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ELIGIBILITY AND ENROLLMENT

Benefit Eligible Employment Status

**Full Time:** 36-40 hours per week (budgeted hours)

**Part Time:** 20-35 hours per week (budgeted hours)

**Variable Hour Employees:** Variable Hour Employees (part time and resource employees) are impacted by Health Care Reform. These employees will have their hours measured during KHN’s ongoing measurement period (October 15 through October 14 of each year) to determine their eligibility for coverage effective January 1. Those part time and resource employees who average 30 hours per week or 130 hours per month during the measurement period will be offered coverage at the full time contribution effective January 1. If coverage is elected, it will remain in place at full time rates until December 31 (the stability period), regardless of hours worked during the stability period.

For newly hired Variable Hour Employees (part time and resource employees), the hours will be measured during an initial measurement period which is the first of the month following the date of hire and running for 12 months. At the end of the initial measurement period, those employees who average 30 hours per week or 130 hours per month will be offered coverage at the full time contribution effective first of the 14th month from the date of hire. Coverage will remain in place for 12 months (stability period) at the full time rates regardless of hours worked during the stability period. Newly hired variable hour employees will also transition to the ongoing measurement period as of the first October they are employed. Initial measurement periods and ongoing measurement periods may overlap.

Benefit Effective Dates

In general, your benefits are effective on the date of hire or date of transfer to a benefit eligible position. Your long term disability has a 180 day waiting period from date of hire or benefit eligibility.

Enrollment must be completed within 30 days. If you miss the deadline, you have an opportunity to elect benefits during the annual enrollment that takes place in October of each year or during a mid-year IRS qualifying event.

Enrolling for Benefits: New Hire, Status Changes and Annual Enrollment

**New Hire**

1. You will receive benefit enrollment information within your first week of employment. If you do not receive this information within one week of employment, please contact your campus Human Resources Department immediately.

2. You have 30 days from the date of hire to complete the benefit enrollment process. If you miss the deadline, you will have only the life and disability core benefits. You can elect medical, dental or vision insurance at the next annual enrollment or during a mid-year IRS qualifying event.

3. Benefits are effective immediately upon your date of hire, with the exception of a 180 day waiting period for long-term disability.

4. You should receive your insurance cards within 4-6 weeks of completing your enrollment. VSP cards are available online, please see page 9 for details.

**Mid-Year IRS Qualifying Event**

**Change in Job Status**

1. A job status change is initiated by the appropriate manager through his or her completion of an Employee Data Change Form (EDCF). After completion, the manager submits the EDCF to the Human Resources department.

2. Upon receipt of the EDCF, your campus Human Resources will notify you of your benefit eligibility.

3. Benefit elections must be elected via a life event within 30 days of the status change. Additional benefit materials and information are available in your campus Human Resources Department, or online at khnannualenrollment.org.

4. If the status change moves the employee into a new benefit eligible status, benefits are effective on the date of the status change.

5. You should receive your insurance cards within 4-6 weeks of completed enrollment.

6. If benefit selections are not received in the Human Resources Department within the 30 days, enrollment will not be possible until the next annual enrollment or during a mid-year IRS qualifying event. Annual enrollment elections will have a January 1 effective date.
Change in Family Status*
1. A Family Status change could be a birth of a child, placement of a child for adoption, divorce, marriage, spouse’s loss of coverage, or death of a spouse or dependent.

2. You have 30 days from the date of the qualified change in status to complete the benefit change process. If you miss the deadline, you will have to wait until annual enrollment to make the change.

3. Benefit changes must be completed within 30 days of the event. Documentation of the event must be provided with submission. (birth certificate, marriage license, etc)

4. The benefit effective date is the date of the family status change.

5. You should receive your insurance cards within 4-6 weeks of completed enrollment.

6. If benefit changes are not completed within the 30 day IRS requirement, benefit enrollment will not be possible until the next Annual Enrollment period or IRS qualifying event. Annual enrollment elections will have a January 1 effective date.

* Please note if you are currently enrolled in benefits and you have a status change that impacts the cost of your benefits, your premium will automatically be adjusted on the next paycheck.

Annual Enrollment
1. Annual enrollment is held in October of each year for an effective date of January 1.

2. Information regarding the plan changes can be found by visiting: khnannualenrollment.org

3. Elections are effective January 1 of the upcoming year, provided enrollment is completed by the stated deadline.

   Please note you must re-enroll for ALL benefits for 2018, including the employer provided Life, STD and LTD.

4. If you make any benefit changes, you should receive your insurance cards by January 1.

Termination of Coverage
1. Coverage for yourself or your dependents can only be terminated during the year if your employment is terminated, if you experience an IRS qualifying event or if you fail to remain current on premium payments. The event could be a move from a benefit-eligible status to an ineligible status, or could be one of the family status changes mentioned previously.

2. In some circumstances, the termination of coverage will happen automatically. Other situations, such as a family status change, will require direction by you.

3. Medical insurance automatically terminates on the last day of the month in which you experience termination; all other insurance elections terminate on the date of the IRS qualifying event or termination. Medical coverage for dependent children terminates at the end of the month in which they turn 26. If you experience an IRS qualifying event your medical coverage will terminate on the last day of the month in which you experience and IRS qualifying event.

4. Kettering Health Network offers continuation of medical insurance in accordance with state guidelines for you and your covered dependents. * You can only continue your current medical election status. In order to continue your medical coverage, you must have been continuously covered for 3 months prior to the involuntary termination of your employment. Please note that the KHN medical plan is a church plan; therefore, it is not subject to the rules of ERISA (COBRA).

5. You have 30 days from the date of coverage termination to elect medical continuation.

*Currently the time limit is 12 months
For 2018, KHN offers the choice of the (1) “Point of Service” High Deductible Health Plan (HDHP) together with an individual Health Savings Account (HSA) or Flexible Spending Account (FSA) or (2) the Engaged PPO Plan with office visit and prescription drug copays. Both plans allow maximum flexibility for participants in selecting service providers. There are two tiers of coverage:

**Tier One** - KHN Facilities and Kettering Physicians Partners (KPP) Providers participating with UnitedHealthcare  
**Tier Two** - United Healthcare Choice network providers, excluding Premier facilities

As always, services provided by KHN facilities and KPP Providers participating with UnitedHealthcare (UHC) will offer the highest level of benefits for plan participants. Additionally, you have access to the UnitedHealthcare Choice providers at increased participant out-of-pocket expenses. Because the medical plan is self-funded, UHC administers the plan per our contract provisions. This includes claims processing.

Below are highlights of the KHN medical plan options. Please be sure to go to the KHN intranet for a copy of your summary plan description which gives you more details of covered benefits, limitations and exclusions.

Please remember that age/gender appropriate preventive services are covered at 100%, not subject to deductible for both plans. Preventing disease and detecting health issues as early as possible are key benefits of getting your preventive exams.

Some examples of preventive exams include the following:

- Childhood Wellness Exams & Immunizations
- Well Woman Exams
- Mammograms (Age 40+)
- Colonoscopy (Age 50+)
- Flu Shots

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**2018 HEALTH PLAN CHOICES**

<table>
<thead>
<tr>
<th></th>
<th>ENGAGED PPO PLAN</th>
<th>HIGH DEDUCTIBLE HEALTH PLAN HDHP</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deductible</td>
<td></td>
<td></td>
</tr>
<tr>
<td>single/family</td>
<td>KHN Choice Network</td>
<td>UHC Choice Network</td>
</tr>
<tr>
<td></td>
<td>$1,350/$2,450</td>
<td>$1,900/$3,500</td>
</tr>
<tr>
<td>Out of Pocket</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>$4,900/$9,200</td>
<td>$4,900/$9,200</td>
</tr>
<tr>
<td>Primary Care Office Visit</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>$20 copay (no deductible)</td>
<td>70/30% (after deductible)</td>
</tr>
<tr>
<td></td>
<td>$40 copay (no deductible)</td>
<td>70/30% (after deductible)</td>
</tr>
<tr>
<td>Emergency Room</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>$350 copay (no deductible)</td>
<td>50/50% (after deductible)</td>
</tr>
<tr>
<td>Urgent Care</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>$50 copay (no deductible)</td>
<td>100% (after deductible)</td>
</tr>
<tr>
<td>Inpatient Hospital</td>
<td>KHN Choice Network</td>
<td>UHC Choice Network</td>
</tr>
<tr>
<td></td>
<td>Physicians 70/30% (after deductible)</td>
<td>Physicians 70/30% (after deductible)</td>
</tr>
<tr>
<td></td>
<td>Facility 50/50% After Deductible</td>
<td>Facility 50/50% After Deductible</td>
</tr>
<tr>
<td>Outpatient Services</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>$11/28/50/180 at KHN Pharmacy (no deductible)</td>
<td>$11/28/50/180 at KHN Pharmacy (after deductible)</td>
</tr>
<tr>
<td></td>
<td>$22/55/100/250 at KHN Pharmacy (no deductible)</td>
<td>$22/55/100/250 at KHN Pharmacy (after deductible)</td>
</tr>
<tr>
<td>Pharmacy</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>$11/28/50/180 at KHN Pharmacy (no deductible)</td>
<td>$11/28/50/180 at KHN Pharmacy (after deductible)</td>
</tr>
</tbody>
</table>

**For a list of Tier 1 Providers please visit the KHN Benefits and Wellness Intranet Page under Resources**  
*** Tier 2 providers are the UHC Choice Network excluding Premier facilities. Please verify coverage or Provider participation prior to visit

**MEDICAL - THINGS YOU NEED TO KNOW:**

Employee coverage and deductions will retro to the effective date.  
Contributions: Pre-tax.

New Hire / Mid-Year IRS Qualifying Event: You have 30 days from your date of hire / status change to make an election.

UHC’s Nurse Line is a free service, 24-hours a day, seven days a week, providing you and your family with toll-free access to registered nurses who can answer your health care questions. Simply call 1-800-846-4678.
As part of our journey toward health and wellness as a network, we are offering wellness incentive programs. These programs will allow employees to earn a reduced premium on their health plan or an employer contribution to a Health Savings Account (HSA) or Flexible Spending Account (FSA) based upon which medical plan they participate in.

**Biometric Screening and Care Management: What is it?**

Biometric screenings help you know your numbers. Tests include:

- Total Cholesterol and HDL Cholesterol
- Non-fasting glucose (Blood Sugar)
- LDL cholesterol and triglycerides (if fasting*)
- Blood Pressure
- Height and weight (BMI calculation)
- Health questionnaire
- Health coaching

To know what to expect during a biometric screening, watch a video provided by the vendor who facilitates the screenings.

The video can be viewed at ketteringhealth.org/bewell on the Get Care page by clicking on the Benefits Site icon.

Care management is a set of activities to help members and providers manage medical conditions more effectively. By organizing resources and options for disease management and preventative care, care management results in improved health, enhanced coordination of care, and elimination of duplicative services. Participants may be asked to participate in care management if not already doing so.
MEDICAL PLAN PREMIUMS

The rising costs of health care and the impact of health care reform continue to affect our medical costs. However, KHN continues to closely manage medical costs and is pleased to provide you with rates that are competitive as compared to local, regional and national markets. Beginning January 2018, your new costs are:

**HDHP Plan Per Pay Period Employee Costs**

<table>
<thead>
<tr>
<th></th>
<th>Employee Full Time</th>
<th>Employer Full Time</th>
<th>Employee Part Time</th>
<th>Employer Part Time</th>
<th>Continuation Monthly</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee</td>
<td>$54.00</td>
<td>$243.60</td>
<td>$137.00</td>
<td>$160.60</td>
<td>$582.91</td>
</tr>
<tr>
<td>Employee + Child(ren)</td>
<td>$124.00</td>
<td>$505.28</td>
<td>$310.00</td>
<td>$319.28</td>
<td>$1603.01</td>
</tr>
<tr>
<td>Employee + Spouse</td>
<td>$152.00</td>
<td>$650.73</td>
<td>$379.00</td>
<td>$423.73</td>
<td>$1603.01</td>
</tr>
<tr>
<td>Employee +Family</td>
<td>$181.00</td>
<td>$754.28</td>
<td>$453.00</td>
<td>$482.28</td>
<td>$1603.01</td>
</tr>
<tr>
<td>Spousal Surcharge</td>
<td>$75.00</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Tobacco Surcharge</td>
<td>$60.00</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Engaged Plan Per Pay Period Employee Costs**

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee</td>
<td>$95.00</td>
<td>$202.60</td>
<td>$38.00</td>
<td>$257.60</td>
<td>$662.40</td>
</tr>
<tr>
<td>Employee + Child(ren)</td>
<td>$149.00</td>
<td>$480.28</td>
<td>$95.00</td>
<td>$530.28</td>
<td>$1821.60</td>
</tr>
<tr>
<td>Employee + Spouse</td>
<td>$221.00</td>
<td>$581.73</td>
<td>$125.00</td>
<td>$672.73</td>
<td>$1821.60</td>
</tr>
<tr>
<td>Employee + Family</td>
<td>$228.00</td>
<td>$707.28</td>
<td>$151.00</td>
<td>$777.28</td>
<td>$1821.60</td>
</tr>
<tr>
<td>Spousal Surcharge</td>
<td>$75.00</td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Tobacco Surcharge</td>
<td>$60.00</td>
<td></td>
<td></td>
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</tr>
</tbody>
</table>

**Medical Continuation**

Kettering Health Network offers continuation of medical insurance for 12 months for you and your covered dependents. In order to continue your medical coverage, you must have been continuously covered for 3 months prior to the involuntary termination of your employment. In order for your dependents to be covered, you must also be enrolled in the medical continuation plan. Please note that the KHN medical plan is a church plan; therefore, it is not subject to the rules of ERISA (COBRA).

**Spousal Surcharge**

When your spouse has other coverage available and declines that coverage to participate in the KHN medical plan, you will be subject to a $75 per pay period spousal surcharge. Detailed information on spousal surcharges can be found on the KHN intranet or by contacting Employee Connect at 1-844-235-4647 or ext. 70000.

**Tobacco Surcharge**

If you or your spouse (if covered under the plan) is a tobacco user (in any form) you will be subject to a $60 per pay period surcharge. Detailed information on tobacco surcharges can be found on the KHN intranet or by contacting Employee Connect at 1-844-235-4647 or ext. 70000.
HIGH DEDUCTIBLE HEALTH PLAN & HEALTH SAVINGS ACCOUNTS

With the HDHP arrangement, you may also jointly participate in a Health Savings Account (HSA). An HSA is a tax-sheltered account containing contributions made by KHN and also by you, if you choose. The money put into this account can be used for future medical expenses. For those enrolled in the high deductible health plan for 2018, FlexBank Administrators will administer the HSAs and you have your choice of banks - 5/3 or KHN Credit Union. This means that you may call FlexBank for all of your HSA questions.

Here’s How it Works:

• You use the HSA account to pay for medical expenses before other resources are used.
• Once you have met your deductible, the high deductible plan begins to pay its share of costs.
• Money in your account rolls over from year to year, so you can accumulate money for the future. (The government does, however, set certain limits on eligibility and contributions.)

Why could an HSA be a good idea for you? The following offers an explanation of a few of the advantages:

Advantages of an HSA

Security – your high deductible insurance and HSA protect you against high or unexpected medical bills.

Affordability - Your health insurance premiums may be lower when you use health insurance coverage with a higher deductible.

Flexibility - You can use the funds in your HSA account to pay for current medical expenses, including expenses that your insurance may not cover, such as:

• Qualified out-of-pocket medical expenses
• Health insurance premiums or qualified medical expenses if you become unemployed
• Medical expenses after retirement
• Long Term Care expenses and insurance

Savings - You can save the money in your account for future medical expenses and grow your account through tax-free investment earnings.

Control - You make all the decisions about:

• How much additional money to put into the account
• Whether to save for future expenses or pay current expenses
• Which qualified medical expenses to pay for from the account

• Whether to invest any of the money in your account and which investments to make (as long as investments are offered by your HSA custodian)

Portability - You keep your HSA even if you:

• Change jobs
• Change your medical coverage
• Become unemployed
• Move to another state
• Change your marital status

Ownership - Funds remain in the account from year to year. There are no “use it or lose it” rules for HSAs.

Tax Savings

• Tax deductions when you contribute
• Tax-free withdrawals for qualified medical expenses
• Tax-free earnings through investments

Eligibility

You are eligible to sign up for an HSA if:

• You are not enrolled in Medicare
• You are not enrolled in the UHC Engaged Plan
• You are not a dependent on someone else’s tax return
• You have no other first dollar health care coverage (such as being covered under your spouse’s plan, TRICARE, or other individual coverage.)
• You are not participating in a General Purpose Healthcare Flexible Spending Account directly or indirectly as a dependent of your spouse
• You are not participating in a medical Health Reimbursement Account (HRA) directly or indirectly as a dependent of your spouse

In addition to these exceptions, you cannot be covered under a separate prescription drug plan. You can, however, be covered under dental, vision, or long term care coverage, or coverage that pays a fixed dollar amount for a disease or for a period of hospitalization, and still enroll in an HSA. There are no income limits for HSAs, so your income is never a determining factor in whether you can establish an HSA.
HEALTH SAVINGS ACCOUNT FUNDING

Money will be contributed to your HSA by KHN in the form of pre-tax dollars. You yourself may also make pre-tax contributions if you choose. Unlike a flexible spending account (FSA), money left in your HSA at the end of the year carries forward to the next year. There are other advantages too: your account earns interest and the earnings accumulate tax-free. If you personally decide to contribute, you may want to estimate what your annual unreimbursed healthcare expenses might be. If you do that ahead of time, you can ensure you’ll have all the dollars you will want to have available to you.

For 2018, the following may be contributed into your HSA account to a maximum of:

- Single Coverage: $3,450*
- Family Coverage: $6,900*

* Individuals age 55 and older can make additional “catch-up” contributions. The maximum annual catch-up contribution for 2018 and after is $1,000.

How Much to Contribute

When you make decisions on how much you would like to contribute, remember that the KHN will be contributing the following amounts annually into your HSA, depending on your coverage level:

- Single Coverage: $500
  (lump sum deposit will occur the first pay period of 2018)
- Family Coverage: $1,000
  (lump sum deposit will occur the first pay period of 2018)

Also remember that if you would like for your spouse to have access to your HSA account, he or she will need to sign the appropriate 5/3 or KHN Network Credit Union application. If you have not received an application, one can be found on the KHN intranet or contact Employee Connect at 1-844-235-4647 or ext. 70000.

Eligible Expenses

Before diving into which expenses can be covered by your HSA, it is important to know the difference between an eligible expense and a qualified expense. An “eligible” expense is an expense that is covered under the terms of the medical plan and these expenses go toward meeting your annual deductible. Examples would include services such as office visits, prescriptions and durable medical equipment. A “qualified” expense is one that is allowable per the IRS and not only includes all “eligible” expenses, but also expenses such as vision and dental, which would NOT be applied to your annual deductible. A complete listing of eligible expenses can be found on the IRS website.

Get Reimbursed

How will you pay when you utilize your HSA funds? There are a few ways. For one, your HSA will have a debit card and/or checkbook for you to use.* The provider will bill UHC. You will then receive an Explanation of Benefits (EOB), as will the provider, giving the negotiated rate. The provider will then bill you, and you will check to see that the bill and EOB match. From there, you can either pay by giving your debit card number or sending a check from your HSA account.

* Present your medical insurance card at the time of service.
DENTAL PLAN

Why is dental so important? Oral health affects speaking, chewing and swallowing. We can only maintain good oral health by regular dental exams. Studies have also indicated there are relationships between periodontal diseases and systemic illness such as cardiovascular disease, respiratory illness, and pregnancy complications — so be sure to have your annual preventive screenings.

All eligible employees may choose between two dental plans. These plans vary in the types of services covered, co-payment reimbursement percentage, and benefit maximums. You select the plan that best meets your and your family’s needs.

Superior Dental Care, Inc. (SDC), has “Open Access,” providing complete freedom of choice in dental providers. There is no balance billing if your receive treatment from a network provider, and your co-insurance is based off the “allowable amount.” SDC network lists are available on the KHN intranet. There are two dental plans with SDC – High and Low.

<table>
<thead>
<tr>
<th>Superior Dental Care</th>
<th>834 - High</th>
<th>240 - Low</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Dentist</strong></td>
<td>Open Access</td>
<td>Open Access</td>
</tr>
<tr>
<td><strong>Deductible</strong></td>
<td>$50 individual</td>
<td>$25 individual</td>
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<tr>
<td></td>
<td>$150 family</td>
<td>$75 family</td>
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<tr>
<td><strong>Preventive</strong></td>
<td>100% no deductible</td>
<td>100% no deductible</td>
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<tr>
<td><strong>Minor Restorative</strong></td>
<td>80% after deductible</td>
<td>50% after deductible</td>
</tr>
<tr>
<td><strong>Major Restorative</strong></td>
<td>50% after deductible</td>
<td>Not covered</td>
</tr>
<tr>
<td><strong>Annual Maximum</strong></td>
<td>$1,500</td>
<td>$1,000</td>
</tr>
<tr>
<td><strong>Orthodontics</strong> (Available for dependent only, age 19 and younger)</td>
<td>50% after deductible</td>
<td>Not covered</td>
</tr>
<tr>
<td></td>
<td>$1500 maximum benefit</td>
<td></td>
</tr>
<tr>
<td><strong>Limitations</strong></td>
<td>Non-network payments are made to member; balance billing may occur</td>
<td>Non-network payments are made to member; balance billing may occur</td>
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<table>
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<tr>
<th>Per Pay Period Employee Costs</th>
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<tbody>
<tr>
<td>Superior Dental High Plan</td>
</tr>
<tr>
<td><strong>Employee Full Time</strong></td>
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<tr>
<td>Employee Only</td>
</tr>
<tr>
<td>Employee +1</td>
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<tr>
<td>Family</td>
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<table>
<thead>
<tr>
<th>Superior Dental Low Plan</th>
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</thead>
<tbody>
<tr>
<td><strong>Employee Full Time</strong></td>
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<tr>
<td>Employee Only</td>
</tr>
<tr>
<td>Employee +1</td>
</tr>
<tr>
<td>Family</td>
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</tbody>
</table>

DENTAL - THINGS YOU NEED TO KNOW.

Contributions: Pre-tax.

New Hire / Mid-Year IRS Qualifying Event: You have 30 days from your date of hire / status change to make an election.

Dependent Age: The dependent age of eligible coverage is to their birth date.

Employee coverage and deductions will retro to the effective date of insurance Preventive and Diagnostic Services do not count towards your annual maximum allowance.

EMPLOYEE BENEFITS GUIDE 2018
VOLUNTARY VISION PLAN

Routine eye exams are encouraged to detect a number of serious health conditions such as glaucoma, cataracts, diabetes and cancer. KHN is pleased to offer a voluntary vision program through Vision Service Plan.

Vision Service Plan (VSP) is a comprehensive prepaid vision care plan designed to provide you and your family routine eye care services, including exams and eye wear.

To receive the highest covered benefit, you must see a VSP network provider. This keeps more money in your pocket. Out-of-network benefits are reimbursed on a fee schedule basis.

2018 VISION PLAN CHOICES

<table>
<thead>
<tr>
<th></th>
<th>HIGH PLAN (Premium)</th>
<th>LOW PLAN (Standard)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Well Vision Exam</td>
<td>$10</td>
<td>$20</td>
</tr>
<tr>
<td>Prescription Glasses</td>
<td>$10</td>
<td>$20</td>
</tr>
<tr>
<td>Frames</td>
<td>$180 Allowance</td>
<td>$120 Allowance</td>
</tr>
<tr>
<td></td>
<td>$200 Allowance for Featured Frame Brands</td>
<td>$140 Allowance for Featured Frame Brands</td>
</tr>
<tr>
<td></td>
<td>$100 Allowance at Costco</td>
<td>$65 Allowance at Costco</td>
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<tr>
<td></td>
<td>20% savings over allowance</td>
<td>20% savings over allowance</td>
</tr>
<tr>
<td>Lenses</td>
<td>Included in Copay</td>
<td>Included in Copay</td>
</tr>
<tr>
<td></td>
<td>Single vision, lined bifocal, lined trifocal</td>
<td>Single vision, lined bifocal, lined trifocal</td>
</tr>
<tr>
<td></td>
<td>Polycarbonate lenses for dependent children</td>
<td>Polycarbonate lenses for dependent children</td>
</tr>
<tr>
<td>Lens Enhancements</td>
<td>Scratch Resistant Coating: $0</td>
<td>Scratch Resistant Coating: $15-$29</td>
</tr>
<tr>
<td>Contacts (instead of glasses)</td>
<td>$180 allowance for contacts; copay does not apply</td>
<td>$120 allowance for contacts; copay does not apply</td>
</tr>
<tr>
<td></td>
<td>Contact lens exam (fitting and evaluation): Up to $60</td>
<td>Contact lens exam (fitting and evaluation): Up to $60</td>
</tr>
</tbody>
</table>

Notes: See benefit summaries for additional details. Exam, frames and lenses are available every calendar year.

VISION - THINGS YOU NEED TO KNOW:

Contributions: Pre-tax.

New Hire / Mid-Year IRS Qualifying Event: You have 30 days from your date of hire / status change to make an election.

Dependent Age: The dependent age of eligible coverage is to their birth date.

Employee coverage and deductions will retro to the effective date of insurance.

Per Pay Period Employee Costs

<table>
<thead>
<tr>
<th></th>
<th>High</th>
<th>Low</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>$5.88</td>
<td>$3.85</td>
</tr>
<tr>
<td>Employee +1</td>
<td>$8.81</td>
<td>$5.78</td>
</tr>
<tr>
<td>Family</td>
<td>$15.84</td>
<td>$10.38</td>
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</tbody>
</table>

Please be sure to go online for a copy of the Vision Plan Certificate of Coverage that gives you more details of covered benefits, including out-of-network benefits, limitations and exclusions.

Also, you are now able to print ID cards online at www.VSP.com. VSP does not automatically mail ID cards.
Life insurance is one of those things that most people don’t like to think about, but it is essential. If you don’t have it, you can leave your family in a financial hardship. There are many different costs associated with death and the costs that you incur after you have died will likely fall upon your family’s shoulders. You must consider funeral costs, debts, medical costs, estate costs, and death taxes.

KHN understands and supports the need for employees to maintain at least a minimal amount of employee life insurance. KHN provides 1 time your annual base pay. KHN’s Life Insurance benefits are provided through Sun Life. This life insurance plan is a group term insurance policy and it does not accumulate a cash value. The policy is also portable – You may transfer the group term policy to an individual policy within 30 days of your last day of employment.

**Basic Term Life Benefit**
Your core coverage is calculated at 1 time your annual base pay. Base pay is defined as your rate of pay in effect on October 1 of each calendar year. As a reminder, KHN provides the basic term life benefit to you as a core benefit.

**Voluntary Term Life Benefit**
You may also purchase additional coverage called Voluntary Life Insurance. Your options are: 2 times, 3 times, 4 times, or 5 times base pay. All enrollments are subject to maximum benefit level of five times salary or $1,000,000.

**Accelerated Benefit**
The Accelerated Benefit provided through your employee life insurance plan enables a terminally ill employee to collect up to 80% (to a maximum of $500,000) of their life insurance death benefit during a period of life expectancy that is less than 12 months. These dollars are provided in a lump sum and on a non-taxable basis to the employee. Any remaining death benefit would be paid to the beneficiary upon the employee’s death. The Accelerated Benefit is available at no additional cost to you on both the Basic Life, and on any supplemental life insurance you voluntarily purchase.

**Added Value Benefit - Travel Assistance**
Sun Life Travel Assistance is an added benefit for the employees of KHN. The assistance program provides Pre-trip Information, Emergency Medical Assistance, and Emergency Personal Services.

**Premiums and Tax Implications**
These premiums are based upon your age group and a calculation of base salary. Please contact Human Resources for your specific premium. Premiums are deducted from your paycheck on a “pre-tax” basis. The employee life insurance benefits paid to your beneficiary are generally considered non-taxable income.

The cost of employee life insurance coverage in excess of $50,000 is considered reportable income by the Internal Revenue Service (IRS).

**Age Reduction**
Employees age 65 and over have reduced life insurance benefits. This applies to both the Basic and Voluntary Life program. The life insurance coverage amount will be reduced to:
- Age 65 65% of covered benefit amount
- Age 70 45% of covered benefit amount
- Age 75 30% of covered benefit amount
- Age 80 15% of covered benefit amount

**Guaranteed Issue for New Hires/Newly Eligible**
As a newly eligible employee, you may elect coverage up to a maximum of 5 times your salary up to a maximum of $500,000 with guaranteed issue status. A Personal Health Application is required for benefits over $500,000 to a maximum policy benefit of $1,000,000. If you do not elect additional coverage when you are first eligible, you will be required to complete the Personal Health Application at future enrollments for any election over the 2x salary option. While deductions can start first of the month following approval, coverage will be effective on the date Sun Life approves the coverage. The Effective Date of any initial or additional insurance will be delayed for an employee if he/she is not Actively at Work. The initial, increased or additional insurance will become effective on the date the employee returns to Actively at Work status.

**How to Enroll**
1. Select the coverage through the enrollment process. You will need to have the name of the beneficiary(ies) along with their social security number and date of birth.
2. Coverage begins on your date of hire, as long as you are actively at work for a full day. If you elect coverage during annual enrollment, coverage begins January 1, subject to you being actively at work on December 31. Underwriting approval is needed if a Personal Health Application is required. Your coverage will begin the first of the month following underwriting approval.
**Voluntary Dependent Life Insurance**
Dependent Life insurance can help protect you against the financial loss associated with the death of a spouse or dependent child. Voluntary Dependent Life insurance options are offered to cover both your spouse and dependent children. This voluntary benefit for KHN employees is provided through Sun Life. It is a term insurance policy and does not accumulate a cash value.

**Dependent Life Insurance Options**
You may voluntarily participate in any combination of the following levels:

<table>
<thead>
<tr>
<th>Spouse</th>
<th>Children</th>
</tr>
</thead>
<tbody>
<tr>
<td>$10,000</td>
<td>$5,000</td>
</tr>
<tr>
<td>$25,000*</td>
<td>$10,000</td>
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<tr>
<td>$50,000*</td>
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<td>$75,000*</td>
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<td>$100,000*</td>
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<tr>
<td>$125,000*</td>
<td></td>
</tr>
<tr>
<td>$150,000*</td>
<td></td>
</tr>
</tbody>
</table>

*Increasing your current level of coverage to one of these options requires a Personal Health Application and is subject to approval by Sun Life. If you are already enrolled for one of these options, your coverage can be extended at that current level without completing a Personal Health Application.*

Employees age 65 and over have reduced voluntary spouse life insurance benefits. The life insurance coverage amount will be reduced to:

- **Age 65**: 65% of covered benefit amount
- **Age 70**: 45% of covered benefit amount
- **Age 75**: 30% of covered benefit amount
- **Age 80**: 15% of covered benefit amount

**Who Is Eligible**
Voluntary Dependent Life Insurance will cover your lawful spouse and your married or unmarried dependent children from live birth to age 26. Dependents birth to six months are covered for $500. You are the beneficiary. The term “child” is defined as a child born to or legally adopted by you. It also means a stepchild living with you, or any other child related to you by blood or marriage who lives with you in a regular parent-child relationship, provided that you claim the child as a dependent for tax purposes.

**Guaranteed Issue for New Hires/Newly Eligible**
As a newly eligible employee, you can elect coverage up to $10,000 for your eligible spouse without completing a Personal Health Application. Additionally, you may elect up to $20,000 for your eligible child(ren) without completing a Personal Health Application. Beyond initial eligibility, you and or your spouse will be required to complete a Personal Health Application if you elect to cover your spouse for more than $10,000. Personal Health Applications are never required for children.

**How To Enroll**

1. Elect the desired coverage through the enrollment process.
2. If required, a Personal Health Application form will be mailed to your home address – please complete and return promptly.
3. Applications are sent to Sun Life for approval. You may be requested to provide further information and/or a physical exam may be required. While there will be no cost to you for the physical, neither Sun Life nor KHN are responsible for any fees your physician may charge for release of medical information.
4. Sun Life will contact both you and the KHN Human Resources Department with approval or denial information. Coverage does not begin until approval is received from Sun Life.

You can not enroll your spouse if they are a KHN employee.
**Initial Coverage Delayed Effective Date**

Insurance for employees not actively at work will be delayed until the first of the month, following the date they return to work. Unless they return to work on the first of the month. Regularly scheduled vacation time is considered active employment. If a dependent is confined at home, in a hospital or elsewhere* because of a physical or mental condition on the date insurance, an increase in coverage or a new benefit added to the policy would otherwise have become effective, the effective date of insurance, any increase or additional benefit will be deferred until the dependent is discharged from the hospital or no longer confined and has engaged in substantially all the normal activities of a healthy person of the same age for a period of at least 15 days in a row.

* “Confined elsewhere” means the individual is unable to perform, unaided, the normal functions of daily living, or leave home or other place of residence without assistance.

**Voluntary Accidental Death and Dismemberment**

KHN offers Voluntary AD&D through Sun Life. Accidental Death and Dismemberment (AD&D) insurance provides you and covered family members with 24 hour protection on and off the job.

Your beneficiary would receive the full benefit amount you elected if you were to die in an accident. In contrast, you would receive the full benefit if you were to suffer severe injuries such as the loss of two limbs, the sight of both eyes, or a combination thereof, as a result of an accident. Half of the benefit amount would be paid if you were to lose one limb, the sight of one eye, or the hearing of one ear.

**Coverage for You**

You can elect coverage for yourself in amounts ranging from 1 times to 5 times your annual base pay. Base pay is defined as your rate of pay in effect on October 1 of each year.

**Covered Family Members**

If you elect AD&D for each of your family members, the level of coverage is determined based on the family situation at the time of loss. For example, with no children, spousal coverage is at 50% of your elected benefit level. With children, spousal coverage is 40% and each child’s coverage is 10% of your elected benefit level. If only children are insured, the coverage is 15% of your elected benefit level.

Employees age 65 and over have reduced voluntary AD&D insurance benefits. The AD&D insurance coverage amount will be reduced to:

- **Age 65**: 65% of covered benefit amount
- **Age 70**: 45% of covered benefit amount
- **Age 75**: 30% of covered benefit amount
- **Age 80**: 15% of covered benefit amount

**Additional Value Added Benefits**

Your AD&D plan contains a number of added enhancements that provide extra protection.

- Seat belt benefit: This provides an additional 10% death benefit, to a maximum of $25,000 if in an accident wearing a seat belt.
- Educational assistance: If you or your covered spouse who has elected family coverage loses his or her life in a covered accident, an annual payment for up to four years is payable if the covered dependent child is unmarried and either a full-time student in an institution of higher learning or enrolls as a full-time student within 365 days following the accident. The benefit amount is 5% of the Principal Sum up to a maximum of $2,500.

- Your benefit provides coverage related to accidents that result in paralysis and coma.

**How To Enroll**

1. You may elect any level of Voluntary AD&D with no Personal Health Application. Select the coverage through the enrollment process. You will need to have the name of the beneficiary(ies) along with their social security number and date of birth.

2. Coverage begins on your date of hire. If you elect coverage during annual enrollment, coverage begins January 1, subject to you being actively at work on December 31.

**THINGS YOU NEED TO KNOW.**

Life Contributions: Group Term, Employee Voluntary Life / AD&D and Dependent AD&D is pre-tax. Voluntary Dependent Life is post-tax.

New Hire / Mid-Year IRS Qualifying Event: You have 30 days from your date of hire / status change to make an election.

Please note: If your spouse and/or child(ren) also work at KHN and are eligible to receive employee life coverage, they are not eligible to be covered under your dependent life benefit.
HEALTHCARE FLEXIBLE SPENDING ACCOUNTS & DEPENDENT CARE FLEXIBLE SPENDING ACCOUNTS

In addition to the HSA Account, KHN offers two additional spending accounts for you to participate in based on your individual needs – a Healthcare Flexible Spending Account (HCFSA) and Dependent Care Flexible Spending Account (DCFSA).

As a reminder, the KHN Benefit Plan allows you to gain significant tax savings by paying your employee share of premiums with pre-tax dollars. The HCFSA allows pre-tax dollars to be used towards many medically related expenses that are not paid for through insurance coverage. The DCFSA allows pre-tax dollars to be used toward child and qualified dependent day care costs.

You must make a new election every year to participate in the plans, and the accounts are funded through payroll deductions. Chard Snyder is the HCFSA and DCFSA administrator.

Use it or Lose it
Because HCFSAs and DCFSAs are such a great tax advantage, the IRS has strict rules about their use. The most important one is “If you don’t use it, you lose it.” You must incur expenses between January 1 and December 31, 2018 to be eligible to be reimbursed from your account. The plan does not allow these funds to roll over to the next plan year. All claims for HCFSA and DCFSA funds must be received by Chard Snyder by March 30 of the following year (for example, by March 30, 2019 for 2018 funds). Remember, if you leave KHN, your HCFSA and DCFSA deductions stop with the process of your last paycheck. You may submit claims until the end of the current plan year. Claims must have been incurred while you were benefit eligible and prior to your termination.

Healthcare Flexible Spending Account
The HCFSA is much like your personal bank account. The HCFSA allows you to contribute a minimum of $130 and up to $2,600 annually to pay for essential healthcare expenses that are not covered, or are partially covered, by your medical, dental, and vision insurance plans. Why is it such a valuable option to have? Because you’re funding your HCFSA with pre-tax dollars, this type of account can make your paycheck last longer. It ultimately reduces your taxable income, adding “stretch” to your paycheck.

Please note that you can only participate in the HCFSA if you do not participate in the Health Savings Account (HSA). If you enroll in KHN’s HDHP plan, you will have the option of either enrolling in the HSA plan (see page 6) or the HCFSA plan.

If you enroll in KHN’s HDHP plan, you have the option of enrolling in the HSA plan (see page 6) or in the Health Care Flexible Spending Account (FSA). If you enroll in the Health Care FSA, please note the KHN Employer Contribution will be made to a Health Reimbursement Account due to IRS requirements. The HRA dollars will be loaded onto your Debit Card just as the FSA dollars are today. If you want to make additional pre-tax contributions, you can elect to contribute to the Health Care FSA (minimum $130 and maximum $2600).

Using the Funds in Your Account
How do you use the funds in your HCFSA? You will receive a Debit Card to use for qualified medical expenses. Be sure to keep copies of your receipts to substantiate purchases. You can also continue using claim forms. The forms should be completed and submitted along with the required proof of expense to Chard Snyder. Once processed, you will receive your reimbursement via direct deposit. When enrolling, please complete a direct deposit form found at www.chard-snyder.com.

Required Documentation
• Itemized receipts from the health care provider, reflecting date, type of service, fees paid, and patient name
• Explanation of benefits showing what charges were paid by insurance

Dependent Care Flexible Spending Account
A DCFSA allows you to save a little from each paycheck – up to $5,000 annually for child day care or caregivers for an elderly parent or disabled family member. Funds are only available as they are deducted from your paycheck and deposited into your account. Your provider must be state licensed if they provide care for six or more children at the same time. The services may be as informal as your neighbor or parent caring for your children after school. However, you need to remember that you will be required to provide the tax identification number or Social Security number of your dependent care provider. In some circumstances you may pay a relative to take care of your dependents. You may not, however, include expenses paid to a dependent to take care of another dependent. For example, expenses you incur by paying your teenage daughter to baby-sit for her younger brother or sister are not eligible under this plan. However, you may claim expenses you incur by paying your non-dependent child to baby-sit their younger brother or sister (still your dependent).

Additionally, in order to be eligible for reimbursement, the following criteria must be met:
• The services provided must enable you and your spouse (if you are legally married) to maintain your employment.
• An eligible dependent is defined as your dependent child under age 13, your physically or mentally handicapped child age 13 or older, your incapacitated spouse, or your elderly parent that can be claimed as a dependent for federal income tax purposes.
• If the services are provided by a day care facility that cares for six or more children at the same time, the facility must be licensed.
• The annual limit is $5,000, or if married and filing separate, $2,500. Additionally, the amount to be reimbursed must not be greater than your income or the income of your spouse, whichever is lower. Please contact Chard Snyder for further information.
The Kettering Health Network acknowledges that you may need to arrange for extended time off (greater than 7 days) from work to address special needs. As described below, a Leave of Absence (LOA) may be granted based upon eligibility requirements. It may be a paid and/or unpaid period of time away from active employment status depending on specific circumstances surrounding the request. All LOA requests must be in writing. See the Leave of Absence Policy for more specific details regarding this section.

Reasons for a Leave of Absence

- Serious Health Condition of yourself, your Spouse, Child, or Parent.
- Birth, Adoption or Placement of a Child / Foster Child
- Personal Leave
- Military Leave

Types of Leave of Absences

Family Medical Leave (FML)
The Family and Medical Leave Act (FMLA) is a federal law that may apply when you are unable to do your job due to a “serious health condition”. FML may apply if you have been employed with KHN for at least 12 months AND you have worked at least 1,250 hours during the 12 months prior to the start of your leave.

- Must be used for any qualifying medical event.
- May not exceed 12 weeks in rolling 12 month period.
- May be for your own serious health condition, a serious health condition of a family member, birth or placement of a child, (adoption), or under other qualifying military conditions.
- Medical and Dental benefit premiums remain at the employee rate.
- Generally, your job or an equivalent position will be available upon returning to work within the 12 week period.

Extended Medical Leave
If 12 weeks of continuous FML has been exhausted and the employee is unable to return to their position, the employee may apply for an extended medical leave.

- Must be used directly following the exhaust of FML.
- May not exceed 12 weeks, unless otherwise required by law.
- Must be for your own personal health condition. EML is not available for continued time away for health conditions of family members.
- Medical and Dental benefit premiums increase to the employer rate.
- Job protection is not guaranteed, unless otherwise required by law.

Personal Leave
An employee’s request for personal leave of absence may be granted if:

- You don’t meet the eligibility requirements for a Family Medical Leave or if you need time away from your position for circumstances other than qualifying family/medical reasons, including educational purposes.
- Leave does not exceed 12 weeks, unless otherwise required by law.

Please Note:

- Medical and Dental benefit premiums increase to the employer rate.
- Job protection is not guaranteed, unless otherwise required by law.

*If both you and your spouse are employed by KHN, you are generally limited to a combined 12 weeks of FML leave, except if the leave is for your own serious health condition, unless otherwise required by law. Each employee is entitled to up to the full 12 weeks for his/her own serious health condition.

Things to Know About a Leave of Absence

- When reasonable, you must provide a 30 day notice for a needed LOA. A request form can be found on the Intranet.
- A Leave of Absence and Disability designations have separate qualifications and may not apply to all employees. Contact Sun Life for details regarding your personal situation.
- Notifications and updates will be periodically mailed to you from KHN and from Sun Life.
- Benefit coverage will be stopped if payments are not maintained either through available PTO or through bi-weekly personal payments outside the payroll process.
- You will receive a mailed, itemized bill if your PTO bank becomes depleted and benefits could not be collected from your KHN paycheck.
- If you are out for your own personal health condition, you are required to be cleared by Employee Health before returning to work.
- A release from your physician may be delivered in-person, via fax or email to your campus Employee Health Department.
- Contact your manager as soon as you know your return-to-work date to be placed back on the schedule.

PTO Usage with LOAs
Available PTO benefits will be paid out for any time not covered by disability benefits. These benefits are subject to coordination so if PTO is combined with some other benefit, where permissible, the accumulated leave will be limited to the amount needed to compensate you equivalent to your regular take home pay. If you exhaust all PTO prior to the end of your Leave of Absence, the remaining period of your leave will be granted as unpaid time.
How would you pay your bills if you became seriously ill? When disaster strikes, it’s easy to fall behind on mortgage and other essential payments. This is why a salary replacement plan is an important benefit for you and your family. Disability is an income replacement program that protects you and your family in the event you become disabled and are unable to perform the material and substantial duties of your job. KHN understands and supports the need for employees to maintain at least a minimal amount of disability benefits. KHN provides Short Term and Long Term Disability benefits if you become disabled as a result of a non-work-related illness or injury. KHN provides the core disability plans to you via benefit credit. Disability benefits are administered through Sun Life.

**Short Term Disability (STD)**

- Benefits are payable up to 12 weeks provided you remain totally disabled and under a physician’s care.
- Benefits are payable beginning on the 8th day of a disability resulting from an accident, illness, or pregnancy.
- If you are still disabled at the end of the 12 weeks, you may be eligible for long term disability.

**Core vs. Buy-Up**

Eligible employees are automatically enrolled in the Core plan:

- 60% of wage up to a maximum benefit of $500/week

You may choose to purchase a higher level of STD insurance protection (STD Buy-Up* plan):

- 70% of wage up to a maximum benefit of $1500/week

Benefits are based on your FTE and rate of pay at the time of disability (overtime or shift differentials are not included). Premiums for the STD Buy-Up* plan are based on your rate of pay as of October 1 of each calendar year.

*The Buy-Up option may be subject to pre-existing conditions. Please consult Sun Life Summary Plan Document for details.

**Claims**

STD Claims are initiated by calling Sun Life claims center at 1-(877)-786-3652. All benefit payments are made weekly and will be sent to your home address or direct deposited via EFT (electronic funds transfer). If you have an STD claim administered by Sun Life, they will contact you regarding the transition to LTD. If you do not have an existing LTD claim; LTD claims are initiated by calling Sun Life claims center at 1-(877)-786-3652.

**2018 STD Buy-up Premiums**

The premiums are based upon a calculation of your base salary. Please contact Human Resources for your specific premium.

**How To Enroll**

1. Select the STD Core or STD Buy-Up coverage during the enrollment process.

2. STD Core coverage begins on your date of hire, as long as you are actively at work for a full day. If you currently have the STD Core coverage and you elect the STD Buy-Up coverage during annual enrollment, coverage begins January 1, subject to you being actively at work on December 31.

**Long Term Disability (LTD)**

- Benefit helps provide a level of financial security if you remain totally disabled and under a physician’s care for greater than 12 weeks.
- LTD benefits are payable upon the exhaust of your STD benefit.
- Benefits are generally payable to normal retirement age. If, however, disability begins after age 63, the benefit period varies based on your age. (See Sun Life Certificate of Coverage on the Intranet for details).
- If you receive other benefit income at the time of your disability (i.e., Social Security, etc.), your LTD benefit will be offset by this additional source of income.

**Core vs. Buy-Up**

Eligible employees are automatically enrolled in the Core Plan:

- 40% of wage up to a maximum benefit of $1,000/month

You may choose to purchase the higher level of LTD insurance protection (LTD Buy-Up* plan):

- 60% of wage up to a maximum benefit of $5,000/month

Benefits are based on your FTE and rate of pay at the time of disability (overtime or shift differentials are not included). Premiums for the LTD Buy-Up* plan are based on your rate of pay as of October 1 of each calendar year.

*The Buy-Up option may be subject to pre-existing conditions. Please consult Sun Life Summary Plan Document for details.

**Claims**

LTD Claims are initiated by calling Sun Life claims center at 1-(877)-786-3652. All benefit payments are made monthly and will be sent to your home address or direct deposited via EFT (electronic funds transfer). If you have an STD claim administered by Sun Life, they will contact you regarding the transition to LTD. If you do not have an existing LTD claim; LTD claims are initiated by calling Sun Life claims center at 1-(877)-786-3652.

**2018 LTD Buy-up Premiums**

The premiums are based upon a calculation of your base salary and are subject to a 180 day elimination period after your benefit eligibility date. Please contact Human Resources for your specific premium.

**How To Enroll**

1. Select the LTD Core or LTD Buy-Up coverage during the enrollment process.

2. If you currently have the LTD Core coverage and you elect the LTD Buy-Up coverage during annual enrollment, coverage begins January 1, subject to you having met the 180 day elimination period after your benefit eligibility date and being actively at work on December 31.
Additional KHN Benefits

Employee Assistance Program Services: IMPACT Solutions
The IMPACT Solutions Employee Assistance Program is a service available to you and your family offering access to confidential professional support 24 hours a day, 365 days a year. All IMPACT counselors are qualified masters/doctoral level professionals. Impact counselors can provide live, immediate assistance with: general day to day issues, stress, depression or anxiety, job performance difficulties, alcohol/drug abuse, legal/financial matters, identity theft recovery assistance, child/eldercare, other family issues and more. More information is available on the KHN intranet, or call Impact Solutions at 1-800-227-6007.

Part Time Option 2/PILOB
This benefit alternative is no longer available for new employees or for mid-year status changes. Employees who are benefit eligible and currently participating with the Part Time Option 2 or PILOB status may continue, however, once a current Part Time Option 2 or PILOB employee is no longer benefit eligible, a return to Part Time Option 2 or PILOB will no longer be an option for future benefit enrollments.

College Savings Plan
You have the opportunity to invest in a College Savings Plan (529 Plan) on a tax-favored basis. For as little as $10 per pay period, your College Advantage account can accumulate money and be used towards qualifying college expenses at any accredited college. A 529 Plan is a tax-advantaged investment plan designed to encourage saving for the future higher education expenses of a designated beneficiary (typically one’s child or grandchild). The plans are named after Section 529 of the Internal Revenue Code and are administered by state agencies and organizations. Enrollment information is available on the KHN intranet, or contact College Advantage 529 Assistance Plan at 937-226-6584.

MB Senior Solutions / RetireMED®iQ
KHN and MB Senior Solutions have partnered to offer employees and their family members access to Medicare and Individual (ACA) Health Plan education and enrollment services through RetireMED®iQ. These services are provided at no cost to you.
RetireMED®iQ is an independent health plan advisory service for retirees and those who are considering retirement. RetireMED®iQ offers trusted guidance for Medicare as well as individual and family health insurance plans for retirees who are not yet eligible for Medicare.
RetireMED®iQ delivers:
• Tailored, one-on-one health plan advice from a licensed Benefit Advisor
• Assistance enrolling in the health plan of your choice
• Annual stress-free renewal advice and enrollment
• Year-round support with complex health plan issues
In addition to providing initial enrollment assistance to retirees, MB Senior Solutions contacts individuals on an annual basis to review their current plan and offer recommendations based on benefit / prescription changes.
MB Senior Solutions also provides year round information on such topics as health care reform and insurance plan updates.

Humana Voluntary Benefits
Employees have an opportunity to enroll not only themselves but their loved ones, often Guarantee Issue.

Hospital Indemnity Insurance protects your budget if you or a family member is admitted. This is a lump-sum payment that goes directly to you to help with unexpected costs. The Hospital Indemnity benefit is $100/ per day for up to 15 days; $100 per day for ICU, Critical Care or Burn Unit care, up to 30 days; and $250 per day, up to four days, for the first inpatient stay during a calendar year.

Whole Life Insurance is a policy that you can purchase during your working years, and can keep it in place even after retiring. Features include level premiums through the life of the product, guaranteed renewable protection that cannot be reduced, and accumulated cash values that can be withdrawn at the policy’s surrender, borrowed against (as a loan), annuitized, or used to purchase extended or reduced paid-up coverage.

Accident Insurance offers coverage for accidents, injuries, ambulance services, and accidental death in addition to your primary medical insurance. It is also available to your spouse and children – a plan that can protect your entire family. Features include:
• Accident Medical Expense: pays actual charges, up to the amount selected, for physician’s treatment or other emergency treatment
• Ambulance Benefit: pays actual charges, up to the policy amount, for ground ambulance service and emergency air transportation in 100-mile radius
• Hospital Confinement: pays a daily benefit for hospital room charges for a maximum of 30 days, up to the amount selected, when the injury is a result of a covered accident

Critical Illness/Cancer Insurance provides a lump sum benefit after a serious illness or condition such as a heart attack, stroke, coronary artery disease, or cancer is diagnosed. These plans can assist you with a variety of expenses, including:
• Make your mortgage payments
• Hire extra help, such as in-home caregivers
• Help cover medical bills as well as therapy and training
• Pay for travel to treatment facilities away from home and for family visits

This insurance also pays $150 per calendar year for covered health screenings. There are 18 covered tests including mammograms, colonoscopies and stress. In many cases, utilizing the health screening benefits can cover the entire cost of purchasing the insurance.

Lifestyle Discount Program To make it easier and more affordable to take better care of yourself, Humana offers the Lifestyle Discount Program. This isn’t an insurance plan. It’s a discount program to strengthen your personal well-being and enrich your life. As a Humana member, you have access to this valuable program.
Adoption Assistance Program
Starting a family or adding to your existing family is a special time in your life. If you’re expanding your family by adopting a child, you may be able to take advantage of KHN’s Adoption Assistance benefit. The maximum amount of adoption assistance is $13,570.

Adoptive parents face significant financial and personal implications when bringing a new child into their lives. KHN supports families that adopt through several benefits including:

- An Adoption Flexible Spending Account
- Medical coverage available for dependents on the date of adoption
- Family Medical Leave Act to care for a newly placed child

If you are adopting a child or considering adoption, please contact Employee Connect at 1-844-235-4647 or ext. 70000 for specific information regarding the adoption program.

Bereavement
You may receive paid bereavement time off for the death of an immediate family member (spouse, parent/step parent and in-laws, son/daughter including step children, brother/sister including step siblings). All employees – please refer to the network bereavement policy for more details.

Jury Duty
KHN will supplement the stipend paid by the court to equal an employee’s base pay for the length of the jury duty. Please refer to the network jury duty policy for more details.

Voluntary Benefits

Long Term Care Insurance is designed to help you pay the ever increasing costs of in-home, assisted living facility or nursing home stays. Medicare, Medical plans and disability insurance do not cover these costs, but a Group Long Term Care Insurance plan will help you pay the costs of covered care. Long Term Care Insurance is offered through Mutual of Omaha.

To enroll, please contact Everhart Advisors for an individual quote and application.

The Auto and Home Insurance Program is an individually issued policy. Enrolling in this plan allows for payroll deduction of your home and auto insurance payments.

To help you discover if participating in the program is right for you, you have access to free insurance reviews and no-obligation premium quotes with one call to the toll-free MetLife Benefits Line at 1-800-GET-MET8 (1-800-438-6388) to speak with an insurance consultant. To make the most accurate comparisons, have your current policies with you when you call.

KHN Credit Union is available for all employees. Branches are located at KMC, GVMC, GMH, SMC, FHH and Soin. The credit union offers a full range of financial services.

Notary Public services are available at no charge to employees. Please contact your campus HR for assistance.

Direct Payroll Deposits – KHN has mandatory direct deposit. You can choose up to three financial institutions to have your payroll check directly deposited into accounts.

Transportation Benefit
Parking is free in designated lots. If you prefer the paid parking lots, you can participate in the Transportation Benefit program. The Transportation Benefit allows you to pay for your parking on a pre-tax basis. Contributions can be changed throughout the year based on your needs. KHN provides this benefit via payroll deduction.

For campuses that provide paid parking, please remember these premiums are deducted on a pre-taxed basis.

Veterinary Pet Insurance®
Veterinary Pet Insurance® will work with pet owners and their veterinarian to make optimal healthcare decisions for their pets. Veterinary Pet Insurance® was founded in 1980 and is the nations largest and oldest licensed health insurance plan provider for pets. Affordable coverage form VPI reimburses you for: accidents and injuries, illnesses and diseases, cancer, poisonings, spaying or neutering, dental cleanings, flea and tick preventives, vaccinations and more. VPI offers dog, cat, avian and exotic pet coverage. It’s easy to sign up and there’s no waiting period to enroll.

Other Services
KHN Credit Union is available for all employees. Branches are located at KMC, GVMC, GMH, SMC, FHH and Soin. The credit union offers a full range of financial services.

Voluntary Benefits

Adoption Assistance Program
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For campuses that provide paid parking, please remember these premiums are deducted on a pre-taxed basis.

Veterinary Pet Insurance®
Veterinary Pet Insurance® will work with pet owners and their veterinarian to make optimal healthcare decisions for their pets. Veterinary Pet Insurance® was founded in 1980 and is the nations largest and oldest licensed health insurance plan provider for pets. Affordable coverage form VPI reimburses you for: accidents and injuries, illnesses and diseases, cancer, poisonings, spaying or neutering, dental cleanings, flea and tick preventives, vaccinations and more. VPI offers dog, cat, avian and exotic pet coverage. It’s easy to sign up and there’s no waiting period to enroll.

Other Services
KHN Credit Union is available for all employees. Branches are located at KMC, GVMC, GMH, SMC, FHH and Soin. The credit union offers a full range of financial services.

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For campuses that provide paid parking, please remember these premiums are deducted on a pre-taxed basis.

**THINGS YOU NEED TO KNOW.**

**Note:** You can only enroll in these plans during Open Enrollment or New Hire Enrollment.

You will have the opportunity to enroll in 4 voluntary benefits: whole life, accident, critical illness/cancer and hospital indemnity.

To complete your Humana benefits elections please visit:

1. [https://www.clickenrollonline.com](https://www.clickenrollonline.com)

   Enter your Social Security Number

   Your personal Identification Number (PIN) is:

   Your pin is the last 4 digits of your social security number and last 2 digits of your birth year. For example, if the last 4 digits of your SSN are 3214 and you were born on September 21, 1968, your PIN would be: 321468.

2. 937-396-6426
PAID TIME OFF (PTO)

KHN recognizes the need of employees to have flexibility in using time off for personal time, illness, or relaxation. PTO is a general pool of hours to be used for all scheduled and unscheduled absences. It is designed to allow employees to manage their time based on individual needs.

What is the Formula that Determines How Much Time is in my PTO Bank?

<table>
<thead>
<tr>
<th>Scale A</th>
<th>Vacation</th>
<th>Holiday</th>
<th>Sick Time</th>
<th>Scale B</th>
<th>Vacation</th>
<th>Holiday</th>
<th>Sick Time</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>At Hire</td>
<td>18</td>
<td>7</td>
<td>6</td>
<td>5</td>
<td>23</td>
<td>12</td>
<td>6</td>
</tr>
<tr>
<td>After 2 yrs</td>
<td>21</td>
<td>10</td>
<td>6</td>
<td>5</td>
<td>26</td>
<td>15</td>
<td>6</td>
</tr>
<tr>
<td>After 5 yrs</td>
<td>27</td>
<td>16</td>
<td>6</td>
<td>5</td>
<td>32</td>
<td>21</td>
<td>6</td>
</tr>
<tr>
<td>After 10 yrs</td>
<td>30</td>
<td>19</td>
<td>6</td>
<td>5</td>
<td>35</td>
<td>24</td>
<td>6</td>
</tr>
<tr>
<td>After 15 yrs</td>
<td>33</td>
<td>21</td>
<td>6</td>
<td>5</td>
<td>38</td>
<td>27</td>
<td>6</td>
</tr>
</tbody>
</table>

Who Is Eligible?
Any employee who is benefit eligible (20 - 40 budgeted hours per week).

When Am I Eligible?
PTO is available to use as it is accrued.

How Do I Earn PTO?
Every pay period the number of regular hours you worked is multiplied by your accrual rate – the result is your number of earned PTO hours.
You’ll stop accruing PTO if you hit your maximum allowed accrual limit of 320 hours.

What Are PTO Service Years?
• Every year you work 1040+ hours you earn a year of PTO accrual credit, 40 hours minimum to accrue.
• A year is counted from anniversary to anniversary; your accrual will adjust automatically.

Accrual Rates

<table>
<thead>
<tr>
<th>Scale A</th>
<th>Hours accrued per pay period (assumes 80 hrs)</th>
<th>Total hours per year**</th>
<th>Number of 8-hour days</th>
</tr>
</thead>
<tbody>
<tr>
<td>At Hire</td>
<td>0.0693</td>
<td>5.54</td>
<td>144.04</td>
</tr>
<tr>
<td>After 2 yrs</td>
<td>0.0808</td>
<td>6.46</td>
<td>167.96</td>
</tr>
<tr>
<td>After 5 yrs</td>
<td>0.1039</td>
<td>8.31</td>
<td>216.06</td>
</tr>
<tr>
<td>After 10 yrs</td>
<td>0.1155</td>
<td>9.24</td>
<td>240.24</td>
</tr>
<tr>
<td>After 15 yrs</td>
<td>0.1270</td>
<td>10.16</td>
<td>264.16</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Scale B*</th>
<th>Hours accrued per pay period (assumes 80 hrs)</th>
<th>Total hours per year**</th>
<th>Number of 8-hour days</th>
</tr>
</thead>
<tbody>
<tr>
<td>At Hire</td>
<td>0.0885</td>
<td>7.08</td>
<td>184.08</td>
</tr>
<tr>
<td>After 2 yrs</td>
<td>0.1000</td>
<td>8.00</td>
<td>208.00</td>
</tr>
<tr>
<td>After 5 yrs</td>
<td>0.1231</td>
<td>9.85</td>
<td>256.10</td>
</tr>
<tr>
<td>After 10 yrs</td>
<td>0.1346</td>
<td>10.77</td>
<td>280.02</td>
</tr>
<tr>
<td>After 15 yrs</td>
<td>0.1463</td>
<td>11.70</td>
<td>304.20</td>
</tr>
</tbody>
</table>

*Positions in scale B require a two-year degree or above according to the requirements on the job description
**Total hours a year is based on 80 hours per pay period
***Manager level begins at the 5 year accrual rate

Previous Adventist Experience: An employee with prior service at another Seventh-day Adventist institution may be given credit for their years of service for the purpose of determining the appropriate accrual level. Please review the KHN PTO policy.

How Can I Use My PTO?
• PTO requests must be submitted in writing to your supervisor for approval by using the Time Off Request form.
• Request should not exceed total PTO available.

What are the observed holidays?

I still have more questions. Who do I call?
You may contact Employee Connect at 1-844-235-4647 or ext. 70000.
There is no better time than the present to plan for retirement. KHN is committed to helping you save for your retirement through a combination of personal savings and an employer-sponsored retirement savings plan. We offer two retirement plans administered by Fidelity Investments. All contributions are made on a tax-deferred basis, which means you will pay taxes on your investment at a future date rather than in the year the investment produces income. This booklet provides highlights of our retirement plans. For more information, please refer to the KHN Retirement Program and the KHN 457(b) Summary Plan Descriptions.

KHN Retirement Plan
The KHN retirement plan, through Fidelity Investments, is a defined contribution tax sheltered annuity plan developed under IRS guidelines. The plan includes:

• the ability for employees to contribute on an pretax basis to a 403(b) plan
• an employer basic contribution to a 401(a) plan
• an employer matching contribution within a 401(a) plan

All employees who satisfy the eligibility definition for the Employer basic and matching contributions and are employed on the last day of the payroll period of the Plan Year will receive these benefits; please refer to the Summary Plan Description for complete eligibility criteria.

KHN Employer Basic Contribution
The KHN Retirement Plan includes an Employer contribution, which is dollars contributed to your 401(a) plan account by KHN, and is comprised of two parts — the Basic Contribution and the Annual Dollar Amount Contribution. The Basic Contribution allocated to all eligible participants is 2.5% of annual earnings, with an additional Basic Contribution of 2.5% on annual earnings greater than $40,516.88 (IRS integration point at plan development date). An additional Annual Dollar Amount Contribution is provided to participants earning less than an hourly rate of $18.52. These employer contributions are processed on an annual basis in three equal installments, deposited in employee 401(a) accounts on or about March 31st, June 30th and September 30th of each calendar year.

Employee Contribution
The KHN Retirement plan enables you to put a portion of your salary into a 403(b) plan on a pre-tax basis. You can contribute a minimum of 1% of your pay up to the IRS annual maximum limit. The annual maximum limit may be adjusted annually; the 2018 maximum amount is $18,000. Employees age 50 or older are also eligible for additional “catch up” contributions. If you are making the annual maximum plan pre-tax contribution, you may contribute an additional $6,000 per plan year.

KHN Employer Matching Contribution
The KHN Retirement Plan includes an Employer Matching feature. KHN will contribute $0.25 for each $1.00 you contribute up to the first 4% of your annual earnings.

Example: Your base salary is $25,000 and you contribute 4% or $1,000 per year - the KHN matching contribution will be $250, and KHN will contribute this dollar amount to your 401(a) plan for the year.

Statements
Account statements are provided on a quarterly basis and reflect all activity within the period as well as account balance information. Account information is also available at www.fidelity.com/atwork.

Vesting Schedule
Employees are 100% vested - or “own” - their 403(b) plan account contributions immediately from the date of participation. Employees vest in the KHN basic and matching 401(a) plan account contributions with 5 calendar years of service and at least 1,000 hours worked each calendar year.

Beneficiary Forms
A beneficiary form is required for your KHN Retirement Plan. Please note, if Fidelity does not have a valid beneficiary designation form on file upon your death, distribution of your account may be delayed. By choosing your beneficiaries, you ensure that any assets you may have in the KHN Retirement Plan at your death will be transferred to your beneficiaries in the manner that you intended. Beneficiary forms are available on the KHN intranet or by accessing your Fidelity account utilizing their on-line management tool.

Investment Options
You have several investment options to choose from, and have the ability to decide on investment options for both your contributions and KHN contributions to your retirement plan. A complete list of Investment options is available at www.fidelity.com/atwork.
Rollovers
Employees are eligible to roll over eligible pre-tax contributions from another qualified retirement plan. Please contact Fidelity Investments at 1-800-343-0860 to process a rollover to your KHN Retirement Plan.

Accessing Funds
Contributions can be withdrawn within plan guidelines for loans and financial hardships. Please see the KHN Retirement Program Summary Plan Description for more guidelines and details on the qualifying events for financial hardship, guidelines on loans, and the required forms and documentations.

You can also access your funds when you reach age 59 ½ if you have met the plan vesting requirements. You will not have a penalty for your withdrawals.

Call Fidelity Investments directly at 1-800-343-0860 to access your funds. You can also go to www.fidelity.com/atwork to make changes to your account.

KHN 457(b) Retirement Plan
The KHN 457(b) retirement plan, through Fidelity Investments, provides another method for you to save for retirement on a tax deferred basis. It is a Deferred Compensation Plan and you can contribute through additional salary contributions. If you have reached or will reach the maximum permissible amount under the KHN 403(b) plan, you are eligible for the KHN 457(b) plan. Employees may enroll anytime after their hire date but should maximize participation in the 403(b) plan first.

Contributions
The dollar limit on annual contributions that you may make to this plan is not offset by contributions to your account under the 403(b) Plan. This means you can contribute $18,000 to this plan in addition to your $18,000 contribution to the 403(b) Plan.

Statements
Account statements are provided on a quarterly basis and reflect all activity within the period as well as account balance information. Account information is also available at www.fidelity.com/atwork.

Vesting Schedule
Employees are 100% vested - or “own” - their 457(b) plan account contributions immediately from the date of participation.

Beneficiary Forms
A beneficiary form is required for your 457(b) Plan. Please note, if Fidelity does not have a valid beneficiary designation form on file upon your death, distribution of your account may be delayed. By choosing your beneficiaries, you ensure that any assets you may have in your 457(b) plan at your death will be transferred to your beneficiaries in the manner that you intended. Beneficiary forms are available on the KHN intranet.

Investment Options
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Rollovers
Employees are eligible to roll over eligible pre-tax contributions from another qualified 457(b) retirement plan. Please contact Fidelity Investments at 1-800-343-0860 to process a rollover.

Accessing Funds
Typically you do not receive a distribution until you leave our employment. Exceptions include age 70 ½ In Service Distributions and In Service Distribution of Small Amounts. You may receive an In Service Distribution from this plan of your total Plan account balance if (a) your total plan account balance does not exceed $5,000, (b) you have not contributed to the Plan during the 2-years preceding the in-service distribution, and (c) you have not previously received an In Service Distribution of small amounts under this rule.

Call Fidelity Investments directly at 1-800-343-0860 to access your funds. You can also go to www.fidelity.com/atwork to make changes to your account.

Upon your employment termination date with KHN, your account will be distributed in full in 60 days unless you contact Fidelity within that time period to set up a different distribution.

Remember, you don’t pay taxes on what you contribute or any earnings you may accumulate until you withdraw the money — hopefully, when you’re retired and you may be in a lower tax bracket.
INSURANCE TERMS

To understand the medical, dental and vision options, you should be familiar with some important insurance terms.

**Deductible:**
In general, the amount you have to pay out of pocket for expenses before the health plan will begin to pay. In the HDHP plan, all expenses are subject to the deductible first except for preventive care expenses. In the Engaged plan, services with a flat dollar copay are not subject to the deductible.

**Embedded Deductible:**
Embedded means once any individual covered under the plan satisfies the individual deductible, the copays or co-insurance starts to apply to that individual. Also, any combination of family members expenses can satisfy the family deductible if applicable.

**Non-Embedded Deductible:**
Non-embedded means if you cover anyone else in addition to yourself under the plan, you must satisfy the family deductible before the plan begins to pay.

**Co-payment:**
The flat dollar amount you owe the provider at the time of service.

**Co-insurance:**
The plan pays a percentage of medical, dental and vision expenses. You pay the rest of the expenses. The amount you pay is the co-insurance.

**Dependent:**
Your dependent is your legal spouse, children and step children. Please see the intranet Summary Plan Document for detailed information.

**EOB:**
Explanation of Benefits. An EOB statement from an insurance company shows the amount that was charged by the health care provider, the code and description for the type of service performed, any network discounts applied, the amount that was paid by the insurance, the amount applied to the deductible, and the amount the patient is responsible for.

**Maximum out-of-pocket expense:**
The medical plans have an annual dollar limit on the covered expenses you pay. The limit includes deductibles, copays and co-insurance. The limit protects you against large and unbudgeted medical bills because once you pay that amount in covered expenses, your financial obligation ends.

**Network:**
The network is participating providers of medical, dental and vision services that are part of each individual insurance option. Insurance carrier websites can be found on the company intranet.

**Coordination of Benefits:**
If you or your family members are covered by more than one health care plan, you may not be able to collect benefits from both plans. Each plan may require you to follow its rules of use regarding specific doctors, hospitals or dentists and it may be impossible to comply with both plans at the same time. If you are considering having dual coverage for yourself or a dependent, carefully consider and compare the rules of both plans before enrolling for coverage.

**Medical Continuation:**
Kettering Health Network offers continuation of medical insurance to involuntary terminations for 12 months for you and your covered dependents at a monthly cost to you. In order for your dependents to be covered, you must also be enrolled in the medical continuation plan. Please note that the KHN medical plan is a church plan; therefore, it is not subject to ERISA (COBRA).
**KHN CONTACTS:**

**EMPLOYEE CONNECT 1-844-23KHNHR** (1-844-235-4647)

**KHN Credit Union**

- Kettering Medical Center
  - 3535 Southern Blvd, Kettering
  - 937-395-8879

- Grandview Medical Center
  - 405 W Grand Ave, Dayton
  - 937-723-4958

- Greene Memorial Hospital
  - 1141 N Monroe Dr, Xenia,
  - 937-352-2955

- Sycamore Medical Center
  - 4000 Miamisburg Centerville Rd, Miamisburg
  - 937-384-8775

- Soin Medical Center
  - 3535 Pentagon Blvd, Beavercreek
  - 937-702-4955

- Paragon Road
  - 7740 Paragon Road, Centerville
  - 937-558-9070

- Loan Office (Kettering Medical Center)
  - 3535 Southern Blvd, Kettering
  - 937-395-8852
# Carrier Contacts

<table>
<thead>
<tr>
<th>Carrier</th>
<th>Contact Information</th>
<th>Website</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Chard Snyder</strong></td>
<td>FSA/HRA/Medical Continuation</td>
<td><a href="http://www.chard-snyder.com">www.chard-snyder.com</a></td>
</tr>
<tr>
<td>Customer Service</td>
<td>1-800-982-7715</td>
<td></td>
</tr>
<tr>
<td><strong>EMPLOYEE Connect</strong></td>
<td>1-844-23KHNHR (1-844-235-4647)</td>
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<tr>
<td><strong>Everhart Advisors</strong></td>
<td>McGohan Brabender Financial</td>
<td></td>
</tr>
<tr>
<td>Long Term Care Insurance</td>
<td>Lisa Block 937-395-4536</td>
<td></td>
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<tr>
<td><strong>Fidelity</strong></td>
<td>Retirement Plans</td>
<td><a href="http://www.fidelity.com/atwork">www.fidelity.com/atwork</a></td>
</tr>
<tr>
<td>Customer Service</td>
<td>1-800-343-0860</td>
<td></td>
</tr>
<tr>
<td><strong>Fifth Third</strong></td>
<td>HSA Banking Partner</td>
<td><a href="http://www.53HSA.com">www.53HSA.com</a></td>
</tr>
<tr>
<td>Customer Service</td>
<td>1-888-350-5353</td>
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<tr>
<td><strong>FlexBank HSA Administration</strong></td>
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<tr>
<td>Customer Service</td>
<td>1-888-677-8373</td>
<td></td>
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<tr>
<td><strong>Humana - Workplace Voluntary Benefits</strong></td>
<td></td>
<td><a href="http://www.humana.com">www.humana.com</a></td>
</tr>
<tr>
<td>Customer Care</td>
<td>1-855-448-6982</td>
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<tr>
<td><strong>Hyatt Legal Services</strong></td>
<td></td>
<td><a href="http://www.legalplans.com">www.legalplans.com</a></td>
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<tr>
<td>Customer Service</td>
<td>1-800-821-6400</td>
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<tr>
<td><strong>Impact Solutions EAP</strong></td>
<td></td>
<td><a href="http://www.myimpactsolution.com">www.myimpactsolution.com</a></td>
</tr>
<tr>
<td>Customer Service</td>
<td>1-800-227-6007</td>
<td></td>
</tr>
<tr>
<td><strong>Kettering Physician Partners (KPP)</strong></td>
<td></td>
<td>(937) 762-1163 *must dial the 937</td>
</tr>
<tr>
<td>Customer Service</td>
<td>(937) 762-1163 *must dial the 937</td>
<td></td>
</tr>
<tr>
<td><strong>McGohan Brabender</strong></td>
<td>Assistance with Medical/Rx Plan Questions and Claim Issues</td>
<td></td>
</tr>
<tr>
<td>Customer Care Team</td>
<td>1-877-635-5372</td>
<td>1-937-260-4300</td>
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<tr>
<td><strong>MetLife</strong></td>
<td>Home &amp; Auto Insurance</td>
<td><a href="http://www.metlife.com">www.metlife.com</a></td>
</tr>
<tr>
<td>Customer Service</td>
<td>1-800-GET-MET8</td>
<td></td>
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<tr>
<td><strong>Nationwide Pet Insurance</strong></td>
<td>(formerly VPI Pet Insurance)</td>
<td>1-800-GET-MET8</td>
</tr>
<tr>
<td>(1-800-438-6388)</td>
<td></td>
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<td></td>
<td></td>
<td><a href="http://www.petinsurance.com">www.petinsurance.com</a></td>
</tr>
<tr>
<td><strong>RetireMED®iQ</strong></td>
<td>Medicare Health Plan Assistance for Employees and Family members</td>
<td>1-844-388-6565</td>
</tr>
<tr>
<td>Customer Service Toll Free</td>
<td></td>
<td><a href="http://www.retiremed.com/khn">www.retiremed.com/khn</a></td>
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<tr>
<td><strong>Rx Benefits (Express Scripts)</strong></td>
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<tr>
<td>Customer Service</td>
<td>1-800-334-8134</td>
<td></td>
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<tr>
<td><strong>Sun Life</strong></td>
<td>Life, AD&amp;D, Short Term and Long Term Disability Insurance</td>
<td></td>
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<tr>
<td>To report FML, STD Claims</td>
<td>1-877-786-3652</td>
<td></td>
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<tr>
<td>Customer Service</td>
<td>1-800-247-6875</td>
<td></td>
</tr>
<tr>
<td><strong>Superior Dental Care</strong></td>
<td>Dental Insurance</td>
<td></td>
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<tr>
<td>Customer Service - local</td>
<td>937-438-0283</td>
<td></td>
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<tr>
<td>Customer Service - toll free</td>
<td>1-800-762-3159</td>
<td></td>
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<tr>
<td><strong>UBS Financial Services</strong></td>
<td>BlackRock College Advantage 529 Plan</td>
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<tr>
<td>Joy Pascoe 937-226-6584</td>
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<td><strong>United Health Care</strong></td>
<td>Third Party Administrator - Medical Insurance</td>
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<tr>
<td>Customer Service – Medical</td>
<td>1-888-739-7846</td>
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<tr>
<td>Nurse Line</td>
<td>1-800-846-4678</td>
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<tr>
<td><strong>VSP</strong></td>
<td>Vision Insurance</td>
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<tr>
<td>Customer Service</td>
<td>1-800-877-7195</td>
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<tr>
<td><strong>Website</strong></td>
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2018 Employee Benefits Guide
Legal Disclaimer

The contents of this document present highlights of the benefits offered by KHN. Although we have exercised great care to make this document accurate, the availability and amount of benefits will be governed by the provisions of the legal documents under which the benefits are provided, as in effect at the time. If any inconsistency exists between this document and the official plan documents, the plan documents will be the final authority.

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