

Lifepoint for You Benefits Guide

2027 Annual Enrollment

Lifepoint Health | People Services
Your experience matters.



For the day you're in the driver's seat.

Your total rewards. Your choices. Your year.

Lifepoint for You **benefits are our investment in you, providing flexible benefit choices, opportunities to save, personalized guidance and flexible resources designed to support you and your family throughout the year.**

Contents

4 What's New for 2027
5 ***Lifepoint For You*** Benefits Eligibility
6 How to Enroll
7 ***Lifepoint for You*** Mobile App
8 LifepointforYou.net
9 Terms to Know
10 Gold, Silver and Bronze Medical Tiers
11 Medical
13 Virtual Care
14 Pharmacy
15 Dental
15 Vision
16 Health Savings Account
16 Tax-Advantaged Spending Accounts
17 Well-Being Program
19 Basic Life & Accidental Death & Dismemberment
20 Supplemental Life Insurance
21 Supplemental Accidental Death & Dismemberment Insurance
22 Time Off
23 Short-Term Disability
23 Long-Term Disability
24 Critical Illness Insurance
25 Accident Insurance
26 Hospital Indemnity Insurance
27 Pet Insurance
28 Identity Theft
29 Legal Assistance
30 Resources

Contribution examples may vary from actual payroll deductions due to rounding.

This summary highlights recent plan design changes and is intended to fully comply with the requirements under the Employee Retirement Income Security Act (ERISA) as a Summary Material Modification (SMM) and should be kept with your most recent Summary Plan Description (SPD). This document does not guarantee any benefits. Any conflict between this document and the underlying contracts and certificates, the terms of the underlying documents will prevail.

What's New for 2027

Set your course.

Your benefits should work for you, not the other way around. Lifepoint offers flexible choices, cost-saving opportunities and trusted support so you can select the coverage and resources that fit your needs and confidently navigate the year ahead.

2027
Annual Enrollment
November 6 – 20

Review the **How to Enroll** page of this guide for step-by-step enrollment instructions.

2027 Highlights

Active Enrollment

To have or continue your benefits coverage, you'll need to actively enroll and submit your 2027 benefit elections at the end of the enrollment process. **That means your 2026 benefits won't carry over if you don't take action.**

Medical plan designs are changing

Take time to review the plan options and changes before choosing your coverage for 2027. If you enroll in BCBST medical coverage, you'll receive a new ID card from BCBST in late December.

Verify your dependents

To continue coverage for eligible dependent(s), review and confirm your dependent information during Annual Enrollment. **Any dependent added before January 1, 2024, requires verification.** Scan the QR code for accepted documents.

Free Telemedicine – Now with Primary and Urgent Virtual Care ENHANCED

Quantum Virtual Care replaces Revive starting January 1, 2027 — an elevated experience with the urgent care you count on, plus virtual primary care. Connect with a real doctor in about a minute via video chat, phone or text, 24/7, even on holidays. No appointment, no waiting room. Use it for everyday illnesses, minor injuries, medication questions, ongoing conditions, preventive care, behavioral health support and your doctor can prescribe when it's clinically appropriate. Get there through the ***Lifepoint for You*** app using your current login — no new apps, no new passwords.

Free urgent virtual care is available to all employees, whether or not you're enrolled in a Lifepoint medical plan. Virtual Primary Care is available to employees enrolled in the Lifepoint Medical Plan.

Pet insurance NEW

Play more and worry less about unexpected vet bills, as you protect your furry family members. Visit any vet, enjoy perks like 24/7 virtual care and more.

Helping Hand

Lifepoint is committed to ensuring team members and their families have access to affordable healthcare coverage. The Helping Hand Fund provides financial assistance toward your medical premium costs.

If your household income is less than 250% of the federal poverty level (about $40,000 for a family of one; about $83,000 for a family of four), you may qualify for a discount on your medical premiums. If you qualify, employee-only coverage under the Savers Plan is free.

For 2027, the Helping Hand Fund has a new application process, an updated program design and a new application deadline. Visit LifepointForYou.net to learn more and apply. For questions, contact the Lifepoint Benefits Service Center at 844-348-0627.

Health Assessment Benefit – Voluntary Benefits

The Health Assessment Benefit under the Critical Illness, Accident and Hospital Indemnity Plans has been discontinued.

Lifepoint For You
Benefits Eligibility

Depending on your position, you are eligible for different benefit plans and resources. See the chart below.

	PRN (Per-diem)	Part-Time (20-29 hrs/week)	Full-Time (30+ hrs/week)
Paid Time Off Competitive PTO to support work-life balance	◐	●	●
Eligible for Medical Insurance Premier medical insurance plans starting as low as $33/ month; includes free preventive screenings	◐	●	●
Eligible for Dental & Vision Insurance Flexible dental and vision insurance options to fit your needs	◐	●	●
401(k)Retirement Plan Eligible to participate in the retirement savings plan	●	●	●
Free Virtual Care Visits Free virtual urgent care for you and your family, regardless of insurance	●	●	●
Free & Discounted Gym Memberships Gym memberships, fitness apps & coaching programs	●	●	●
Education Assistance Program Tuition Reimbursement, student loan counseling & career coaching	◐	●	●
Financial Protection for You and Your Family Life insurance and disability	◐	●	●
Mental and Emotional Support Programs Free counseling for you and your family	●	●	●
Discounts & Rewards Program Access to discounts for travel, retail, entertainment and more	●	●	●
Pet Insurance Voluntary coverage to help protect your pet's health	●	●	●

How to Enroll

For the day you're choosing what works for you.

1 Get started

Log in to the ***Lifepoint for You*** **mobile app or website** and review your options by selecting **"2027 Annual Enrollment."**

2 Explore your options

Review the benefit plans, programs and resources available to you for 2027.

Need help deciding? Select **"I need help deciding"** on the 2027 Annual Enrollment page to explore additional information and decision-support resources.

3 Start your enrollment

When you're ready, tap **"Enroll"** in the mobile app or click **"Enroll In or Change Benefits"** on the website.

4 Review your information and dependents

Select the **"Enrollment"** event and confirm your personal information is correct. Review the eligible dependents you want to cover and complete any required dependent verification.

5 Make your benefit choices

Review each benefit and select **"Change"** for any election you want to update. Choose the eligible dependents you want to cover and select the plan that works best for you.

After completing each selection, select **"I'm done with my selection."** When all your elections are complete, select **"I'm ready to proceed,"** then **"Save my election."**

6 Review and submit

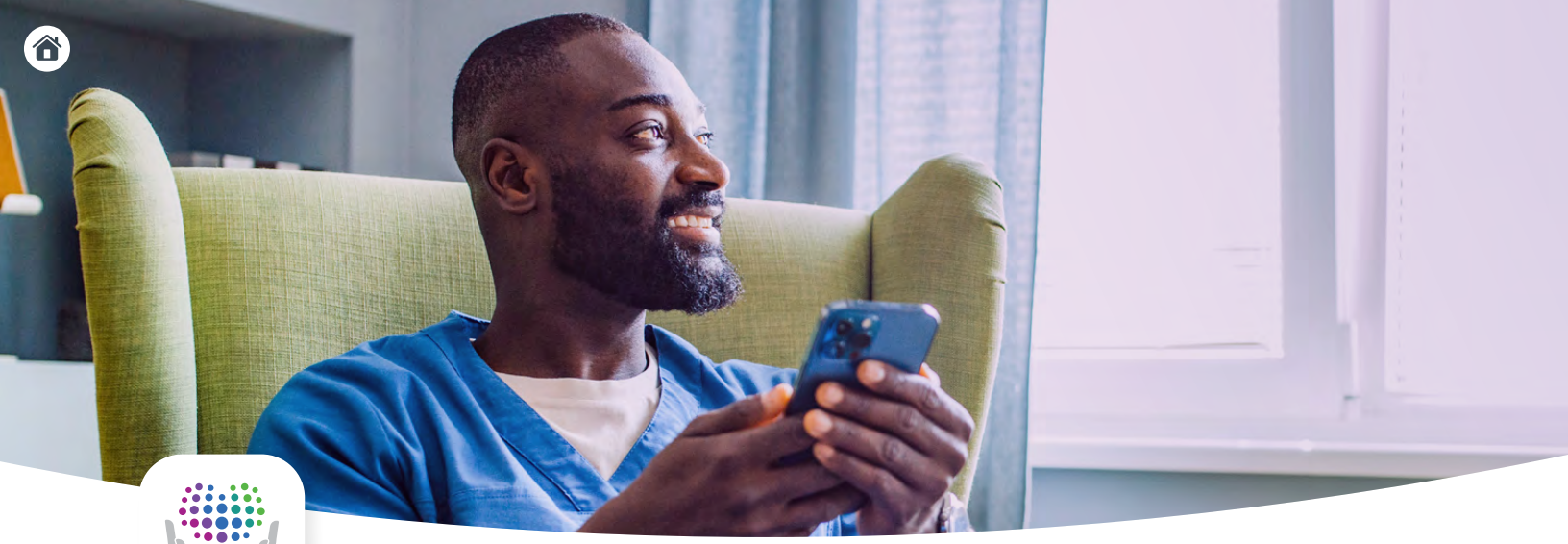
Carefully review your elections to make sure they are accurate. You must select **"Submit"** to complete your enrollment.

If you leave the website or mobile app without submitting your enrollment, your elections will not be saved.

After submitting, review the confirmation statement sent to your email and keep it for your records.

Lifepoint for You empowers you to take control of your benefit decisions.

Whether using the mobile app or the website, you have access to information and tools to help you maximize your ***Lifepoint for You*** benefits.



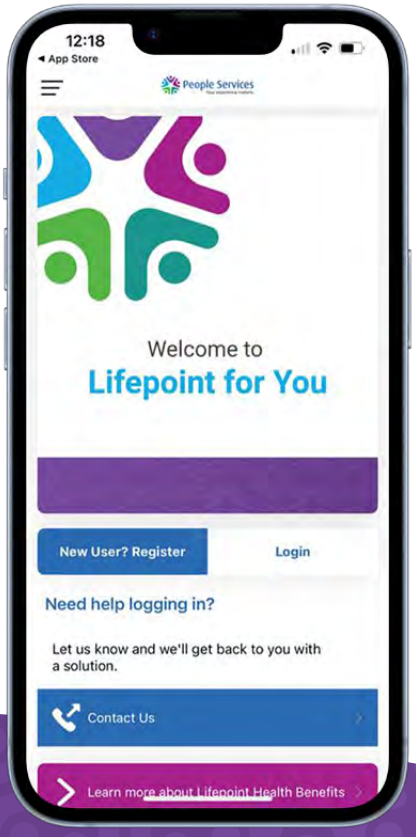
Lifepoint for You Mobile App

All your benefits in one app.

Your Benefits in the Palm of Your Hand
Through the *Lifepoint for You* mobile app, you can:

1. Review your benefit options.
2. Enroll in benefits during Annual Enrollment.
3. Make benefit changes following a qualifying life event.
4. Quickly connect with benefit providers and resources via One Tap.
5. View your benefit ID cards and current selections.

Scan to download



Download on the App Store

GET IT ON Google Play

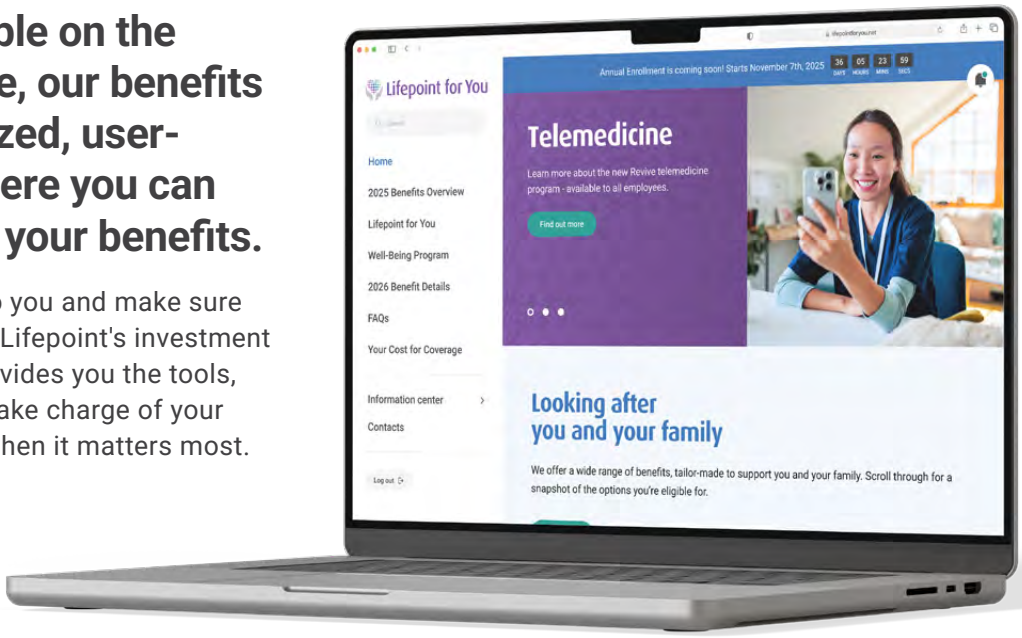
If the website or mobile app doesn't address your specific benefits questions or unique circumstances, personalized support is available. Contact the **Lifepoint Benefits Service Center** or the **Quantum Health** team for guidance tailored to your needs.



LifepointforYou.net

With all that's available on the mobile app and more, our benefits website is a centralized, user-friendly platform where you can access and manage your benefits.

Learn about what's available to you and make sure you're taking full advantage of Lifepoint's investment in you. **LifepointforYou.net** provides you the tools, information and resources to take charge of your benefits — so you're covered when it matters most.



If the website or mobile app doesn't address your specific benefits questions or unique circumstances, personalized support is available. Contact the **Lifepoint Benefits Service Center** or the **Quantum Health** team for guidance tailored to your needs.

Terms to Know

Navigating employee benefits can be challenging. This glossary provides key terms to help you better understand the information in this guide.

Beneficiary

The person (or people) you choose to receive your life insurance or other benefits if you pass away.

Coinsurance

The percentage you pay for care after you have met your deductible. For example, if your plan covers 90%, you pay the remaining 10%.

Coordination of Benefits (COB)

If you have more than one insurance plan, COB decides which one pays first. You may need to fill out a form each year to keep your coverage up to date.

Copay

A set amount you pay for certain services, such as a $60 urgent care visit. Your plan pays the rest.

Deductible

The amount you pay each year before your insurance starts helping with costs.

Employee Contributions

The amount taken from your paycheck for each designated pay period to pay for your insurance (also called premiums).

In-Network

A doctor, hospital or pharmacy that works with your insurance plan. You will usually pay less when you use them.

Out-of-Network

A provider that does not work with your insurance plan. Out-of-network benefits are limited to emergency services only.

Out-of-Pocket Limits

The most you will have to pay in a year for covered care. After you hit this limit, your plan pays 100% of covered costs.

Predetermination

A check done before treatment to see if your insurance will cover it. It is often used for major procedures.

Primary

The doctor you see for check-ups and general health concerns.

Prior Authorization

Approval required before receiving certain services or prescription drugs. Your claim or drug may be denied if prior authorization is not obtained.

Provider Tiers

Your cost will vary based on where you seek care. See page 10 for details.

Specialist

A doctor who focuses on a specific area of medicine, like heart health, skin care or bone and joint issues. You usually see a specialist when you need expert care beyond what your regular doctor provides.

Gold, Silver and Bronze Medical Tiers

Choose Quality. Save Money. Get the Care YOU Need.

Your ***Lifepoint For You*** health plan gives you access to three tiers of in-network providers. Each tier meets the plan's requirements for covered care, but choosing a Gold or Silver provider can connect you with high-quality care at a lower cost.

Which Provider Tier Is Right for You?

PROVIDER TIER	WHO'S INCLUDED	QUALITY LEVEL	YOUR COST	WHY CHOOSE THIS TIER?
★ **GOLD** **Your best value**	Owned facilities and employed physicians	Highest quality standards	**Lowest cost**	Highest quality standards and coordinated care within the health system
SILVER **High quality and added savings**	Select partners, joint ventures and affiliated providers	High-quality standards	**Lower than standard in-network cost**	A high-quality alternative with access to additional providers and specialists
BRONZE **Standard in-network care**	Other in-network providers	Meets network requirements	**Standard in-network cost**	Broader provider choice when Gold or Silver providers aren't available or convenient

When Searching for Care Think — ***Gold first. Silver next. Bronze when needed.***

Before scheduling services:

1. Search the **Provider Search Tool**.
2. Look for the **Gold Tier** designation first.
3. If Gold is not available, look for a **Silver Tier** provider.
4. Confirm the provider's tier and network status before receiving care.
5. Connect directly with the Quantum Health care team for free navigation and member support services.

A Smarter Way to Use Your Health Plan

Choosing the right provider can make a meaningful difference in both the quality and cost of your care.

For help finding a provider or understanding your benefits, connect with a Lifepoint Care Coordinator at **Quantum Health** directly in the ***Lifepoint For You*** **Mobile App** or by calling **1-855-497-1238**.

We offer a range of health plans to meet your needs.

Medical

Powered by Blue Cross Blue Shield of Tennessee

	SAVERS PLAN		COPAY PLAN		COPAY PLUS PLAN	
EMPLOYEE BI-WEEKLY CONTRIBUTIONS[1,2]	FULL-TIME	PART-TIME	FULL-TIME	PART-TIME	FULL-TIME	PART-TIME
Employee Only	$15.00	$201.49	$82.50	$220.35	$109.09	$226.80
Employee + Spouse / Domestic Partner[1]	$130.45	$463.42	$189.74	$506.81	$250.92	$521.65
Employee + Child(ren)	$107.76	$382.83	$156.75	$418.67	$207.28	$430.93
Employee + Family	$170.15	$604.46	$247.50	$661.05	$327.28	$680.42

[1] **If you are paid semi-monthly, take the bi-weekly contribution above, multiply by 26, then divide by 24 to determine your semi-monthly contribution.**

[2] You'll need to certify whether your working spouse/domestic partner has medical coverage available through their employer. If they do and you want to enroll them under the Lifepoint medical plan, your medical premium will be higher. You'll see the additional charge when you enroll.

Provider Search Tool

Medical benefits vary based on the providers you use. Use the Provider Search Tool through your Quantum Health account to find Gold Providers and Lifepoint facilities for the lowest out-of-pocket costs. Need help? Contact Quantum at **855-497-1238**.

Visit Quantum Health



Medical

Powered by Blue Cross Blue Shield of Tennessee

	SAVERS PLAN			COPAY PLAN			COPAY PLUS PLAN		
	★ GOLD TIER: LIFEPOINT PROVIDERS	SILVER TIER PROVIDERS	BRONZE TIER PROVIDERS	★ GOLD TIER: LIFEPOINT PROVIDERS	SILVER TIER PROVIDERS	BRONZE TIER PROVIDERS	★ GOLD TIER: LIFEPOINT PROVIDERS	SILVER TIER PROVIDERS	BRONZE TIER PROVIDERS
EMPLOYER HSA FUND[1]									
One person	$520			No Health Savings Account available			No Health Savings Account available		
All family members combined	$750								
DEDUCTIBLE	YOU PAY:			YOU PAY:			YOU PAY:		
One person	$3,500	$3,500	$3,500	$1,000	$3,150	$3,150	$0	$2,100	$2,100
All family members combined	$7,000	$7,000	$7,000	$2,000	$6,300	$6,300	$0	$4,200	$4,200
USUAL COINSURANCE	10%	30%	40%	10%	30%	40%	10%	30%	40%
OUT-OF-POCKET LIMIT									
One person	$4,400	$8,700	$8,700	$3,300	$7,700	$7,700	$2,200	$6,600	$6,600
All family members combined	$8,800	$17,400	$17,400	$6,600	$15,400	$15,400	$4,400	$13,200	$13,200
OFFICE VISITS									
Primary	Deductible / coinsurance			$20	$40	$40	$10	$30	$30
Specialist	Deductible / coinsurance			$40	$60	$60	$30	$50	$50
URGENT CARE	Deductible / coinsurance			$60	$80	$80	$60	$80	$80
EMERGENCY ROOM	Deductible / 25% coinsurance			$400 Copay (waived if admitted) Deductible / 20% for provider charges			$400 Copay (waived if admitted) Deductible / 20% for provider charges		
PHARMACY BENEFITS									
ACA No-cost medications (see list)	No deductible, no copay			No deductible, no copay			No deductible, no copay		
HDHP No deductible medications (see list)	No deductible, then $15 / $70 / $115 for up to 30 day supply			Not applicable			Not applicable		
Low cost medications (see list)	No deductible, then copay $5 or less			No deductible, then copay $5 or less			No deductible, then copay $5 or less		
Low cost diabetes medications and supplies available if compliant with the Good Health Gateway Program	No deductible, then copay $5 or less except GLP-1 with copays of $7.50 / $35 / $57.50 for up to 30 day supply			No deductible, then copay $5 or less except GLP-1 with copays of $7.50 / $35 / $57.50 for up to 30 day supply			No deductible, then copay $5 or less except GLP-1 with copays of $7.50 / $35 / $57.50 for up to 30 day supply		
All Other Drugs:	Deductible then:			No deductible applies			No deductible applies		
Tier 1 Copay	$15			$15			$15		
Tier 2 Copay	$70			$70			$70		
Tier 3 Copay	$115			$115			$115		
Specialty	30%; min $150 max $1,200			30%; min $150 max $1,200			30%; min $150 max $1,200		
> 30 day supply Copay	2.5x copay for >30 day supply			2.5x copay for >30 day supply			2.5x copay for >30 day supply		

[1] If you become eligible for medical coverage during the year, your HSA contribution amount is prorated based on your eligibility date.

Virtual care is available at **no cost** to you!

Virtual Care

Powered by Quantum

Skip the waiting room.

Connect with a real doctor in 60 seconds. Anytime, anywhere. No appointment, 24/7, including holidays. Sign in through the ***Lifepoint for You*** app with the login you already use. No new app, no new password.

Use virtual care for:

- Virtual Urgent Care through video, phone or chat, free for all team members
- Virtual Primary Care for free preventive and chronic care management
- Everyday illnesses and symptoms
- Ongoing health concerns and conditions
- Medication and wellness questions
- Help understanding what care you need

Your doctor handles the care. Your Lifepoint Care Coordinators through Quantum handle benefits, help finding a Gold or Silver provider and claims support.

Available through the *Lifepoint for You* app

Free urgent virtual care is available to all employees, whether or not you're enrolled in a Lifepoint medical plan. Virtual Primary Care is available to employees enrolled in the Lifepoint Medical Plan.



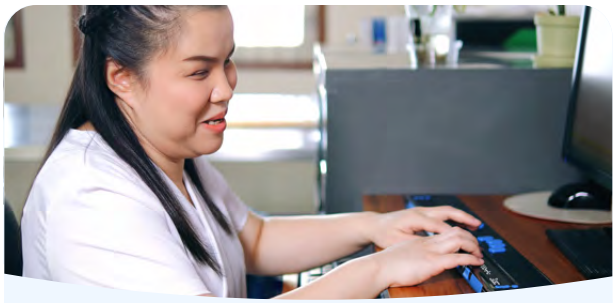
Pharmacy

Powered by OptumRx

Our broad network means you can fill 90-day prescriptions at Amazon, Walgreens, Walmart **and more!**

The following standard pharmacy provisions apply:

- Some prescriptions are subject to prior authorization and quantity limits.
- Maintenance medications are covered at a 90-day supply at any network retail pharmacy, OptumRx mail order or onsite pharmacy, if available.
- The Low Cost Drug List provides generic medications for asthma, cardiovascular and cholesterol. Generic and certain brand medications for diabetes are available at a lower cost if you meet the requirements of the diabetes management program (the Good Health Gateway Program). The low cost copay does not apply to GLP-1 medications. The reduced copay for GLP-1 medications will be 50% of the applicable copay.
- The HDHP No Deductible Drug List applies to the Savers Plan. The Savers Plan deductible does not apply to drugs on this list, but copays will apply.
- Drugs on the Low cost and HDHP No Deductible Drug Lists can be accessed on ***Lifepoint for You*** or by calling Optum at **855-524-0387**.
- If the member or their provider requests a brand name medication when the generic option is available, members need to pay the brand copay, as well as the cost difference between the brand name and generic medication.



Did you know a Lifepoint Care Coordinator at Quantum Health can help you lower your prescription drug cost and help identify clinically equivalent lower-cost medication options? See details of all your medical pharmacy all in one location within the Quantum portal.

Download the app

Delta Dental provides our Dental and Vision Plans (powered by the VSP network).

Dental

Powered by Delta Dental

EMPLOYEE BI-WEEKLY CONTRIBUTIONS[1]	BASIC PLAN FULL-TIME / PART-TIME	PREMIER PLAN FULL-TIME / PART-TIME
Employee Only	$8.28	$16.48
Employee + Spouse / Domestic Partner	$15.96	$32.22
Employee + Child(ren)	$20.89	$34.81
Employee + Family	$33.42	$57.38

	BASIC PLAN	PREMIER PLAN
ANNUAL DEDUCTIBLE		
Individual	$25	$75
Family	$75	$150
Annual maximum benefit (how much the plan will pay toward your care each year)	$500 per person	$1,500 per person (not including orthodontia)
COVERED SERVICES		
Preventive and diagnostic services (cleanings, exams, and X-rays)	0% (plan pays 100%)	0% (plan pays 100%)
Basic services (fillings and extractions)	50% after deductible (excludes endodontics, periodontics and oral surgery)	20% after deductible (includes endodontics, periodontics and oral surgery)
Major services (crowns and bridges)	Not covered	50% after deductible
Orthodontia	Not covered	50% after deductible ($1,500 max lifetime benefit) Available for adults and children

Out-of-network services are available; however, balance billing may apply.

[1] **If you are paid semi-monthly, take the bi-weekly contribution above, multiply by 26, then divide by 24 to determine your semi-monthly contribution.**

Vision

Provided by DeltaVision, powered by VSP

EMPLOYEE BI-WEEKLY CONTRIBUTIONS[1]	BASIC PLAN FULL-TIME / PART-TIME	PREMIER PLAN FULL-TIME / PART-TIME
Employee Only	$2.97	$5.90
Employee + Spouse / Domestic Partner	$4.72	$9.37
Employee + Child(ren)	$4.72	$9.37
Employee + Family	$7.36	$15.20

	BASIC PLAN	PREMIER PLAN
COVERED SERVICES		
Eye exams	$15 copay every calendar year	$15 copay every calendar year
Lenses (additional copays may apply for lens enhancements)	$20 copay every calendar year	$20 copay every calendar year
Frames	$80–$150 allowance every other calendar year	$95–$220 allowance every calendar year

[1] **If you are paid semi-monthly, take the bi-weekly contribution above, multiply by 26, then divide by 24 to determine your semi-monthly contribution.**

Health Savings Account

Powered by Optum Financial

For the day you're planning ahead.

Savers Plan participants can enroll in a Health Savings Account (HSA), which lets you save pre-tax dollars for eligible healthcare expenses. If you contribute a minimum of $50 annually, Lifepoint will also contribute to your account.

Please note, if you become eligible for medical coverage during the year, your Lifepoint HSA contribution amount will be prorated based on your eligibility date. If you experience a qualifying life event, you may update your HSA contribution amount.

Tax-Advantaged Spending Accounts

Powered by HealthEquity

A Flexible Spending Account (FSA) lets you set aside pre-tax dollars for eligible healthcare and dependent care expenses. We offer healthcare, dependent care and limited purpose accounts.

Healthcare FSA

- Defer up to projected increase to $3,400 each calendar year.
- Pay for eligible healthcare expenses with pre-tax dollars.
- Debit card technology.
- Up to projected rollover of $680 of unused funds in your 2027 FSA may be rolled over to 2028.

Limited Purpose FSA

- Only available for Savers Plan participants.
- Defer up to projected increase to $3,400 each calendar year.
- Pay for eligible dental and vision expenses with pre-tax dollars.
- Up to projected rollover of $680 of unused funds in your 2027 FSA may be rolled over to 2028.

Dependent Care FSA

- Deferral limit of $7,500 each calendar year ($3,750 if you are married and file separate income tax returns).
- Pay for eligible dependent child and elder care expenses with pre-tax dollars.
- “Use it or Lose it” rule.



Save today. Prepare for tomorrow. Make the most of every healthcare dollar.

Well-Being Program

For the day you're focused on your well-being.

Lifepoint's holistic Well-Being program offers a full range of options to support you — anytime, anywhere. Because *making communities healthier*® starts with a better you. We're here to help you prioritize what matters most for the day you need it.

Mental and Emotional Well-being

Revive: Our Employee Assistance Program (EAP)

Revive provides **free**, confidential support 24/7/365 to Lifepoint employees and their families. Access free counseling, financial and legal guidance, childcare, eldercare resources and more.

Call 800-327-2251
Available 24/7

Financial Well-Being

401(k)

Building financial security starts with planning ahead. Through Lifepoint's 401(k) plan, you can save for retirement while receiving valuable company contributions to help you reach your goals. Our plan features:

- A match formula based on years of service
- Increased employer contribution limits based on years of service
- An after-tax deferral option, in addition to the existing pre-tax and Roth deferrals

Team members must work 1,000 hours in the plan year and be actively employed on December 31 to be eligible for employer match. Other eligibility rules may apply, including those employees covered by a collective bargaining agreement. Please reach out to your People Services Leader or Union Representative for more information.

Employee takeaway: Invest in your future with tools and support that help your savings grow over time.

Banking Options

You have two great options for managing your money and planning your financial future — preferred banking with **Bank of America** and **BCU (Baxter Credit Union)**.

Employee takeaway: Take control of your finances with banking solutions designed to support your everyday needs and long-term goals.

Lifepoint's Education Assistance Program

Whether you're pursuing a degree, earning a certification or planning for future educational goals, Lifepoint is committed to supporting your growth.

Eligible employees can receive tuition reimbursement for job-related education and certifications, along with access to college discounts, student loan coaching, financial wellness tools and planning resources through Tuition.io.

Eligible full-time employees can receive up to $5,250 per year, and part–time employees up $1,500, for job-related education and certifications. Access student loan coaching, college planning tools and resources for you and your family.

Because when you invest in your future, you're investing in the *communities we serve*.

Employee takeaway: Build new skills, pursue your goals and invest in your future with support from Lifepoint.

Well-Being Program (continued)

Physical Well-Being

Hinge Health: Virtual Physical Therapy

Manage or prevent chronic pain with Hinge Health's tailored programs and exercises. **Free** for Lifepoint Health BCBS of TN medical plan enrollees and their dependents, it's an easy way to invest in your well-being.

Scan to download the Hinge Health app

Wellhub: Your Wellness, Your Way

Lifepoint offers **free and discounted** memberships to full and part-time employees, giving access to gyms, fitness classes and wellness apps. PRN employees can join at a discounted rate, with upgrade options available. Stay healthy while saving money!

Scan to download the Wellhub app

Midi Health: Virtual Menopause Support

Midi Health offers virtual, personalized care for perimenopause and menopause. Connect with expert clinicians who can help manage symptoms, develop customized treatment plans and receive ongoing support from the comfort of your home. Available to team members and eligible dependents enrolled in a BCBS of TN medical plan.

For more information or to book an appointment, visit **joinmidi.com/lifepoint**.

Social Well-Being

Lifepoint Employee Resource Groups (ERGs)

ERGs are company-supported communities formed around shared identities, experiences or interests. They help foster connection and belonging, provide support and contribute to both personal and professional growth.

Our investment in you – **free-to-you** basic life and AD&D insurance!

Basic Life & Accidental Death & Dismemberment

Powered by Lincoln Financial Group

COST	No cost to you.
BENEFIT OVERVIEW[1]	Financial security for your loved ones if you pass away due to illness or injury, or are injured.
BENEFIT COVERAGE	One times your basic annual earnings, up to $1,000,000.[2]
WHAT LIMITS APPLY	The benefit amount is reduced beginning at age 65.

[1]Part-time employees are not eligible for Basic Life/AD&D.

[2]Full-time physician basic annual earnings will be based on $300,000.

Note: This coverage may be subject to imputed income. Imputed income means that you will pay tax on the value of the employer contributions, as if that contribution had been paid as income. This appears as an earning on your paycheck.



Supplemental Life Insurance

Powered by Lincoln Financial Group

COST	Paid by you on a voluntary basis.
BENEFIT OVERVIEW	Financial security for your loved ones if you pass away due to illness or injury, or are injured.
BENEFIT COVERAGE	**For you:** One to five times your basic annual earning, up to $1,500,000.[1] **For your spouse:** $25,000 increments, up to $250,000. **For each child:** $2,000 increments up to $20,000.
WHAT COVERAGE AMOUNT IS GUARANTEED NEWLY ELIGIBLE	**For you:** $500,000 **For your spouse:** $50,000 Coverage amounts are guaranteed without evidence of insurability, if you enroll when initially eligible.
ANNUAL ENROLLMENT	If you're currently enrolled in Employee Optional Life or Spouse/Domestic Partner Life, you may increase your coverage level by one increment during Annual Enrollment without Evidence of Insurability. Any amounts exceeding one increment or the Guarantee Issue Amount are subject to Evidence of Insurability. If you're not currently enrolled, all amounts are subject to Evidence of Insurability. If you were previously denied coverage, any increases elected during Annual Enrollment will be subject to Evidence of Insurability.
WHAT LIMITS APPLY	The amount you elect for your spouse cannot be more than the amount of Basic Life plus Supplemental Life you elect for yourself. Example: If Basic Life for you is $50,000 and Supplemental life for you is $100,000. Your spouse's Supplemental Life election is capped at $150,000.
WHAT OTHER LIMITS APPLY	The benefit amount is reduced beginning at age 65.

AGE	BI-WEEKLY RATES PER $1,000 OF COVERAGE[2]	EXAMPLE: BI-WEEKLY COSTS IF EMPLOYEE ELECTS $50,000 COVERAGE	EXAMPLE: BI-WEEKLY COSTS IF EMPLOYEE ELECTS $50,000 SPOUSAL COVERAGE
Under age 25	$0.023	$1.15	$1.15
Age 25-29	$0.028	$1.40	$1.40
Age 30-34	$0.037	$1.85	$1.85
Age 35-39	$0.042	$2.10	$2.10
Age 40-44	$0.062	$3.10	$3.10
Age 45-49	$0.099	$4.95	$4.95
Age 50-54	$0.162	$8.10	$8.10
Age 55-59	$0.258	$12.90	$12.90
Age 60-64	$0.383	$19.15	$19.15
Age 65-69	$0.586	$29.30	$29.30
Age 70+	$1.006	$50.30	$50.30

[1]Full-time physician basic annual earnings will be based on $300,000.

[2]**If you are paid semi-monthly, take the bi-weekly contribution above, multiply by 26, then divide by 24 to determine your semi-monthly contribution.**

AGE	BI-WEEKLY RATES PER $1,000 OF COVERAGE[2]	EXAMPLE: BI-WEEKLY COSTS IF EMPLOYEE ELECTS $2,000 COVERAGE	EXAMPLE: BI-WEEKLY COSTS IF EMPLOYEE ELECTS $14,000 CHILD COVERAGE
Child (all eligible children combined); $2,000 increments up to $20,000	$0.066	$0.13	$0.93

Supplemental Accidental Death & Dismemberment Insurance

Powered by Lincoln Financial Group

COST	Paid by you on a voluntary basis.		
BENEFIT OVERVIEW	Financial security if you, or your covered dependents, pass away due to accidental injury.		
BENEFIT COVERAGE	**For you:** One to ten times your basic annual earnings, up to $2,000,000.[1] **For your spouse (if you elect family coverage):** 50% of the amount you elect for yourself, up to $1,000,000. **For each child (if you elect family coverage):** 20% of the amount you elect for yourself, up to $300,000.		
WHAT COVERAGE AMOUNT IS GUARANTEED	All coverage amounts are guaranteed without evidence of insurability.		
WHAT LIMITS APPLY	The benefit amount is reduced beginning at age 65.		
AGE	**BI-WEEKLY RATES PER $1,000 OF COVERAGE[2]**	**EXAMPLE: BI-WEEKLY COSTS IF EMPLOYEE ELECTS $50,000 ANNUAL PAY**	**BENEFIT COVERAGE AMOUNT**
All Ages, Single Coverage	**$0.013**	**$0.65**	**$50,000**
All Ages, Family Coverage	**$0.027**	**$1.35**	**For you: $50,000 For your spouse: $25,000 For your child(ren): $10,000**

[1]Full-time physician basic annual earnings will be based on $300,000. The benefit maximum is $3,000,000 for full-time physicians.

[2]**If you are paid semi-monthly, take the bi-weekly contribution above, multiply by 26, then divide by 24 to determine your semi-monthly contribution.**

Time Off

Employee takeaway:
Take the time you need to rest, recharge and be present for the moments that matter.

Powered by Lifepoint

For the day you need to rest and recharge.

Taking time to recharge is an important part of your overall well-being. That's why Lifepoint offers competitive paid time off (PTO) benefits, along with paid holidays and floating holidays for eligible employees.

Whether you're planning a vacation, celebrating important moments with loved ones or simply taking time for yourself, your time away from work helps support your physical, emotional and mental well-being.

In addition to generous PTO, Lifepoint offers eligible employees paid holidays and two floating holidays annually.

For additional details, please contact your local People Services leader.



Short-Term Disability

Powered by Lincoln Financial Group

VOLUNTARY COST	Paid by you. Eligibility: Team member may enroll in voluntary, employee-paid short-term disability as a new hire. Elected coverage is effective first of the month following the 30 days of continuous employment.
EMPLOYER PAID COST (NO COST TO YOU)	Upon completing 12 months of continuous employment, team members become eligible for employer-paid short term disability.
BENEFIT OVERVIEW[1]	Financial security if you're unable to work due to illness, injury or pregnancy.
BENEFIT COVERAGE	60% of your base weekly earnings, with a maximum benefit of $2,500 per week.[2]
WHEN BENEFIT STARTS	As of the 15th day of disability due to illness or injury (not work-related).
DURATION OF BENEFIT	You'll receive a benefit payment for up to 11 weeks.

AGE	VOLUNTARY BI-WEEKLY RATE PER $10 OF WEEKLY BENEFIT[3]	EXAMPLE: VOLUNTARY BI-WEEKLY COST IF EMPLOYEE ELECTS – BASED ON $50,000 ANNUAL PAY
All Ages	$0.369	$21.30

[1]Part-time employees are not eligible for Short-Term Disability.

[2]Full-time physician basic annual earnings will be based on $300,000.

[3]**If you are paid semi-monthly, take the bi-weekly contribution above, multiply by 26, then divide by 24 to determine your semi-monthly contribution.**

Note: Employer Paid Benefit coverage may be subject to imputed income. Imputed income means that you will pay tax on the value of the employer contribution, as if that contribution had been paid as income. This appears as an earning on your paycheck.

Long-Term Disability

Powered by Lincoln Financial Group

VOLUNTARY COST	Paid by you. If elected, coverage is effective as of the first of the month following 30 days of continuous employment.
BENEFIT OVERVIEW	Financial security if you're unable to work due to illness, injury or pregnancy.
BENEFIT COVERAGE	60% of your base monthly earnings, with a maximum benefit of $12,500 per month, up to $250,000 of annual pay.[1]
WHEN BENEFIT STARTS	As of the 91st day (13 weeks) of disability due to illness or injury (not work-related).
DURATION OF BENEFIT	Until Social Security Normal Retirement Age.

AGE	BI-WEEKLY RATES PER $100 OF COVERED PAY[2]	EXAMPLE: VOLUNTARY BI-WEEKLY COSTS IF EMPLOYEE ELECTS – BASED ON $50,000 ANNUAL PAY
Under age 25	$0.10	$4.04
Age 25-29	$0.08	$3.27
Age 30-34	$0.10	$4.04
Age 35-39	$0.17	$7.12
Age 40-44	$0.24	$10.19
Age 45-49	$0.41	$17.12
Age 50-54	$0.58	$24.04
Age 55-59	$0.61	$25.58
Age 60-64	$0.66	$27.50
Age 65-69	$1.35	$56.35

[1]Full-time physician basic annual earnings will be based on $300,000.

[2]**If you are paid semi-monthly, take the bi-weekly contribution above, multiply by 26, then divide by 24 to determine your semi-monthly contribution.**

Critical Illness Insurance

Powered by Lincoln Financial Group

COST	Paid by you.
BENEFIT OVERVIEW	Pays a benefit directly to you when you or a covered family member are diagnosed with, or suffer from, an illness like heart attack, stroke, major organ failure, certain types of cancer (including all breast cancers) and certain progressive diseases like MS, ALS, Alzheimers and Parkinsons.
BENEFIT COVERAGE	**For you:** $10,000 increments of the maximum benefit payable, up to $50,000. **For your spouse:** $10,000 increments of the maximum benefit payable, up to $50,000.
WHAT COVERAGE AMOUNT IS GUARANTEED	All coverage amounts are guaranteed without Evidence of Insurability.
WHY BUY THIS COVERAGE	This plan provides additional benefits payable directly to you when you or a covered family member experiences any of the listed critical illnesses. Amounts can be used to offset medical plan out-of-pocket expenses or living, travel or other expenses (it's your choice).

AGE (YOU OR YOUR SPOUSE)	BI-WEEKLY RATES PER $10,000 OF COVERAGE FOR YOU[1]		BI-WEEKLY RATES PER $10,000 OF COVERAGE FOR YOUR SPOUSE	
Under age 25	$0.80	You can purchase critical illness coverage for yourself in $10,000 increments, up to $50,000, with no Evidence of Insurability.	$1.04	You can purchase critical illness coverage for your spouse in $10,000 increments, up to $50,000, with no Evidence of Insurability.
Age 25-29	$1.12		$1.37	
Age 30-34	$1.54		$1.78	
Age 35-39	$2.28		$2.52	
Age 40-44	$3.15		$3.40	
Age 45-49	$4.35		$4.60	
Age 50-54	$5.69		$5.94	
Age 55-59	$7.95		$8.20	
Age 60-64	$11.28		$11.52	
Age 65-69	$15.98		$16.23	
Age 70+	$23.04		$23.29	

[1] **If you are paid semi-monthly, take the bi-weekly contribution above, multiply by 26, then divide by 24 to determine your semi-monthly contribution.**

Accident Insurance

Protection for you and your family – consider coverage for the day you don't see coming.

Powered by Lincoln Financial Group

COST	Paid by you.
BENEFIT OVERVIEW	Pays a benefit directly to you when you or a covered family member experience a covered accident. Covered accidents include fractures, dislocations, concussion, surgical repair of tendons, ligaments and cartilage and burns. Benefits are also paid when you're admitted to the hospital, or visit the emergency room or an urgent care center. Accidental death and dismemberment benefits are also payable.
BENEFIT COVERAGE	All benefits are fixed and dependent upon the type of services received. See the accident insurance flyer located on our website for more details.
WHAT COVERAGE AMOUNT IS GUARANTEED	All coverage amounts are guaranteed without Evidence of Insurability.
WHY BUY THIS COVERAGE	This plan provides additional benefits payable directly to you when you or a covered family member incurs any of the covered expenses. Amounts can be used to offset medical plan out-of-pocket expenses or living, travel or other expenses (it's your choice).

COVERED PERSONS	BI-WEEKLY RATE[1]
You (single coverage)	$5.77
You and your spouse	$8.98
You and your child(ren)	$10.80
You and your spouse and child(ren)	$14.00

[1] **If you are paid semi-monthly, take the bi-weekly contribution above, multiply by 26, then divide by 24 to determine your semi-monthly contribution.**



Hospital Indemnity Insurance

Powered by Lincoln Financial Group

COST	Paid by you.			
BENEFIT OVERVIEW	Pays a benefit directly to you when you or a covered family member are admitted to, or confined in, a hospital. You can save more money if you use a Lifepoint hospital.			
BENEFIT COVERAGE	$1,000 or $2,000 per admission PLUS $100 per day of confinement.			
WHAT COVERAGE AMOUNT IS GUARANTEED	All coverage amounts are guaranteed without Evidence of Insurability.			
WHY BUY THIS COVERAGE	This plan provides additional benefits payable directly to you when you or a covered family member is admitted or confined to a hospital. Amounts can be used to offset medical plan out-of-pocket expenses or living, travel or other expenses (it's your choice).			
COVERED PERSONS	**BI-WEEKLY RATES, LOW COVERAGE OPTION[1]**		**BI-WEEKLY RATES, HIGH COVERAGE OPTION[1]**	
You (single coverage)	**$6.55**	The low coverage option pays $1,000 per admission and $100 per day; add 10% for admissions or stays in a Lifepoint facility.	**$10.98**	The high coverage option pays $2,000 per admission and $100 per day; add 10% for admissions or stays in a Lifepoint facility.
You and your spouse	**$11.09**		**$18.39**	
You and your child(ren)	**$8.82**		**$14.75**	
You and your spouse and child(ren)	**$13.36**		**$22.16**	

[1] **If you are paid semi-monthly, take the bi-weekly contribution above, multiply by 26, then divide by 24 to determine your semi-monthly contribution.**

Want help covering healthcare costs before and after you meet your deductible?

Consider enrolling in Hospital Indemnity. Get ready for the day you never expect.



Employee takeaway:
Focus on your pet's health, not the cost of care.

Pet Insurance

Powered by MetLife

For the day your furry family member needs care.

Pets are family, too. That's why Lifepoint offers voluntary pet insurance through MetLife. Pet insurance can help protect you from unexpected veterinary expenses by helping cover the costs of accidents, illnesses and other eligible veterinary services for dogs, cats and certain exotic pets.

Why consider pet insurance?

- Visit any licensed veterinarian or emergency clinic in the U.S.
- Coverage for accidents, illnesses, exam fees, surgeries, medications and diagnostic testing.
- Flexible coverage options with no breed exclusions.
- Optional preventive care coverage available for routine wellness expenses.
- Family Plan and multi-pet options available.
- Coverage available for many exotic pets, including birds, reptiles, rabbits and ferrets.
- Access 24/7 live vet chat through the MetLife Pet app.
- Additional savings opportunities through MetLife Pet Perks.
- And much more!

How it works

1. Visit any licensed veterinarian.
2. Pay for services and submit a claim.
3. Receive reimbursement for eligible expenses.



For more information, to get a quote or to enroll, call MetLife Pet Insurance at **844-980-4661** or visit MetLife Pet Insurance. If you have questions about an existing policy or coverage, call **855-217-2861**.

For the day you decide you want **extra protection**.

Identity Theft

Powered by ID Watchdog

COST	Paid by you.
BENEFIT OVERVIEW	Keeps an eye on your finances and your public profile to prevent identify theft and help you restore your good name and credit if you're hacked.
BENEFIT COVERAGE	Monitors your credit reporting, your financial accounts, data breaches, public records, dark web activity, social media and high-risk transactions. Provides identify theft insurance with 401(k) and HSA stolen funds reimbursements.
WHY BUY THIS COVERAGE	Stolen personal records are a national epidemic; if it hasn't happened to you yet, it will.

COVERED PERSONS	BI-WEEKLY RATE[1]
You (single coverage)	$3.92
You and your dependents	$7.34

[1] **If you are paid semi-monthly, take the bi-weekly contribution above, multiply by 26, then divide by 24 to determine your semi-monthly contribution.**

Additional details are available at ***Lifepoint for You*** or call **866-513-1518** for any questions.

Visit *Lifepoint for You*



Legal Assistance

For the day you **need an expert**, you can get help navigating personal legal matters efficiently and affordably.

Powered by LegalEASE

COST	Paid by you.
BENEFIT OVERVIEW	Help when professional legal advice is required.
BENEFIT COVERAGE	Assistance from qualified lawyers for document preparation, consumer disputes, small claims court matters, mail order or internet purchase disputes and bank fee disputes. Help for first-time vehicle buyers and home buyers. Assistance with refinancing, rent disputes, home equity financing, debt collection defense, garnishment defense and help with tax audit defense and student loan refinancing and collection defense.

COVERED PERSONS	BI-WEEKLY RATE[1]
You (single coverage)	$7.02
You and your dependents	$7.02

[1] **If you are paid semi-monthly, take the bi-weekly contribution above, multiply by 26, then divide by 24 to determine your semi-monthly contribution.**

Additional details are available at **LegalEASE**.

Visit LegalEASE



For the day you need **personalized help**, support is available.

Resources

Quantum Health

Lifepoint Care Coordinators can help with medical and prescription benefit support as well as the following

- Find a Gold or Silver provider.
- Request a new medical ID card.
- Resolve insurance claims and billing disputes.
- Compare medical plan options and answer Medical Plan and prescription questions.
- Connect to Virtual Care and reach a real doctor in 60 seconds.

FEDlogic state & federal benefit services

With FEDlogic, Lifepoint Health employees have unlimited, confidential and free assistance with navigating state and federal benefits. The FEDlogic experts can offer personalized guidance tailored to your specific situation to help you make informed decisions about your state and federal benefits.

A few reasons to call FEDlogic:

- You've reached or are approaching Medicare age or retirement age.
- You or a household family member have been diagnosed with a major illness.
- You have lost a spouse.
- You need help exploring alternative healthcare options.

To learn more about how FEDlogic can help you, visit the ***Lifepoint for You*** website.

Visit *Lifepoint for You*

Enrolling in Your Benefits

Enroll on your own, anytime, through the ***Lifepoint for You*** app or website. Compare plans, add dependents and finish in a few minutes.

Need help? The Lifepoint Benefits Service Center can assist with login and password support, registration and eligibility questions or completing your enrollment if you're unable to do so online.

Resources (continued)

Contact Info

Lifepoint Benefits Service Center (BSC)

Monday – Friday, 7:00 am to 7:00 pm CST
(during Annual Enrollment)

844-348-0627

lifepointbenefitsservicecenter@ajg.com

Quantum Health

Monday – Friday
7:30 am – 9:00 pm CST

855-497-1238

FEDlogic State & Federal Benefit Services

Monday – Friday
8:00 am – 5:00 pm CST

888-231-7550

USE CODE: **life23**

Submit a request

ACA Safe Harbor Employees

Employees who are in roles that are non-benefits-eligible may become eligible for medical benefits under the Affordable Care Act Safe Harbor rules. Eligibility for medical benefits occurs when the employee has worked an average of 30 or more hours in a 12-month "measurement period."

The initial measurement period is related to an employee's date of hire; the standard measurement period runs from October in one year through September in the following year and is the same for all employees.

Achieving the 30-hour-per-week average in the standard measurement period means that an employee who is otherwise not eligible for benefits would become eligible for medical benefits on January 1. This full-time status would be maintained for the calendar year.

The affected employee would be notified via e-mail and letter of the opportunity to enroll. You will also receive a report listing these employees. Employees affected by these rules are not required to enroll in medical benefits.

The fastest way to get support is via the *Lifepoint for You* mobile app.

Get answers to frequently asked questions, one-touch call support and direct access to mobile ID cards and benefit statements.

Lifepoint Health | People Services
Your experience matters.



Check out the *Lifepoint for You* mobile app to learn more.

Scan to Download

