

BRIGHTSPRING 2022 LEGAL NOTICES

ResCare, Inc. d/b/a BrightSpring Health Services reserves the right to change, amend, or terminate any benefit plan at any time for any reason. Participation in a benefit plan is not a promise or guarantee of future employment. Receipt of benefit documents does not constitute eligibility.

SUMMARY OF BENEFITS COVERAGE

As an employee, the health benefits available to you represent a significant component of your compensation package. They also provide important protection for you and your family in the case of illness or injury. Your plan offers a series of health coverage options. Choosing a health plan is an important decision. To help you make an informed choice, your plan makes available a Summary of Benefits and Coverage (SBC), which summarizes important information about any health coverage option in a standard format, to help you compare across options. The SBC is available on the web at www.brightspringbenefits.com. A paper copy is also available, free of charge, by calling the Benefits Support Center at (844) 896-0169.

HIPAA SPECIAL ENROLLMENT RIGHTS NOTICE

The Health Insurance Portability and Accountability Act of 1996 (HIPAA) provides employees additional opportunities to enroll in a group health plan if they experience a loss of other coverage or for certain life events. If you are declining enrollment for yourself or your eligible dependents (including your spouse) because of other health insurance or group health plan coverage, you may be able to enroll yourself and your eligible dependents in this plan if you or your dependents lose eligibility for that other coverage (or if the employer stops contributing toward your or your dependents' other coverage). However, you must request enrollment within 31 days after your or your dependents' other coverage ends (or after the employer stops contributing toward the other coverage).

In addition, if you have a new dependent as a result of marriage, birth, adoption, or placement for adoption, you may be able to enroll yourself and your dependents. However, you must request enrollment within 31 days after the marriage, birth, adoption, or placement for adoption.

To request HIPAA special enrollment or obtain more information, contact the BrightSpring Benefits Support Center at (844) 896-0169.

CHIPRA SPECIAL ENROLLMENT RIGHTS – MEDICAID OR CHIP-RELATED EVENTS

Under CHIPRA, a special enrollment period for group health plan coverage may be available if you or your dependent child(ren) lose coverage under a Medicaid plan under Title XIX of the Social Security Act ("Medicaid") or under a state child health plan under Title XXI of the Social Security Act ("CHIP"), if that coverage is terminated due to loss of

eligibility; or you or your dependent child(ren) become eligible for financial assistance under Medicaid or CHIP with respect to coverage under the plan. However, you must request enrollment within 60 days of the occurrence of one of these events.

To request CHIPRA special enrollment or obtain more information, contact the BrightSpring Benefits Support Center at (844) 896-0169. You must provide supporting documentation when requesting CHIPRA special enrollment.

WOMEN'S HEALTH AND CANCER RIGHTS ACT (WHCRA) NOTICE

If you have had or are going to have a mastectomy, you may be entitled to certain benefits under the Women's Health and Cancer Rights Act of 1998 (WHCRA). For individuals receiving mastectomy-related benefits, coverage will be provided in a manner determined in consultation with the attending physician and the patient, for:

- All stages of reconstruction of the breast on which the mastectomy was performed;
- Surgery and reconstruction of the other breast to produce a symmetrical appearance;
- Prostheses; and
- Treatment of physical complications of the mastectomy, including lymphedema.

These benefits will be provided subject to the same deductibles and coinsurance applicable to other medical and surgical benefits provided under the respective medical plan sponsored by BrightSpring. If you would like more information on WHCRA benefits, call the BrightSpring Benefits Support Center at (844) 896-0169.

PHYSICIAN DESIGNATION NOTICE

BrightSpring offers plans that generally require the designation of a primary care provider. You have the right to designate any primary care provider who participates in the network and who is available to accept your or your family members. For children, you may designate a pediatrician as the primary care provider.

You do not need prior authorization from any other person (including a primary care provider) in order to obtain access to obstetrical or gynecological care from a health care professional in the Kaiser network who specializes in obstetrics or gynecology. The health care professional, however, may be required to comply with certain procedures, including obtaining prior authorization for certain services, following a preapproved treatment plan, or procedures for making referrals. For a listing of participating health care professionals who specialize in obstetrics or gynecology, contact Kaiser at (800) 464-4000.