and how to get more from your money. [Click here](#) or speak with a Workplace Planning Consultant at 800-603-4015. Attend a virtual workshop where you'll learn strategies and tips to help you manage your financial future with confidence at [Fidelity NetBenefits](#).

Download the NetBenefits Mobile App

Easily access all of your Fidelity accounts – anytime, anywhere. Download from the App Store or Google Play.

Or, go to [NetBenefitsapp](#).

- Get messages about timely actions to take within your account.
- View account balance, investments, personal rate of return, next steps, and more.
- Change contributions or investments, update your profile or beneficiaries, send paperwork, and more.
- See how much you may need in retirement and get your Fidelity Retirement Score.
- Access articles, videos, podcasts, and interactive tools.

How Much Should You Save?

To be financially ready to retire, aim to have saved by each milestone birthday:

1x salary at age 30	8x your salary at age 60
3x your salary at age 40	10x your salary at age 67
6x your salary at age 50	

Fidelity suggests saving at least 15% of your income for retirement, including employer contributions. Learn more by visiting [www.401k.com](#).

Begin Saving for Your Retirement Future

Enroll online by visiting [www.401k.com](#) or by calling the Fidelity Retirement Service Center at **800-970-2363**.



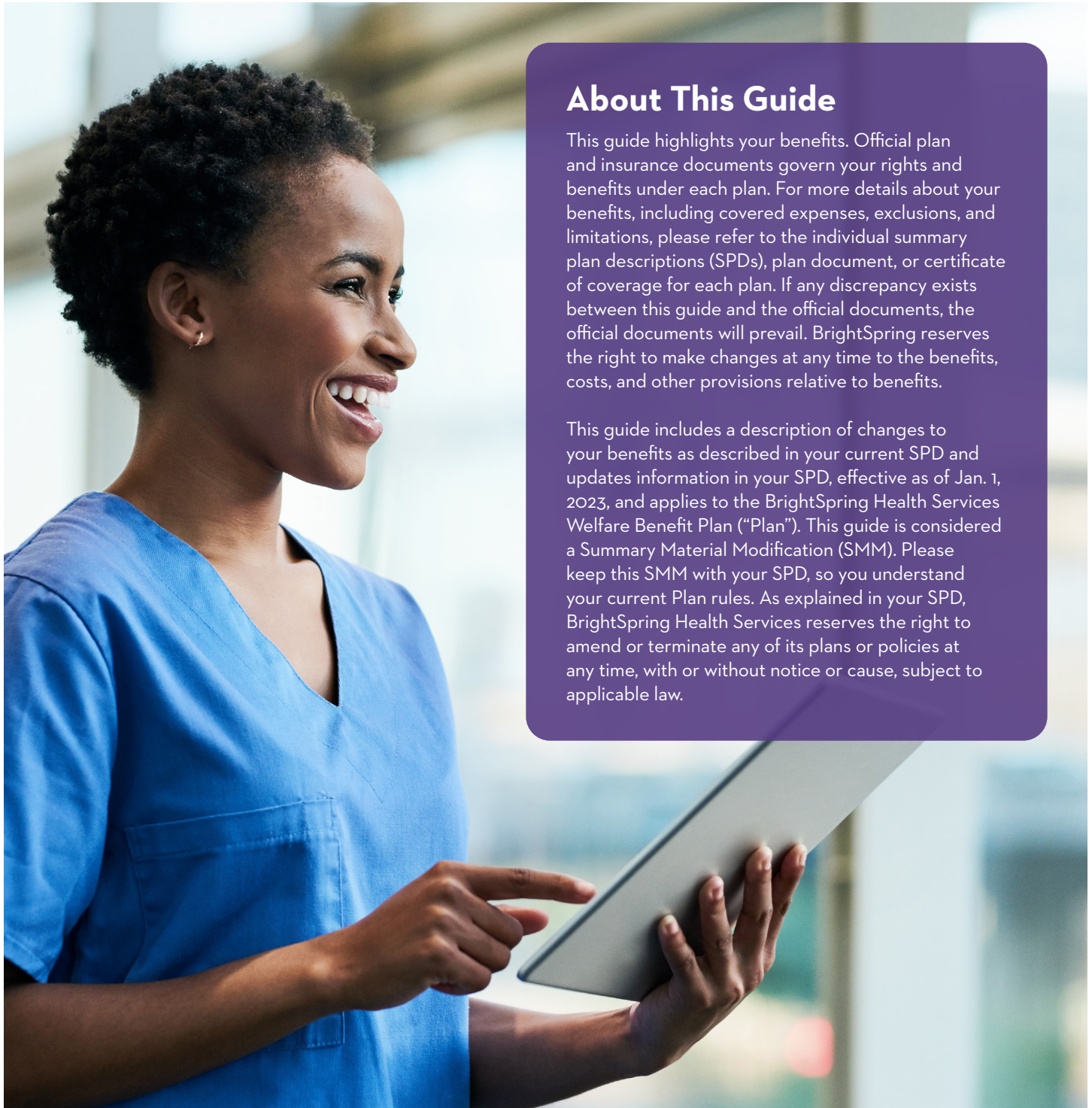
Did you know that 48% of people have no named beneficiary? Declare a beneficiary on your 401(k) plan so you can ensure your savings are handled as you intend. Update review and update your beneficiary online at [www.401k.com](#).

Important Contacts

Program	Carrier	Phone	Website	Mobile App
Benefits Support Center	BrightSpring	844-896-0169	www.brightspringbenefits.com	EmpyreanGo
Medical	Imagine360 Quantum Health	866-885-1491	www.brightSpring.quantum-health.com	MyQHealth - Care Coordinators
Anthem FlexHour Plan	Anthem	833-999-0329		
Prescription Drugs	Express Scripts	800-309-6190	www.express-scripts.com	
Health Savings Account	Optum Bank	800-791-9361	www.optumbank.com	Optum Bank
Flexible Savings Accounts	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	866-428-7244	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	PrivacyArmor
Auto and Home Insurance	Farmers Insurance	800-438-6381	www.myautohome.farmers.com	Farmers Insurance
Employee Discounts	BenefitHub	866-664-4621	www.benefithub.com Code: QY9EUM	
401(k) Plan	Fidelity	800-970-2363	www.401k.com	NetBenefits
Employee Assistance Program	ComPsych	833-743-8184	www.guidanceresources.com WebID: BrightSpring	GuidanceNow

Questions about enrolling?

Call the Benefits Support Center at **844-896-0169**.



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.

This guide includes a description of changes to your benefits as described in your current SPD and updates information in your SPD, effective as of Jan. 1, 2023, and applies to the BrightSpring Health Services Welfare Benefit Plan (“Plan”). This guide is considered a Summary Material Modification (SMM). Please keep this SMM with your SPD, so you understand your current Plan rules. As explained in your SPD, BrightSpring Health Services reserves the right to amend or terminate any of its plans or policies at any time, with or without notice or cause, subject to applicable law.