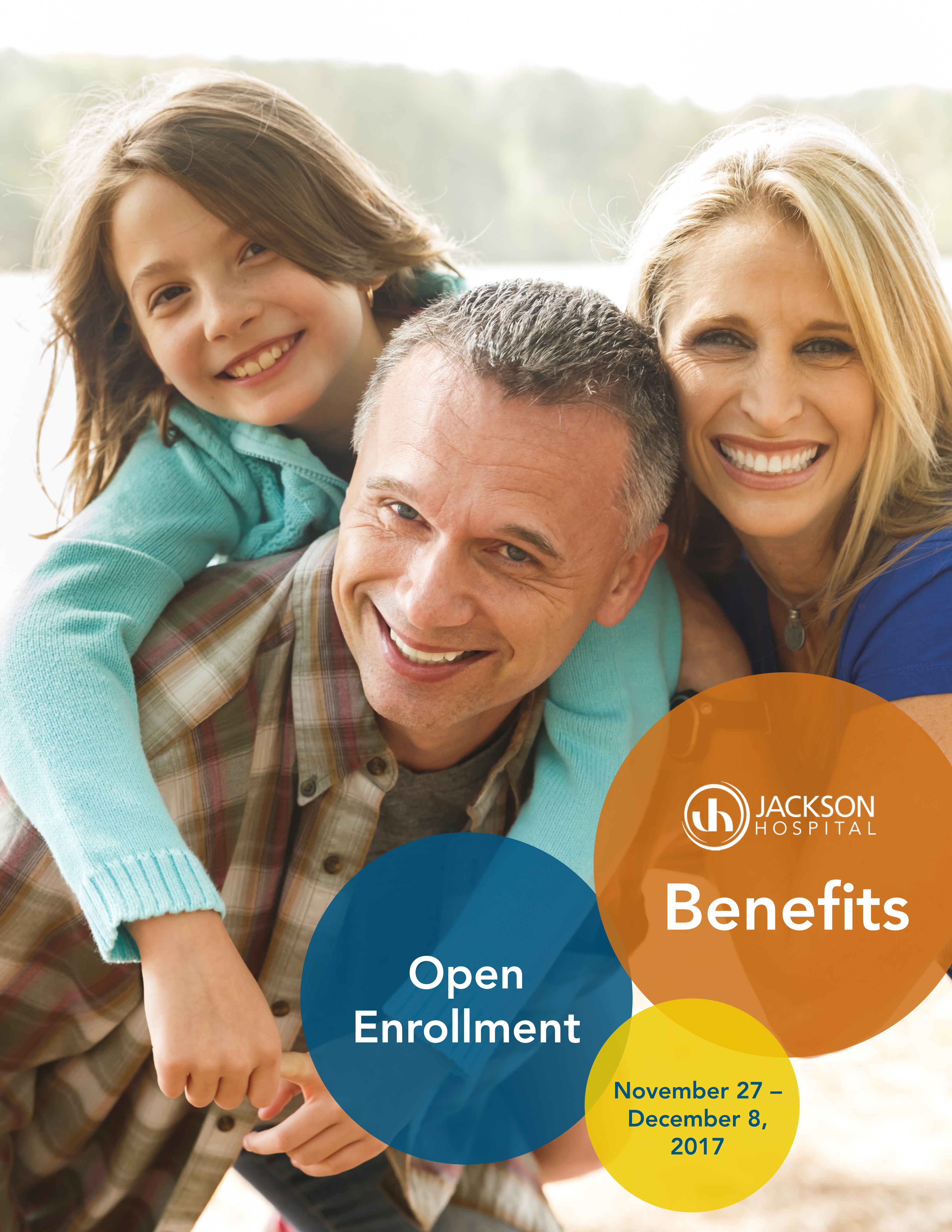


JACKSON HOSPITAL

Benefits

Open Enrollment

November 27 – December 8, 2017

What's Inside

Welcome

Protecting the lifestyle and financial security of our employees is a primary consideration at Jackson Hospital, which is why we are pleased to announce that this year's open enrollment will feature new and enhanced benefit options! **This year's enrollment period will begin on November 27, 2017 and end December 8, 2017.**

This guide will help you understand the benefit options that are available as part of your overall compensation package. We encourage you to read the following information carefully as this year's open enrollment process has changed.

Enrollment Highlights for 2018

To ensure that you have access to the best available benefits, here is what you need to know:

- We are happy to announce that we will now be offering a vision plan through MetLife. There are enhancements to your current plan with MetLife's vision plan, and the cost is cheaper if you are not participating in the medical plan.
- To ensure you have the most robust benefits available, we are offering two new voluntary benefits this year, Legal Coverage through LegalShield and Identity Theft Protection through IDShield.
- If you wish to participate in voluntary benefits through Chubb, Open Enrollment is your opportunity to elect your benefits without answering medical questions. Meet with a benefit counselor for more information!

How to Enroll

Benefit counselors from EOI Service Company, Inc. will be on-site during this year's open enrollment period to answer questions, provide additional information, and help you select the benefits that best fit your needs. If you choose not to participate in the open enrollment period, your current benefit elections will carry forward to 2018.

If you have a Flexible Spending Account or if you wish to make changes to your benefit elections, you must meet with a benefit counselor to complete the enrollment process. All other elections will carry forward to 2018. Any changes you make or coverages you elect will be effective January 1, 2018.

Can't make it to an in-person meeting? You can have your enrollment meeting over the phone by calling 800-229-3642, Monday – Friday, 8 a.m. – 6 p.m. Central.

Eligibility

Any employees working a minimum of 25 hours per week are eligible for benefits on the first of the month following 30 days of employment.

Your dependents are eligible for coverage in most plans you elect. Your eligible dependents include your legal spouse, children, and children for whom you are a legal guardian, up to age 26 for the medical and vision plans and up to age 19 (25 for a full-time student) for the dental plan.

Changing Your Medical, Dental, and Vision Benefits During the Year

Employee contributions to the benefit plans and FSA are made on a pre-tax basis. Therefore according to IRS regulations, you can only make changes during the *plan* year if you experience a qualified life event.

Changes to your medical, dental, and vision benefits can be made if preceded by a documented qualified life event and if they are made within **30 days** of the event. Your change must be consistent with your life event/status change.

Some events that qualify for a change in coverage include: marriage; civil union; divorce or legal separation; birth or placement for adoption of a child; ineligibility of a dependent; loss of other coverage; change in your employment status or that of your spouse; a court order; entitlement to Medicare or Medicaid. For a complete list, please reference your Section 125 Plan document.

If you experience one of these events and want to change your benefits, you must make the change within **30 days** after the event occurs. Contact Human Resources for details to ensure the change is made correctly. If you miss the window for making a change, you will need to wait until the next *annual* open enrollment period to make a change.

Spousal Carveout Provision

Spousal Carveout is a provision which allows Blue Cross to apply Coordination of Benefits whenever a spouse is eligible for coverage through their employer—*even if the spouse chooses not to enroll for the coverage.* As long as the spouse's employer contributes at least a portion of the cost for health care coverage, then their employer is responsible for making primary payment on the spouse's claims.

If the spouse chooses not to enroll for coverage in their employer's health plan, we will carve out the amount that would have been paid by the health plan if the spouse had accepted the coverage. (We assume the other plan would have paid 80%.)

For Example: Ms. Jones has BCBS health care coverage through Jackson Hospital. Her spouse, Mr. Jones, is eligible for coverage through his employer, XYZ Company, but does not enroll. If Mr. Jones has a $1,000 procedure, we will pay the claim as follows:

XYZ Primary Liability: 100% of $1,000 =	$1,000
XYZ would have paid: 80% of $1,000 =	–$800
BCBS Jackson Actual Payment =	**$200**

Medical

There is nothing more important than your health, which is why Jackson Hospital offers Blue Cross Blue Shield of Alabama BlueCard PPO to all employees. The table below highlights the plan being offered for 2018. Although you may see any doctor you like, you will receive greater benefits and lower costs when you choose an in-network provider. While prescription coverage is not through BCBS, your out-of-pocket prescription drug costs will be applied to your medical deductible. This is a general summary of your benefits; please refer to your Summary of Benefits and Coverage (SBC) or a copy of the Summary Plan Description (SPD) for additional details.

For employee contribution information, please see page 10. See page 2 for more information on the Spousal Carveout provision, which provides coverage for your spouse.

Healthcare Waiver

If you receive heathcare treatment from a non-Jackson Hospital facility because it is **not available** at Jackson Hospital, the Employee Heathcare Waiver offers you reimbursement for that cost. The waiver submission process is as follows:

1. Retrieve the Employee Healthcare Waiver Request Form from the Reference Library; Forms Bin; Human Resources section on PineStreet.com.
2. Complete the form and submit it to the Employee Health and Wellness Manager located on the first floor of the South Building.
3. You will be contacted regarding the status of your request. If approved, all claims will be processed at the in-network rate.
4. All approved waiver requests are good for 12 months from the date of approval.

Medical Plan Features

	Jackson Hospital / Providers	In-Network	Out-of-Network
Deductibles			
Single	$300	$300	$600
Annual Out-of-Pocket Maximum			
Single	$5,150	$5,150	N/A
Family	$10,300	$10,300	N/A
Prescription Drugs	$2,000 Single / $4,000 Family	$2,000 Single / $4,000 Family	N/A
Physician Services			
Preventive Care	100% (no copay)	100% (no copay)	Not covered
Physician Visit	100% after $25 copay	100% after $50 copay	70% after deductible
Specialist Visit	100% after $40 copay	100% after $80 copay	70% after deductible
Emergency Services			
Urgent Care	100% after $25 copay at Jackson Clinic	100% after $100 copay	100% after $100 copay
Medical Emergency	100% after $75 copay	100% after $250 copay	100% after $250 copay
Ambulance	70% after deductible	70% after deductible	70% after deductible
Hospital Services			
Inpatient	100% after $250 copay at Jackson Hospital	80% after $250 copay	70% after deductible
Outpatient Surgery	100% after $100 copay	80% after $100 copay	70% after deductible $500 copay

Voluntary Benefits

Chubb will continue to provide voluntary benefit plans for Jackson Hospital. Chubb has a team dedicated to providing quality benefits and service assistance for Jackson Hospital employees. In particular, Chubb has a strong process around claim payment to avoid any delays or difficulties, as well as multiple channels employees can file claims through if needed: online, fax, phone, and mail. Employees can see their Frequently Asked Questions document for more information surrounding the claims process.

Once again during the enrollment period only, you have the opportunity to enroll in voluntary benefit plans from Chubb without answering medical questions. Meet with a benefit counselor for more information.

Wellness

Chubb promotes overall employee and family health by providing an annual wellness benefit of $50 per person to employees who are enrolled in a voluntary benefit through Chubb. To be eligible, you and your covered family members must participate in an eligible health screening, including but not limited to:

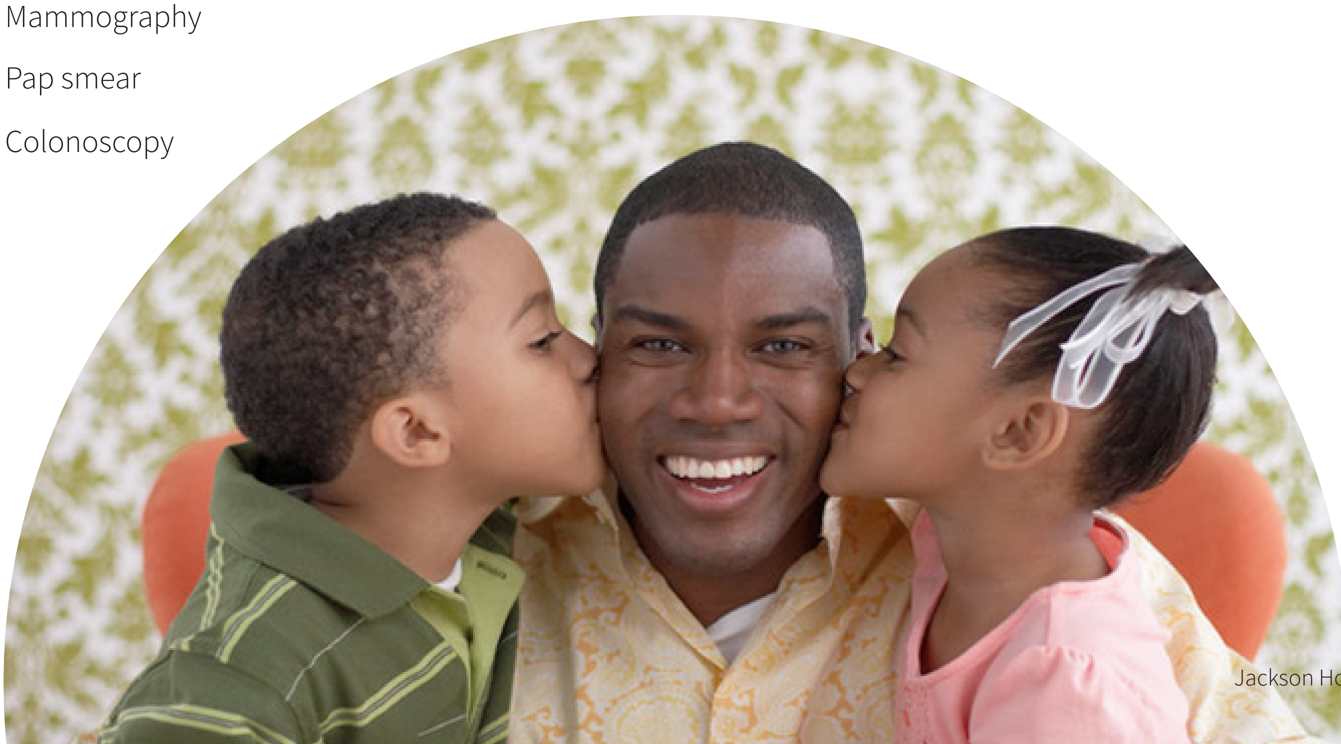
- Blood test for triglycerides
- Fasting blood glucose test
- Mammography
- Pap smear
- Colonoscopy

Hospital Indemnity

Hospital Indemnity Insurance is designed to help provide financial protection for covered individuals by paying a benefit due to a hospitalization as a result of a covered illness, in addition to any other medical coverage you may have. This benefit is paid directly to you and you can use it however you see fit, whether it's to meet out-of-pocket expenses or to pay extra expenses that aren't a result of hospitalization. This policy is available for you, your spouse, and your children and can be used regardless of pre-existing conditions, without undergoing a health exam.

The table below reflects the coverage amounts for hospital confinement:

Hospital Coverage Amounts	
Hospital Confinement	\$300 for day 1, per plan year \$200 per day for days 2 – 180, per plan year
Intensive Care	\$200 per day up to 30 days, per plan year
Emergency Room	\$50 per visit, per plan year
Outpatient Surgery	\$250 per day, per plan year
Well Baby up to Age 4	\$25 per day, up to 3 days per plan year



Accident

Having an unexpected accident can cause more than physical injury—it can hurt your bank account, too. Accident Insurance can help cover the out-of-pocket costs associated with off-the-job accidents by paying you a benefit depending on the injuries you suffer and the treatment you receive. Coverage applies towards events such as concussions, dislocations, fractures, physical therapy, and x-rays. Other plan features include:

- Extra benefits are paid when injuries are a result of organized sports – 25% more – up to $1,000 per person, per year.
- An immediate payment of a $100 benefit is paid when you report your first claim for a covered accident.
- You have the option to elect specialty benefits, which include rehabilitation services, chiropractic care, family care, and outpatient surgery facilities.

For Example: If you, your spouse, or your child(ren) get injured playing soccer and break your leg, here's how benefits may add up:

Example Accident Benefits*	
Service	**Benefit Amount**
First Accident	$100
Ambulance	$120
ER Visit	$125
X-Ray	$20
Fracture	$750
Crutches	$75
Physical Therapy	$250
Follow-up Visits	$75
Subtotal	**$1,515**
PLUS Sports Package	**$379**
Total Payment	**$1,894**

Critical Illness

No one saves to get sick, which is why being diagnosed with a covered condition can be especially draining, both emotionally and financially. This policy provides you with a lump sum cash benefit in the event you or a loved one is diagnosed with a covered condition such as cancer, heart attack, or stroke. During this year's open enrollment period, you can enroll without answering any medical questions. You can elect up to $30,000 for yourself and up to $15,000 for your spouse. Additional plan features include:

- **Occupational Package**: The plan pays a benefit if you are infected with HIV, Hepatitis B, C, or D from an accidental needle stick at work.
- **Advocacy Benefits**: This plan provides personal and confidential assistance from professionals, including: physician referrals, "Ask the Expert" hotline, diagnosis and treatment advice, help understanding your insurance, financial advice, and medical travel assistance.

Joe meets with a counselor and elects $10,000 of Critical Illness Insurance.

Three months after his annual wellness exam, Joe suffers a heart attack.

Three years later, he is diagnosed with cancer.

Joe's Critical Illness policy provided the following benefits:*

Wellness Benefit.................... $50
Heart Attack Benefit $10,000
Cancer Benefit $10,000
Total Benefits $20,050

*This claim scenario is hypothetical and is offered solely to illustrate the types of situation that may result in a claim.

Vision

We are proud to offer vision benefits through MetLife. Although you have the option to see any provider you wish, you will receive the best benefits when you choose an in-network doctor. Go to **mymetlifevision.com** to find a provider.

Vision Plan Features		
Benefit and Frequency	**In-Network**	**Out-of-Network**
Comprehensive Exam *(every 12 months)*	100% after $10 copay	$45 allowance
Retinal Imaging	Up to $39 copay	Applied to the exam allowance
Materials/Eyewear *(Either Glasses or Contacts; every 12 months)*		
Single	100% after $15 copay	$30 allowance
Bifocal	100% after $15 copay	$50 allowance
Trifocal	100% after $15 copay	$65 allowance
Lenticular	100% after $15 copay	$100 allowance
Frame Allowance *(Every 24 months)*		
Standard**	$130 allowance	$70 allowance
Costco	$70 allowance	$70 allowance
Contact Lenses *(Every 12 months)*		
Elective	$130 allowance	$105 allowance
Necessary	Covered in full after eyeware copay	$210 allowance
Contact Fitting Evaluation	Standard or Premium fit: covered in full with a maximum copay of $60	Applied to the contact lens allowance
Diabetic Eyecare Plus *(For plan members with Type 1 and Type 2 Diabetes and specific ophthalmological conditions)*		
Exam	100% after $20 copay	The lesser of the provider's fee or 80% of the Medicare allowable
Other Ophthalmological Services	Covered in full	

** You will receive an additional 20% off any amount that you pay over your allowance. This offer is available from all participating locations except Costco.

Dental

Because maintaining your smile is important, Jackson Hospital offers a dental plan from MetLife to help you and your covered dependents pay for the costs of dental care. **All employees will receive a dental card to their homes in the mail.** To find a provider, go to: **https://metlocator.metlife.com/metlocator/execute/Search**.

Dental Plan Features	
Deductibles and Maximums	
Annual Deductible	$25 individual / $75 family
Maximum	$1,000 per member each calendar year / $1,000 orthodontia lifetime maximum
Services	
Diagnostic and Preventive	Covered at 100%, with no deductible
Basic (Periodontics)	Covered at 100%, with no deductible
Orthodontic (Braces)	Covered at 50%, subject to the $25 orthodontic lifetime deductible

Life Insurance

Life Insurance helps provide financial stability and protection for your family in the case of a death. You have access to a variety of life insurance options to ensure you have the amount of coverage that best fits your needs.

Basic Term Life Insurance and Accidental Death and Dismemberment (AD&D) Insurance

Basic Life Insurance and AD&D is paid for by Jackson Hospital and provided at no cost to you. The benefit amount varies, ranging from $15,000 to $25,000. Accidental Death & Dismemberment (AD&D) Insurance provides payment to you and your beneficiaries if you lose a limb or die in an accident.

Basic Life Insurance & AD&D Maximum Benefits	
Hourly Pay Rate	**Maximum Benefit Amount**
$7.25 to $9.24	$15,000
$9.25 to $11.24	$20,000
$11.25 and over	$25,000

Supplemental Life Insurance and Accidental Death and Dismemberment (AD&D) Insurance

Supplemental Life Insurance is available in addition to your Jackson Hospital-provided basic life. You may purchase life insurance for your dependents if you purchase additional coverage for yourself.

If you would like to enroll or increase your coverage, evidence of insurability may be required.

Supplemental Life Insurance Benefits	
Tier	**Benefit Amount**
Employee	Up to 5 times annual salary in $10,000 increments, up to $500,000
Spouse	$50,000 Guaranteed Issue
Child	$10,000 Guaranteed Issue

LifeTime Benefit Term Insurance with Long Term Care Coverage

LifeTime Benefit Term Insurance with Long Term Care Coverage features premiums guaranteed for life and coverage for qualified long term care expenses like nursing home, assisted living, or home care.

As Life Insurance: LifeTime Benefit Term protects your family with money that can be used any way they choose. It is most often used to pay for mortgage or rent, education for children and grandchildren, retirement, family debt, and final expenses.

For Long Term Care: If you become chronically ill, LifeTime Benefit Term will pay you 4% of your death benefit each month you receive Long Term Care. You can use this money any way you choose, and your life insurance premiums will be waived.

Your death benefit will reduce proportionately each month as your receive benefit payments for Long Term Care. Your life insurance will continue to help you protect your assets for 25 months. After 25 months of receiving Long Term Care Benefits, your death benefit will reduce to zero.

For Terminal Illness: After your coverage has been active for two years, you can receive 50% of your death benefit, up to $100,000, if you are diagnosed as terminally ill.

During this enrollment period only, you will have the opportunity to elect up to $75,000 in coverage for yourself and up to $25,000 for your child(ren) without answering medical questions. You can elect up to $75,000 for your spouse after answering a few medical questions. Please see a benefit counselor for more information.

LifeTime Benefit Term Insurance Benefits	
Tier	**Benefit Amount**
Employee *Ages 19-70*	$75,000 Guaranteed Issue
Spouse *Ages 19-70*	N/A
Child *Ages 15 days - 25*	$25,000 Guaranteed Issue

Disability Insurance

Disability Insurance can help protect your income if you are unable to work due to an accident or illness.

Voluntary Short Term Disability Insurance

Chubb's Short Term Disability Insurance offers full-time employees working 30 or more hours per week up to 12 months of coverage if you become totally disabled due to an injury or illness. The plan can help fill this gap until you are able to return to work by paying you a weekly benefit. The policy pays a benefit of 60% of your salary up to a maximum benefit of $3,000 monthly.

Voluntary Long Term Disability Insurance

Voluntary Long Term Disability (LTD) coverage provides income when you have been disabled for 90 days or more. Employees electing health insurance receive a 50% benefit at no additional cost to them (this benefit is paid by Jackson Hospital). Employees may purchase an additional 10% benefit (60% benefit max) at a discounted rate. This amount may be reduced by other deductible sources of income or disability earnings.

Waiting periods may apply. If you would like to enroll or increase your coverage, evidence of insurability may be required.

Flexible Spending Accounts (FSAs)

FSAs allow you to pay for eligible health care and dependent care expenses using pre-tax dollars, which lowers your taxable income. Unused funds in your account cannot carry forward, so plan carefully.

Flex Spending Account

A Flex Spending Account helps you pay for medical, dental, and vision expenses not covered by insurance. You can use this account to pay for things like deductible and copayments, orthodontia, glasses, and contact lenses.

Dependent Care

A Dependent Care Account can help fund the care of children under the age of 13 or a disabled spouse or parent while you work. You can use the account to pay for things like payments to a licensed daycare provider, nursery school, before and after school care, summer day camp programs, and elder care.

Employee Assistance Program (EAP) – *New this year!*

The Employee Assistance Program (EAP) through ACI provides professional and confidential services to help you and your family members address a variety of personal, family, life, and work-related issues. To support you through the stress of everyday life, EAP benefits include unlimited telephonic sessions of professional assessment, child care and elder care referrals, multilingual services, and resources for legal and financial services, pet care, education, personal services, and more.

These benefits are free of charge, 100% confidential, available to all family members regardless of location, and easily accessible 24/7 at **855-775-4357** or **http://rsli.acieap.com.** To log in for the first time, click “Log in to myACIonline.” Click “Get Started” (the company code, **RSLI859**, should already be filled in). Complete your profile and sign in to access benefits immediately.

Legal Coverage – *New this year!*

Legal coverage from LegalShield can offer you the support you need if you or your family members are in need of legal services. Covered services include:

- Personal legal advice on unlimited issues
- Letters/calls made on your behalf
- Contract and document review
- Preparation of wills and living wills
- Moving traffic violations
- IRS audit assistance
- Trial defense (if named defendant/respondent in a covered civil action suit)
- Uncontested divorce, separation, adoption and/or name change representation
- 25% preferred member discount
- 24/7 emergency access for covered situations

Identity Theft Protection – *New this year!*

Identity Theft Protection through IDShield offers you peace of mind that your personal information is secure from all forms of identity theft. IDShield Plans are available to cover you, your spouse, and up to eight dependents. This coverage includes:

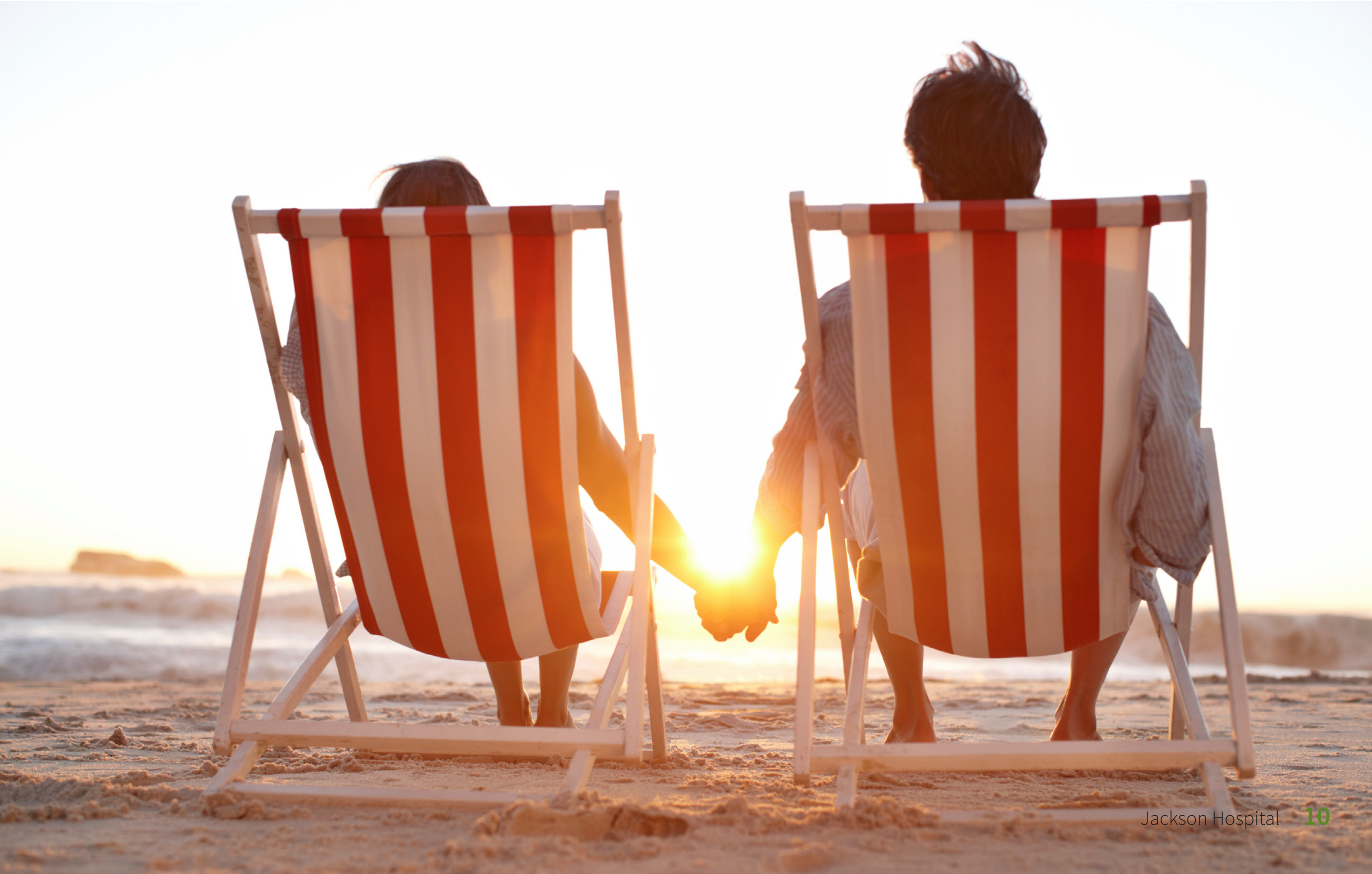
- **Privacy and security monitoring** of your name, SSN, date of birth, email addresses, phone numbers, driver license and passport numbers, bank account, and credit cards, as well as financial activity alerts and quarterly credit score tracking to keep you secure from every angle.
- **Consultation** through 24/7/365 live support for covered emergencies, unlimited counseling, identity alerts, data breach notifications, and lost wallet protection.
- **Full service restoration** and a $5 million service guarantee to ensure that if your identity is stolen, it will be restored to its pre-theft status.

The Cost of Your Benefits

The table below shows the biweekly employee cost for the medical, dental, and vision programs. Your medical election includes vision coverage. If you do not enroll in medical coverage, you may elect vision coverage on a standalone basis. When you meet with a benefit counselor, you will receive additional information regarding rates for our other benefit programs.

Employee Biweekly Contribution						
	Medical, Rx, and Vision		Dental		Standalone Vision	
Full Time Employees	2017 Rates	**2018 Rates**	2017 Rates	**2018 Rates**	2017 Rates	**2018 Rates**
Employee	$40.98	**$40.98**	$10.75	**$11.50**	$2.80	**$2.64**
Employee + 1 Dependent	$99.47	**$99.47**	$19.71	**$21.09**	$5.58	**$5.26**
Family	$132.34	**$132.34**	$25.09	**$26.84**	$7.45	**$7.02**
Part Time Employees	2017 Rates	**2018 Rates**	2017 Rates	**2018 Rates**	2017 Rates	**2018 Rates**
Employee	$92.80	**$92.80**	$11.18	**$11.96**	$2.80	**$2.64**
Employee + 1 Dependent	$105.85	**$105.85**	$21.50	**$23.01**	$5.58	**$5.26**
Family	$204.87	**$204.87**	$25.98	**$27.80**	$7.45	**$7.02**

Please see a benefit counselor for cost information for the Voluntary Benefits.



Benefit Contact Information

Plan	Plan Provider	Phone Number	Website/Email
Medical	Blue Cross	1-888-543-9212	www.bcbsal.com
Dental	MetLife	1-800-942-0854	www.metlife.com/dental
Vision	MetLife	1-855-638-3931	https://www.metlife.com/insurance/vision-insurance/
Basic Life and AD&D	Reliance Standard	1-800-351-7500	www.reliancestandard.com
Supplemental Life and AD&D	Reliance Standard	1-800-351-7500	www.reliancestandard.com
Lifetime Benefit Term	Chubb	1-855-241-9891	csmail@selmanco.com
Short Term Disability	Chubb	1-866-445-8874	www.combinedinsurance.com
Long Term Disability	Reliance Standard	1-800-351-7500	www.reliancestandard.com
Accident	Chubb	1-866-445-8874	www.combinedinsurance.com
Critical Illness	Chubb	1-866-445-8874	www.combinedinsurance.com
Hospital Indemnity	Chubb	1-800-964-7096	www.visit-ACI.com
Flexible Spending Accounts	Alliance	1-866-396-3967	www.allianceinsgroup.com
EAP	ACI Specialty Benefits	1-855-775-4357	http://rsli.acieap.com
Legal Coverage	LegalShield	1-800-654-7757	www.legalshield.com
Identity Theft Protection	IDShield	1-888-494-8519	www.idshield.com

JACKSON HOSPITAL

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This guide summarizes the key features of Jackson Hospital's Benefit Plans. If any conflict arises between the information stated here and any Plan provisions, the terms of the actual Plan documents or other applicable documents will govern in all cases. Provisions of the plans and eligibility for coverage to do not constitute a contract of employment with any individual. Plans described in this Guide are subject to change at the discretion of Jackson Hospital.