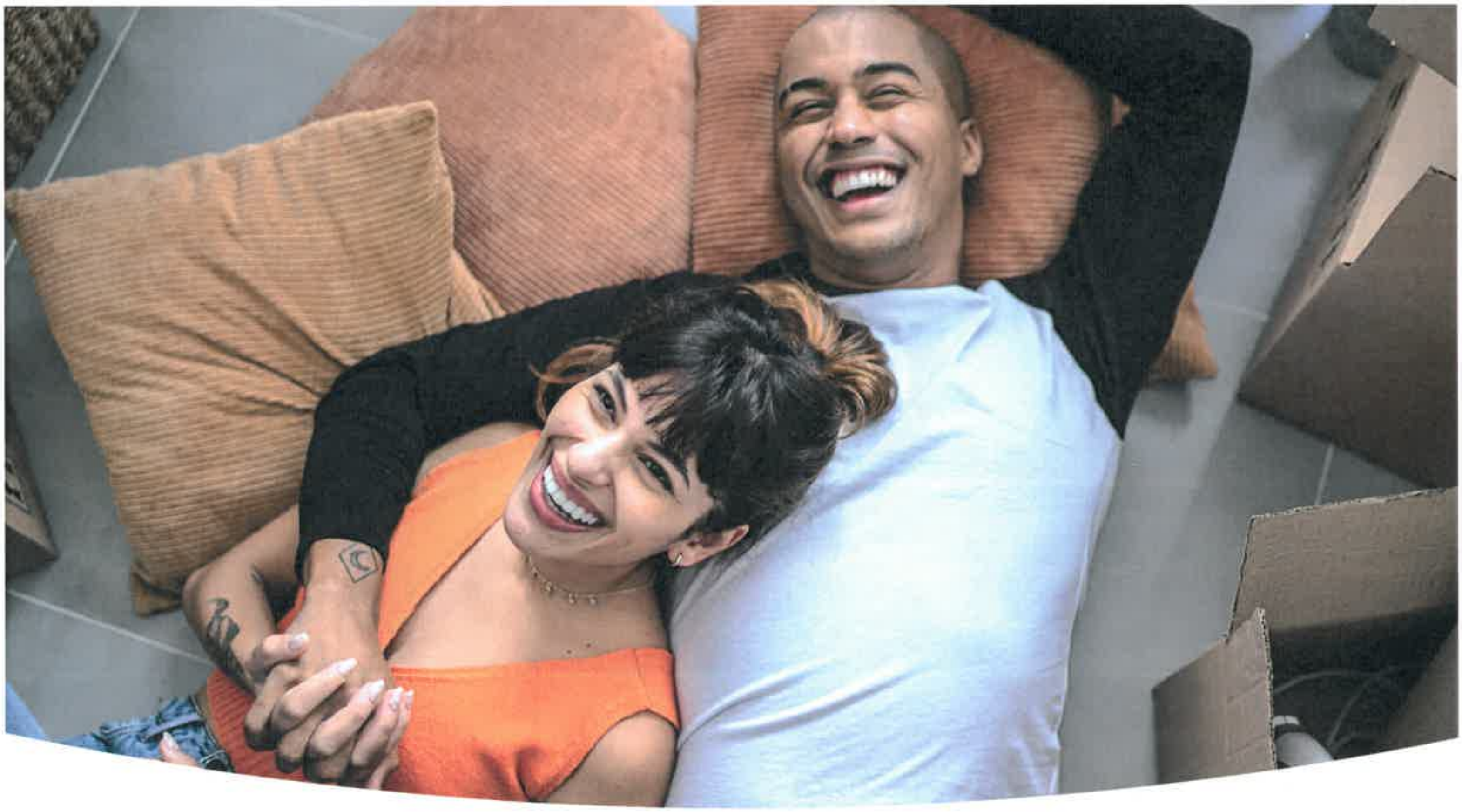
Lifepoint Health | People Services
Your experience matters.

2026 Annual Enrollment

Benefits Guide



Choosing Benefits for Any and **Every Day**

Annual Enrollment, your once-a-year chance to review and make changes to your *Lifepoint for You* benefits, runs November 7–21.

This year, if you're happy with your current benefits and coverage levels, you don't have to do anything. But, if you'd like to make changes or plan to have a Flexible Spending Account (FSA) or Health Savings Account (HSA) in 2026, now is the time to act. Even if you're not making any changes, Annual Enrollment is a great chance to explore all the benefits available to you and ensure you're making the most of Lifepoint's investment in your well-being.

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What's New for 2026

Lifepoint for You benefits are our investment in you, helping to make sure you're prepared and protected for the days you need them.

Here's what's coming your way:

Affordable healthcare coverage:

This year, you'll see only small increases to medical plan premiums for 2026 and no changes to deductibles, copays and out-of-pocket maximums (except those for HDHP plans required by law). We make every effort to maximize plan value and minimize the impact of rising healthcare costs on you.

Welcome back, Delta Dental!

You asked, we listened. Based on your feedback, Delta Dental is returning as our Dental and Vision Plans carrier starting January 1, 2026. DeltaVision is powered by the VSP network.

More ways to fill your Rx:

New prescription plan features include a broader pharmacy network, 90-day prescriptions at network pharmacies, and the Price Edge feature, offering lower direct-to-consumer pricing on many generics if that price is lower than the price negotiated by Optum.

Finding care just got easier:

Since medical benefits are based on the provider you use, Lifepoint is introducing the new Provider Search Tool to help you find high-quality care and make the most out of your medical plan. Gold Providers offer the lowest out-of-pocket costs and high-quality care through Lifepoint Health and affiliated facilities and providers. Silver and Bronze Providers will give you great care but at a higher out-of-pocket expense. You can contact your MyQHealth Coordinator at Quantum when selecting providers to be sure you're accessing the best care at the lowest cost for you. They can help you determine if the service you need is available at a Lifepoint facility, which may affect your out-of-pocket expense if you use a Bronze or Silver provider. The Provider Search Tool is available through your Quantum Health portal. We are continually working to expand access to additional Gold and Silver providers, particularly in those locations with limited access.

New ID Cards:

If you enroll in medical, dental or vision coverage for 2026, you will receive a new ID card. Watch your mailbox in late December for a new ID card or easily access your 2026 ID cards in the ***Lifepoint for You*** mobile app beginning in mid-January.

At Lifepoint, we're here to help you thrive — today, tomorrow and beyond.

Helping Hand Fund

Lifepoint is committed to ensuring employees and their families have access to healthcare coverage through the Helping Hand Fund, which provides financial assistance for medical insurance costs.

If your household income is less than 250% of the federal poverty level (about $39,000 for a family of one; about $80,000 for a family of four), you may qualify for help. Complete the application to find out. 2026 Helping Hand Fund applications must be postmarked by November 29, 2025.

For questions, contact the Lifepoint Benefits Service Center at **844-348-0627**.

Expanded support for every stage of life:

We've recently introduced benefits to support your personal and professional growth. With the new enriched 401(k) plan in 2026, you'll have a more flexible retirement option. And as a reminder, the Lifepoint Education Assistance Program can help you invest in your development — whether it's career advancement or personal enrichment.

How to Enroll

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

2. **Not sure what to choose?**

   Click **"I need help deciding"** on the 2026 Annual Enrollment page on the ***Lifepoint for You*** website. Take a moment to read about the choices others have made and the reasons behind their decisions. Their experiences may help you better understand your options and make a choice that suits you best.

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

4. Select the "**Annual Enrollment**" event and confirm that your personal information is correct. You'll then verify or add any dependents you'll cover on your benefits.

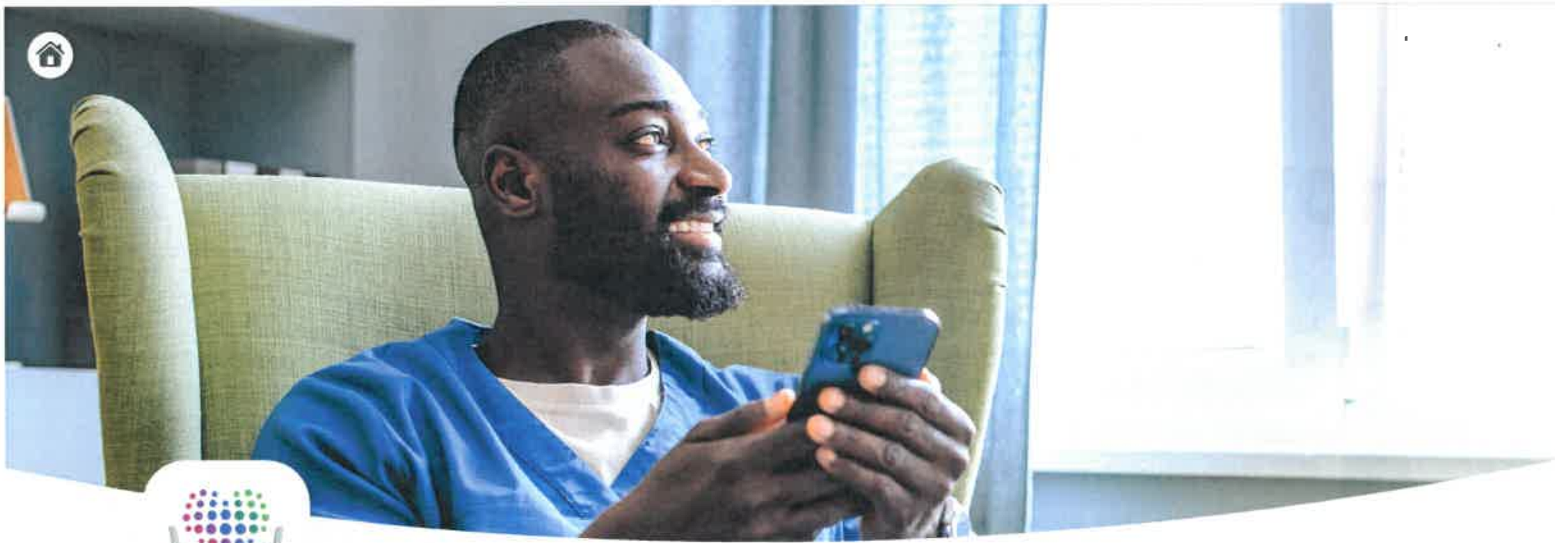
5. Review and update your 2026 benefits elections and information. Simply click **"change"** on each benefit you'd like to review or update, select your plan choice, then click **"I'm done with my selection."** Use the check box to select the eligible dependents you'd like to cover. Then click **"I'm ready to proceed"** and **"Save my election"** when you're finished. Finally, review and confirm all of your elections to ensure everything is accurate.

6. **You must submit your Annual Enrollment event in order to save your changes and enroll.** If you exit the window or enrollment event without clicking **"submit,"** your selections will not be saved. Once you click "**submit,**" YOU'RE ENROLLED. Be sure to review the confirmation statement that will be emailed to you.

Employees who become benefits eligible or have a qualifying life event between November 7 and December 31 will need to enroll twice: once for their benefits for the remainder of 2025, and once for their 2026 benefits.

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*** should be your first stop during Annual Enrollment.



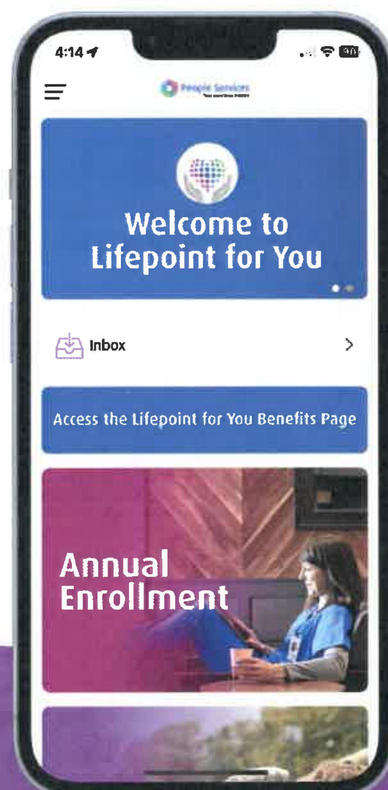
Lifepoint for You Mobile App

Your Benefits Right in Your Hand

Through the *Lifepoint for You* mobile app, you can:

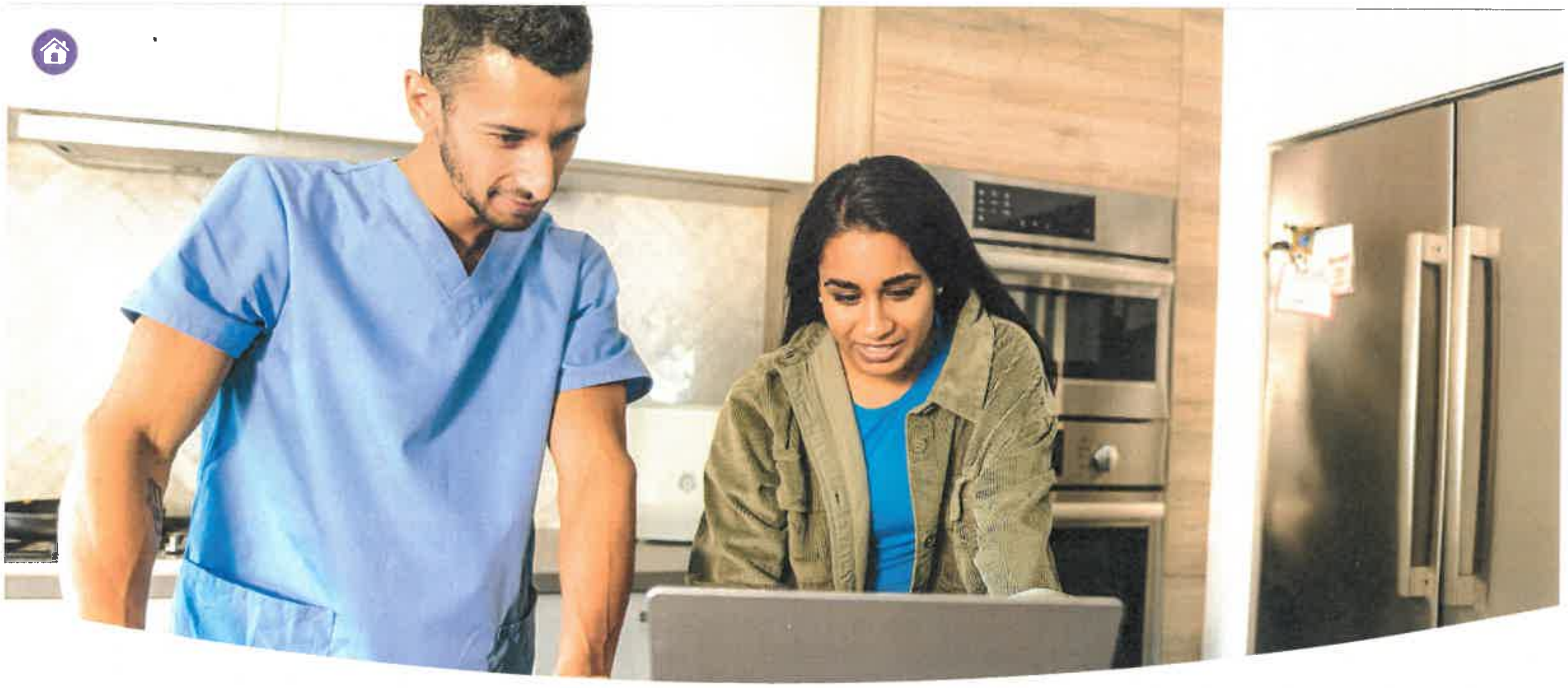
1. Review your benefit options.
2. Enroll in benefits and make qualifying life event benefit changes during the year directly from your phone.
3. Quickly connect with benefit providers and resources via One Tap.
4. View your benefit ID cards and current selections in one place.

Scan to download



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.

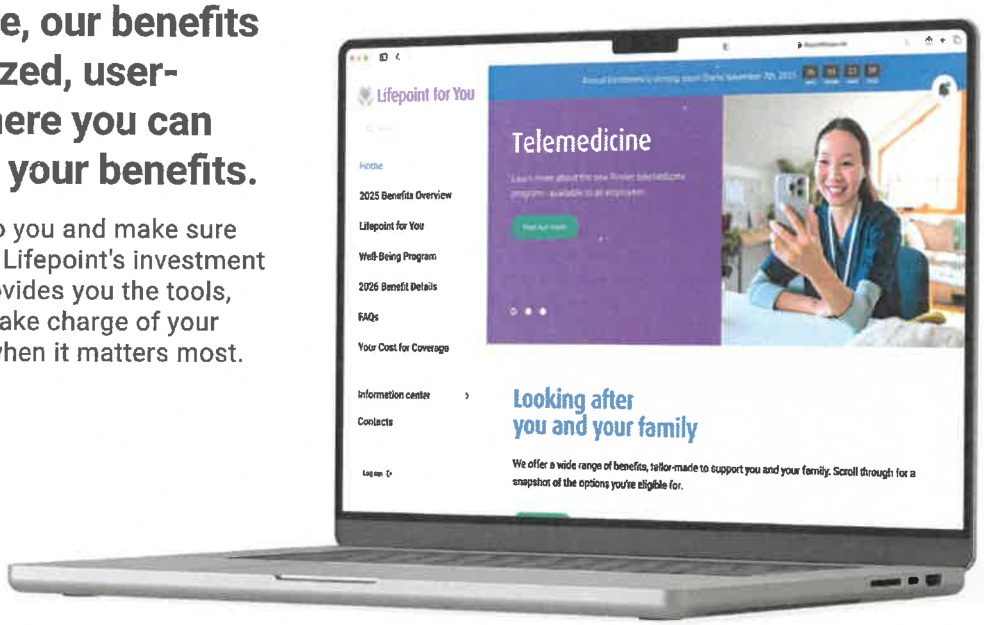
Download on the App Store | GET IT ON Google Play



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.

Medical

Powered by Blue Cross Blue Shield of Tennessee

For 2026, there will be no increases to deductibles, copays or out-of-pocket maximums (except those for HDHP plans required by law).

	SAVERS PLAN		COPAY PLAN		COPAY PLUS PLAN	
EMPLOYEE BI-WEEKLY CONTRIBUTIONS	**FULL-TIME**	**PART-TIME**	**FULL-TIME**	**PART-TIME**	**FULL-TIME**	**PART-TIME**
Employee Only	$10.00	$176.52	$75.57	$195.33	$98.94	$201.53
Employee + Spouse / Domestic Partner[1]	$114.53	$405.99	$173.82	$449.27	$227.56	$463.52
Employee + Child(ren)	$94.61	$335.38	$143.60	$371.14	$187.99	$382.91
Employee + Family	$149.38	$529.55	$226.73	$586.01	$296.82	$604.59
LIFEPOINT CONTRIBUTIONS TO HSA[2]	$520 per year (single) $750 per year (other)		n/a		n/a	

[1]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.

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

New Provider Search Tool

Medical benefits are based on the providers that are used. Our new Provider Search Tool makes it easy for you to get the best benefits. Gold Providers give you the lowest out-of-pocket cost using Lifepoint facilities and providers. You can access the Provider Search Tool via your Quantum Health account.

Visit Quantum Health

Medical

Powered by Blue Cross Blue Shield of Tennessee

	SAVERS PLAN	COPAY PLAN	COPAY PLUS PLAN
★ **GOLD PROVIDER — LOWEST OUT-OF-POCKET COSTS**			
DEDUCTIBLE			
One person	$3,400	$1,000	$0
All family members combined	$6,800	$2,000	$0
USUAL COINSURANCE	10%	10%	10%
OUT-OF-POCKET LIMIT			
One person	$4,000	$3,000	$2,000
All family members combined	$8,000	$6,000	$4,000
OFFICE VISITS			
Primary	Deductible / coinsurance	$20	$10
Specialist	Deductible / coinsurance	$40	$30
EMERGENCY ROOM	Deductible / 25% coinsurance	$300 Copay (waived if admitted) Deductible / 20% for provider charges	$300 Copay (waived if admitted) Deductible / 20% for provider charges
EMPLOYER HSA FUND			
One person	$520	Not Applicable	Not Applicable
All family members combined	$750	Not Applicable	Not Applicable

	SAVERS PLAN		COPAY PLAN		COPAY PLUS PLAN	
BRONZE PROVIDER	Service Not Available at Lifepoint	Service Available at Lifepoint	Service Not Available at Lifepoint	Service Available at Lifepoint	Service Not Available at Lifepoint	Service Available at Lifepoint
DEDUCTIBLE						
One person	$3,400	$3,400	$3,000	$5,000	$2,000	$4,000
All family members combined	$6,800	$6,800	$6,000	$10,000	$4,000	$8,000
USUAL COINSURANCE	30%	50%	30%	50%	30%	50%
OUT-OF-POCKET LIMIT						
One person	$8,000		$7,000		$6,000	
All family members combined	$16,000		$14,000		$12,000	
OFFICE VISITS						
Primary	Deductible / coinsurance		$40		$30	
Specialist	Deductible / coinsurance		$60		$50	
EMERGENCY ROOM	Deductible / 25% coinsurance		$300 Copay (waived if admitted) Deductible / 20% for provider charges		$300 Copay (waived if admitted) Deductible / 20% for provider charges	

Visit the Total Rewards SharePoint site to view frequently asked questions about benefits.

Failure to use Gold or Bronze providers results in coverage ONLY for emergency room charges.

★ Find Gold Providers >　　Find Bronze Providers >

Telemedicine

Telemedicine is available at **no cost** to you!

Powered by Revive

For the day you'd like to access healthcare from anywhere, Lifepoint offers telemedicine.

This benefit provides 24/7 healthcare access to care for common conditions such as respiratory infections, strep throat, earaches, rashes and more. You can also use telemedicine for dermatology, behavioral health and nutritional counseling. This benefit includes telephonic and video options as well.

Pharmacy

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

Powered by OptumRx

	SAVERS PLAN	COPAY PLAN	COPAY PLUS PLAN
PHARMACY COPAYS (30-DAY SUPPLY)*			
Tier 1	Deductible applies, then $10	$10	$10
Tier 2	Deductible applies, then $60	$60	$60
Tier 3	Deductible applies, then $100	$100	$100
Specialty Pharmacy	Deductible applies, 20%; $150 min / $1,000 max	20% ($150 min / $1,000 max)	20% ($150 min / $1,000 max)

*90-day supply at any pharmacy: 2.5x stated copay amount. Onsite pharmacy if available; copay amounts reduced. See *Lifepoint for You* for details.

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 No Cost Drug List provides free generic medications for asthma, cardiovascular and cholesterol. Generic and certain brand medications for diabetes are available at no cost if you meet the requirements of the diabetes management program (the Good Health Gateway Program). The $0 copay does not apply to GLP-1 medications. The reduced copay for GLP-1 medications will be 50% of the applicable copay.
- The Preventive 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 No Cost and Preventive Drug Lists can be accessed on the Total Rewards SharePoint site, ***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.

For more detailed plan provisions or assistance, contact **MyQHealth**.

Download the app

Dental

We heard you loud and clear!
Delta Dental is back providing our Dental and Vision Plans (powered by the VSP network).

Powered by Delta Dental

	BASIC PLAN	PREMIER PLAN
EMPLOYEE BI-WEEKLY CONTRIBUTIONS	FULL-TIME / PART-TIME	FULL-TIME / PART-TIME
Employee Only	$7.00	$13.92
Employee + Spouse / Domestic Partner	$13.48	$27.21
Employee + Child(ren)	$17.64	$29.40
Employee + Family	$28.23	$48.45

	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.

Vision

Provided by DeltaVision, powered by VSP

	BASIC PLAN	PREMIER PLAN
EMPLOYEE BI-WEEKLY CONTRIBUTIONS	FULL-TIME / PART-TIME	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	$120–$220 allowance every calendar year

Health Savings Account

Powered by Optum Financial

Savers Plan participants are eligible to enroll in a Health Savings Account (HSA), which allows you to save pre-tax dollars to put towards healthcare expenses. If participants contribute a minimum of $50 in 2026, 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.

	ANNUAL LIFEPOINT CONTRIBUTION	YOU MAY CONTRIBUTE UP TO
Employee Only	$520	$3,880
Employee + Spouse / Domestic Partner	$750	$8,000
Employee + Child(ren)	$750	$8,000
Employee + Family	$750	$8,000

Tax-Advantaged Spending Accounts

Powered by HealthEquity

A Flexible Spending Account (FSA) can help you save pre-tax funds to pay for specific medical approved expenses. We offer healthcare, dependent care and limited purpose accounts.

Healthcare FSA

- Defer up to $3,400 each calendar year.
- Pay for eligible healthcare expenses with pre-tax dollars.
- Debit card technology.
- Up to $680 of unused funds in your 2026 FSA may be rolled over to 2027.

Limited Purpose FSA

- Only available for Savers Plan participants.
- Defer up to $3,400 each calendar year.
- Pay for eligible dental and vision expenses with pre-tax dollars.
- Up to $680 of unused funds in your 2026 FSA may be rolled over to 2027.

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.

IMPORTANT

If you'd like to have a Flexible Spending Account or a Health Savings Account in 2026, you must take action during Annual Enrollment. These accounts do not roll over year to year.

Well-Being Program

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.

Lifepoint believes that when you invest in your people, everyone wins. Lifepoint is thrilled to be recognized as a **Corporate Wellness Innovator 2025** by *Fast Company* and Wellhub for our impact on employee well-being and performance.

Winner

The Corporate Wellness Innovators

2025

FAST COMPANY wellhub

Financial Well-Being

401(k) Enhancements

Save for your retirement and earn a matching amount from Lifepoint. We're excited to share that in 2026 you'll see:

- An enhanced 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

Beginning in 2026, team members must work 1,000 hours in the plan year and be actively employed on 12/31 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.

More Banking Options

You'll soon have two great options for managing your money and planning your financial future — preferred banking with **Bank of America** and a **new credit union option**.

Lifepoint's Education Assistance Program

Lifepoint Health supports your growth with tuition reimbursement, college discounts and financial wellness tools 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.

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.

Wellhub: Your Wellness, Your Way

Lifepoint offers **free** 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

Social 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.

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.

Scan to learn more and get involved

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

Basic Life & Accidental Death & Dismemberment

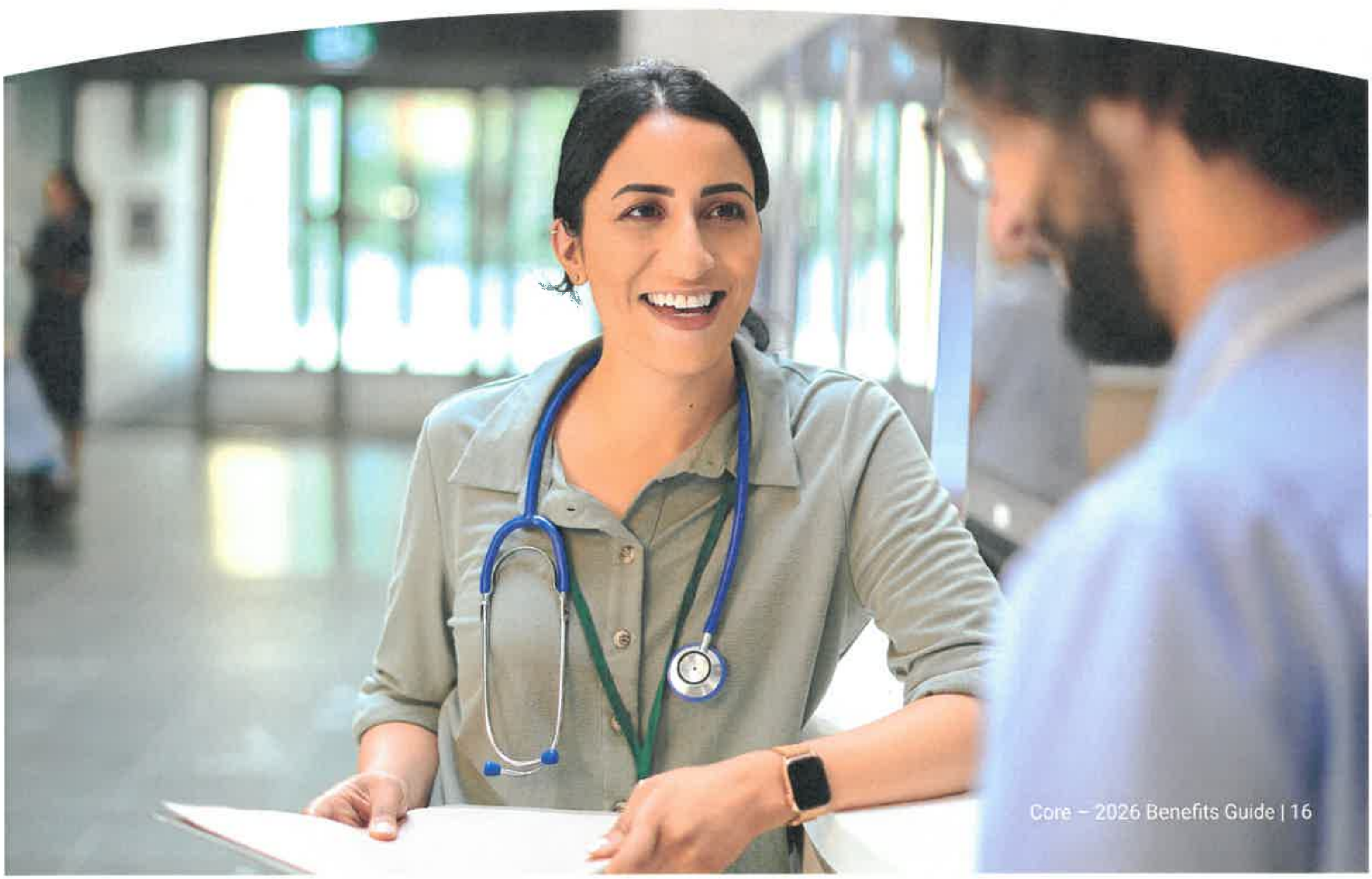
Powered by Lincoln Financial Group

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

Step up one increment with no Evidence of Insurability (EOI), subject to the overall EOI maximum.

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.
WHAT LIMITS APPLY	The amount you elect for your spouse can not be more than the amount of Basic Life plus Supplemental Life you elect for yourself. For example, if Basic Life for you is $50,000 and Supplemental Life for you is $100,000, your spouse's Supplemental Life is capped at $150,000. If you were previously denied coverage, any increases elected during Annual Enrollment will be subject to Evidence of Insurability.
WHAT OTHER LIMITS APPLY	The benefit amount is reduced beginning at age 65

AGE	BI-WEEKLY RATES PER $1,000 OF COVERAGE	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	$1.38	$1.38
Age 30-34	$0.037	$1.85	$1.85
Age 35-39	$0.042	$2.08	$2.08
Age 40-44	$0.062	$3.12	$3.12
Age 45-49	$0.099	$4.96	$4.96
Age 50-54	$0.162	$8.08	$8.08
Age 55-59	$0.258	$12.92	$12.92
Age 60-64	$0.383	$19.15	$19.15
Age 65-69	$0.586	$29.31	$29.31
Age 70+	$1.006	$50.31	$50.31

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

AGE	BI-WEEKLY RATES PER $1,000 OF COVERAGE	EXAMPLE: BI-WEEKLY COSTS IF EMPLOYEE ELECTS $2,000 COVERAGE	EXAMPLE: BI-WEEKLY COSTS IF EMPLOYEE ELECTS $14,000 SPOUSAL 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

Increase your coverage limits with no Evidence of Insurability.

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	EXAMPLE: BI-WEEKLY COSTS IF EMPLOYEE ELECTS $50,000 ANNUAL PAY	BENEFIT COVERAGE AMOUNT
All Ages, Single Coverage	**$0.013**	**$0.67**	**$50,000.00**
All Ages, Family Coverage	**$0.027**	**$1.34**	**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.

Time Off

Powered by Lifepoint

For the day you need to rest and recharge, Lifepoint offers generous time off plans including competitive paid time off (PTO).

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 leaders.

Short-Term Disability

Powered by Lincoln Financial Group

COST	No cost to you
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	Up to 11 weeks of benefit payment

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

[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.

Long-Term Disability

Powered by Lincoln Financial Group

COST	Paid by you on a voluntary basis	
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	BI-WEEKLY COSTS IF EMPLOYEE ELECTS $50,000 ANNUAL PAY
Under age 25	**$0.08**	**$3.46**
Age 25-29	**$0.07**	**$2.88**
Age 30-34	**$0.08**	**$3.46**
Age 35-39	**$0.15**	**$6.15**
Age 40-44	**$0.21**	**$8.85**
Age 45-49	**$0.36**	**$14.81**
Age 50-54	**$0.50**	**$20.96**
Age 55-59	**$0.54**	**$22.31**
Age 60-64	**$0.57**	**$23.85**
Age 65-69	**$1.18**	**$49.04**

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

You have a Scout!

All employees enrolled in Accident, Critical Illness and Hospital Indemnity coverages through Lincoln will receive claim monitoring services by VB Scout for those enrolled in a Lifepoint medical plan. Lifepoint is providing this service at no cost to you.

VB Scout will notify you via email when it identifies medical claims that may entitle you to reimbursement under a specific Lincoln Voluntary Benefit policy. VB Scout ensures all enrolled employees will get the maximum benefit from these coverages and keep your information is secure.

Enrolled employees will be automatically included in this program. For more information, please reach out to benefits@vbscout.com.

Critical Illness Insurance

Powered by Lincoln Financial Group

COST	Paid by you on a voluntary basis
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		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 $10k increments, up to $50k, with no Evidence of Insurability.	$1.04	You can purchase critical illness coverage for your spouse in $10k increments, up to $50k, 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	

Accident Insurance

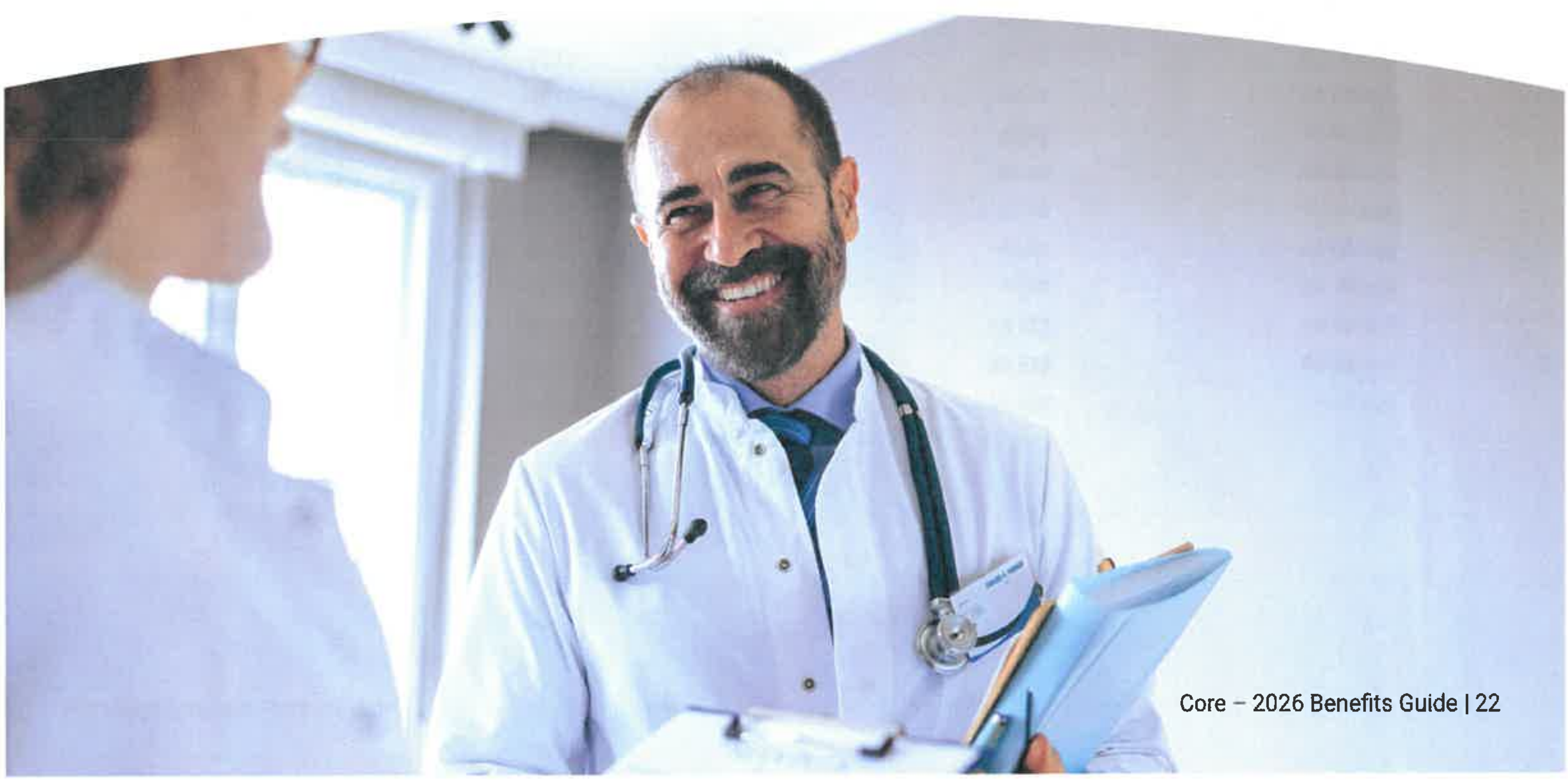
Protection for you and your family – consider coverage for the day you don't see coming.

Powered by Lincoln Financial Group

COST	Paid by you on a voluntary basis
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 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
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**

Accident benefits are paid directly to you; they can be used to offset out-of-pocket expenses under your medical plan, or be used to offset living, travel or other expense; the choice is yours.



Hospital Indemnity Insurance

Powered by Lincoln Financial Group

COST	Paid by you on a voluntary basis
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		BI-WEEKLY RATES, HIGH COVERAGE OPTION	
You (single coverage)	**$6.55**	The low coverage pays $1,000 per admission and $100 per day; add 10% for admissions or stays in a Lifepoint facility.	**$10.98**	The high coverage 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**	

Want protection for pre-deductible or out-of-pocket expenses?

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

Wellness and Preventative Care

Each of the Voluntary Benefits options includes a wellness health assessment benefit that pays you cash for covered wellness tests.

If you are covered by a Lifepoint medical plan, VB Scout will automatically process your Lincoln Health Assessment Benefit if you have a covered wellness test during the plan year. You will receive an email from VB Scout notifying you of a qualifying claim and Lincoln will send payment as described below if your test under the Lifepoint medical plan qualifies. How you use this money is up to you — you can even use it to help pay for the cost of the Voluntary Benefits coverage.

VOLUNTARY BENEFITS	HEALTH ASSESSMENT BENEFIT PER PLAN	
Accident Insurance	**$75 per covered person per year**	
Critical Illness Insurance	**$75 per covered person per year**	View full list of covered services in Appendix
Hospital Indemnity Insurance	**$75 per covered person per year**	

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

Identity Theft

Powered by ID Watchdog

COST	Paid by you on a voluntary basis
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**
You (single coverage)	**$3.92**
You and your dependents	**$7.34**

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

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

Visit ***Lifepoint for You***

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

Legal Assistance

Powered by LegalEase

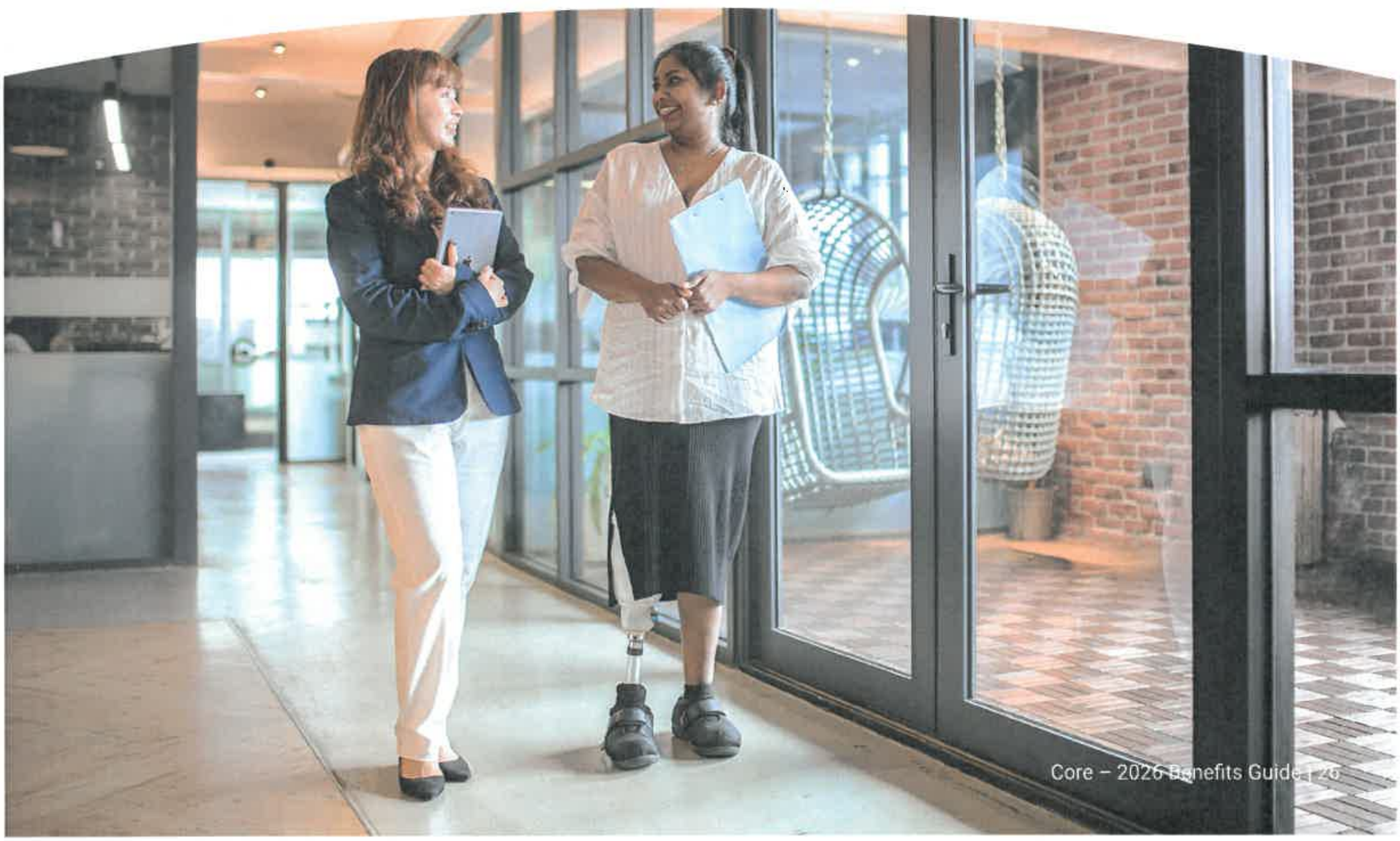
COST	Paid by you on a voluntary basis
BENEFIT OVERVIEW	Help when professional legal advice is required
BENEFIT COVERAGE	Assistance from qualified lawyers for document preparation, consumer disputes, small claims court matters, mail order or internet purchase disputes and bank fee disputes. Help for first-time 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
You (single coverage)	**$7.02**
You and your dependents	**$7.02**

Find out more at [Legal Ease](#).

Additional details are available at **LegalEase**.

Visit LegalEase



Resources

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

Quantum Health

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

- Request new medical ID card
- Locate in-network providers
- Resolve insurance claims and billing disputes
- Provide benefit enrollment navigation, assist with plan comparisons and answer plan option questions

Lifepoint Benefits Service Center

The Lifepoint Benefits Service Center is an extension of our Lifepoint team, and they are true experts in ***Lifepoint for You*** benefits.

Employees can use the BSC throughout the year for help with:

- Registration support
- Confirming eligibility
- Enrollment support
- Questions about coverage (other than medical and prescription)
- Log in and password support to ***Lifepoint for You*** mobile app and website

Your advocate will provide regular updates until your issue is resolved and will help you reach the best solution possible.

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***

Resources

Contact Info

Lifepoint Benefits Service Center (BSC)

Monday–Friday,
7:00 am to 6:00 pm CST

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 to 9:00 pm CST

855-497-1238

FEDlogic State & Federal Benefit Services

Monday–Friday,
8:00 am to 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.

Appendix

See below the full list of covered tests in your Lincoln policy or certificate.

Health Assessment Test means any of the following:

(1) accident and fall prevention counseling;

(2) angiography;

(3) annual physical exam;

(4) antibody and viral testing;

(5) BRCA1 and BRCA2 genetic testing;

(6) blood chemistry profile;

(7) bone marrow testing;

(8) breast MRI;

(9) breast thermography;

(10) breast tomosynthesis;

(11) breast ultrasound;

(12) CA 15-3 (blood test for breast cancer);

(13) CA125 (blood test for ovarian cancer);

(14) carotid duplex ultrasonography, magnetic resonance angiography, or computed tomography angiography for carotid artery stenosis;

(15) CEA (blood test for colon cancer);

(16) chest x-ray;

(17) child wellness exam;

(18) colonoscopy or virtual colonoscopy (computed tomographic colonography);

(19) concussion screening;

(20) CT angiography;

(21) cytology (PAP) smear;

(22) dermatological screenings for skin cancer;

(23) dental brush biopsy or other FDA approved screening for oral cancer;

(24) dental preventive exam;

(25) digital rectal exam (DRE);

(26) doppler screening for peripheral vascular disease;

(27) double contrast barium enema;

(28) echocardiogram (ECHO);

(29) electrocardiogram (EKG);

(30) endoscopy;

(31) exercise, pharmacologic, or echocardiographic/ radiological stress test;

(32) eye exam;

(33) fasting blood/plasma glucose or hemoglobin A1C testing (HA1C);

(34) fecal immunochemical testing,

(35) fecal DNA testing,

(36) flexible sigmoidoscopy;

(37) hearing exam;

(38) helical CT scan;

(39) hemoccult stool analysis;

(40) human papillomavirus (HPV) or pap smear testing and vaccination;

(41) immunizations;

(42) lipid profile (total, HDL, and LDL cholesterol and triglyceride levels);

(43) low dose helical computed tomography lung screening;

(44) mammography;

(45) medical, behavioral; dietary, exercise, or surgical evaluation for obesity;

(46) mental health evaluation for depression or anxiety;

(47) myocardial perfusion imaging;

(48) osteoporosis screening with dual-energy x-ray absorptiometry (DXA);

(49) prenatal counseling and genetic testing;

(50) PSA (blood test for prostate cancer);

(51) routine screening for gestational diabetes;

(52) serum cholesterol test to determine total HDL and LDL cholesterol levels,

(53) serum protein electrophoresis (blood test for myeloma);

(54) sexually transmitted and bloodborne infection screening for chlamydia, gonorrhea, hepatitis B, hepatitis C, HIV infection, and syphilis;

(55) school or sports physical;

(56) substance-related condition evaluation for alcohol, tobacco, or other drug use;

(57) thyroid testing (free T4 and TSH);

(58) thin prep pap test;

(59) transvaginal ultrasound;

(60) ultrasound screening for abdominal aortic aneurysms; and

(61) vitamin D

Lifepoint Health | People Services
Your experience matters.

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

Scan to Download