



2021

BENEFITS
GUIDE

 BooneHealth

WELCOME TO YOUR BENEFITS ENROLLMENT!

Boone Health appreciates your commitment to our success. We're equally committed to providing you with competitive, affordable health and wellness benefits to help you take care of yourself and your family.

Please read this guide carefully. It has a summary of your plan options and helpful tips for getting the most value from your benefit plans. We understand that you may have questions about annual enrollment, and we'll do our best to help you understand your options and guide you through the process.

This guide is not your only resource, of course. Anytime you have questions about benefits or the enrollment process, you can contact your human resources representative. Although this guide contains an overview of benefits, for complete information about the plans available to you, please see the summary plan description (SPD) at www.boone.health/benefits.

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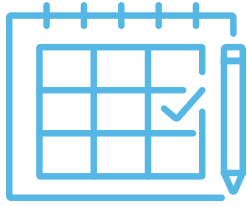
WHAT'S NEW!

Medical

The tier 1 network will consist of all Boone facilities and providers, and also include Tiger Pediatrics. The following will now be considered tier 2 (in-network): BJC, Wash U, Boyce & Bynum, and Athletico. As a reminder, receiving care at Boone's facilities will result in the least out-of-pocket costs to you. For in-network providers, please continue to refer to the Cigna Open Access Plus (OAP) network. For more information, see page 9.

Pharmacy

We encourage you to fill prescriptions at the Boone Plaza Pharmacy to ensure the lowest out-of-pocket costs. The BJC Pharmacies will no longer be considered tier 1. If unable to fill at the Boone Plaza Pharmacy, Walgreens and Walmart will be the in-network retail pharmacy options. For more information, see pages 10-11.



A FEW NOTES ABOUT ENROLLING IN BENEFITS

IMPORTANT: If you want medical, dental or vision coverage in 2021 for yourself or your family, or you need to add or remove coverage for yourself or your dependents, you must wait until the next open enrollment period, unless you have a qualifying life event as defined by the IRS.

Here are some examples of qualifying life events:

- Birth, legal adoption or placement for adoption.
- Marriage, divorce or legal separation.
- Dependent child reaches age 26.
- Spouse or dependent loses or gains coverage elsewhere.
- Death of your spouse or dependent child.
- Spouse or dependent becomes eligible or ineligible for Medicare/Medicaid or the state children's health insurance program.
- Change in residence that changes coverage eligibility.
- Court-ordered change.
- Spouse's open enrollment that occurs at a different time than yours.

The IRS requires that you make changes to your coverage within 31 days of your qualifying life event. You'll need to provide proof of the event, such as a marriage certificate, divorce decree, birth certificate or loss-of-coverage letter.

Please remember to have documentation for your dependents and spouse when enrolling in benefits such as a marriage license or birth certificates. Dependent Verification document review will be performed at Boone.

You must enroll in benefits to:

- Ensure your enrollment elections and life insurance beneficiary meet your needs.
- Verify your and your spouse's tobacco-use status and whether your working spouse has access to medical coverage through their employer (surcharges may apply; see page 12).
- Sign up for a flexible spending account (FSA) to participate in 2021 (see page 19).

NOTE: If you are currently enrolled in a medical, dental, vision, supplemental life insurance, additional accidental death & dismemberment insurance, long-term disability insurance, or legal services option for 2020, your coverages will remain at the same level in 2021 unless you actively make changes for 2021.



Eligibility

Eligible employees

You may enroll in the benefits program if you are a regular full-time employee who is actively working a minimum of 35 hours per week (70 hours per pay period), or a part-time employee working 24 hours per week (48 hours per pay period). As a benefits-eligible employee, you have the opportunity to enroll in benefit plans as a new hire or during the annual open enrollment period.

If you're enrolling as a new employee, you become eligible for benefits the first of the month following 30 days from your hire date. You must complete your online enrollment within 31 days of your hire date. Short-term and long-term disability coverage will be effective after six months of employment.

Dependent eligibility

As you become eligible for benefits, so do your eligible dependents. In general, eligible dependents include:

- Your spouse.
- Your children up to the age of 26. This includes your natural children and those of your spouse, adopted children, stepchildren, foster children, or children obtained through court-appointed legal guardianship. If your child is mentally or physically disabled, coverage may continue beyond age 26 once proof of the ongoing disability is provided to and approved by HR. Additionally, children who have been named in a Qualified Medical Child Support Order (QMCSO) are covered by our plan.
- **Remember:** When enrolling a new dependent or a dependent not previously verified as eligible, you will need to provide documentation verifying their eligibility for coverage.

STEPS TO ENROLL IN BENEFITS IN WORKDAY

1) Log on to the Boone Health Network. Select the Workday icon.

- Log in to Workday using your Boone network ID and password.
- On your Workday home page, click on Benefits (under applications). Select Benefits under the Change heading, and then select Enroll in Benefits.

Outside the Boone Network

- Go to www.boone.health and select the Workday icon login and select the Benefits icon. Follow the same instructions as above.

Accessing www.boone.health from home requires Imprivata, an internet security tool. If you haven't already registered and activated Imprivata, you need to download and install the Imprivata app on your smartphone. Access to the Imprivata self-services portal is only available from inside the Boone Network, so you'll need to log in using your Boone network ID and password.

2) When you begin your Workday Onboarding assignment you will receive a task in your Workday inbox to enroll in benefits. From the Workday home page:

- Click the Inbox icon (top right of page)
- Select Change Benefits for the Life Event task.
- Click Let's Get Started
- Select Enroll to update your elections under each section.
- Choose Select or Waive for each benefit. (Automatically defaulted to waive)
- Click Plan Details link to review
- Click Confirm and Continue

HOW TO ADD DEPENDENTS

Select the Add New Dependent button to add a new dependent. Complete all required information. If you do not have the dependent Social Security Number (SSN) you may add them without one temporarily and document why it isn't available. However, you will need to provide an SSN or coverage will be dropped, as this is required by the IRS for ACA compliance reporting.

- If you elect to enroll in coverage for a Medical Plan, you will also need to complete the Working Spouse Declaration, even if you are not adding a spouse.
- Click Save.
- Continue with elections for Dental, Vision, Healthcare Spending Account, Dependent Care Spending Accounts, and Life Insurance. As you make your life insurance elections, you will need to designate the beneficiary(ies) for each policy and the percent of allocation for each.
- Click Confirm and Continue.

COMPLETE BENEFITS ENROLLMENT

- Select the I Accept checkbox to confirm your electronic signature if required.
- Click Submit. A configure page displays.
- Click Done.

SAVE OR PRINT

- Click on the View 2021 Benefits Statement button to view the benefits statement.
- Click Print to generate a PDF version for your records.

TO VIEW YOUR BENEFITS

You may view your benefits election anytime in Workday under the Benefits icon. Choose View Benefit elections. To review a status change/qualifying life event change, go under the Benefits icon and choose Benefit Elections as of Date, then enter the date your benefits become effective and click Ok.



MEDICAL BENEFITS

Boone Health is committed to helping you and your dependents maintain health and wellness by providing you with access to the highest levels of care. We offer you a choice of two medical plan options for 2021:

- Choice Plus PPO
- Choice PPO

Both options include access to preferred providers, cover the same medical services, and offer the same prescription drug coverage.

If you choose to enroll in the Choice plan, you will pay less per pay period but more in out-of-pocket costs for medical services. If you choose to enroll in the Choice Plus plan, you will pay more per pay period but less in out-of-pocket costs for deductibles, copayments, and coinsurance for medical services.





Please register at www.mycigna.com to gain access to provider and facility listings.

Both Choice and Choice Plus offer three network coverage levels:

- **Boone Health Network:** You will save the most when you receive services from Boone Health facilities. Deductibles, coinsurance and copayments are the lowest when you use the Boone Health Network. Tiger Pediatrics will also be included at the tier 1 benefit level. BJC, Wash U, Boyce & Bynum, and Athletico will now be considered tier 2 (in-network). See the listing on www.mycigna.com.
- **Cigna Open Access Plus (OAP) Network:** The Cigna OAP Network features healthcare facilities and physicians who have agreed to provide services at a reduced cost. See the listing on www.mycigna.com.
- **Non-network:** Services from healthcare providers not within the Boone Health Network or Cigna OAP Network may not be discounted.

Please see www.mycigna.com for a listing of providers.

Preventive care

Many preventive services are covered with no cost to you if received from a Boone Health Network or Cigna OAP provider. For more information, see the summary plan descriptions (SPDs) at www.boone.health/benefits.

ID cards

Your medical and prescription drug ID card is issued by Cigna. If you do not have your ID card, your service provider or pharmacy can call Cigna to verify your eligibility based on your group number and your Social Security number.

For more information, go to www.mycigna.com.

Medical and prescription drug plan summary

	CHOICE PLUS			CHOICE		
	Boone network	In-network	Out-of-network	Boone network	In-network	Out-of-network
Annual deductible						
■ Per individual	\$400	\$900	\$4,000	\$900	\$2,700	\$6,000
■ Per family	\$1,200	\$2,700	\$12,000	\$2,700	\$8,100	\$18,000
Annual out-of-pocket maximum						
Per individual	\$1,500	\$5,000	Unlimited	\$4,000	\$6,000	Unlimited
Per family	\$4,500	\$10,000	Unlimited	\$9,200	\$12,000	Unlimited
Urgent care		\$50			\$60	
Emergency room		\$250			\$300	
Wellness and preventive care	No charge	\$0	50%	\$0	\$0	75%
Cigna telehealth	N/A	\$0	Not covered	N/A	\$0	Not covered
Diagnostic/non-preventive office visit						
Primary care physician (PCP)	\$20	\$20	50%	\$25	\$25	75%
Specialists	\$50	\$50	60%	\$60	\$60	75%
Outpatient short-term therapy	No charge	\$50	60%	\$0	\$50	80%
Chiropractic care	N/A	\$25	Not covered	N/A	\$25	Not covered
Outpatient lab and radiology (diagnostic)	No charge	50%	50%	\$0	70%	75%
Outpatient surgery	0%	45%	\$1,750 & 50%	15%	70%	\$3,500 & 75%
Hospital services						
Inpatient facility	0%	50%	\$2,750 & 60%	15%	70%	\$5,500 & 75%
Outpatient facility	0%	50%	50%	15%	70%	75%
Inpatient professional	25%	25%	50%	50%	50%	75%
Outpatient professional	25%	25%	50%	50%	50%	75%

Copayments and coinsurance reflect member responsibility.

Contributions

The costs listed below are pre-tax, per-pay-period deductions, based on 26 pay periods a year.

	CHOICE PLUS		CHOICE	
	Full-time	Part-time	Full-time	Part-time
Employee only	\$79.48	\$119.22	\$41.76	\$62.64
Employee + child(ren)	\$133.68	\$200.52	\$76.22	\$114.33
Employee + spouse	\$190.80	\$286.20	\$111.32	\$166.98
Employee + family	\$244.82	\$367.23	\$146.43	\$219.65

Note: Additional coverage costs may apply due to the Working-Spouse Surcharge and/or the Tobacco-User Surcharge.



PRESCRIPTION DRUGS

Prescription drug benefits are included in the Boone medical plan option that you elect.

Key features

- Express Scripts administers your prescription drug claims.
- You will pay the lowest copayment when filling new prescriptions and refills at Boone Plaza Pharmacy, or Express Scripts Mail Order Pharmacy.
 - To fill prescriptions at Boone Plaza Pharmacy please call 573-815-6255.
- **ALL REFILLS** need to be filled through Boone Plaza Pharmacy or Express Scripts Mail Order Pharmacy to obtain the lowest copayment. Refills not processed through these pharmacies will result in significantly higher costs to you.
- **ALL SPECIALTY DRUGS** (first fills and refills) need to be directed Boone Plaza Pharmacy or Accredo Specialty Pharmacy. Copayment is \$50 if filled through Boone Plaza Pharmacy or Accredo Specialty Pharmacy.

Eligible pharmacies

- Boone Plaza Pharmacy or Express Scripts Mail Order Pharmacy can deliver 30-day first fills (new prescriptions), refills, 90-day supplies of maintenance medications, and specialty drug prescriptions with no mailing fees. Employees should order 14 business days in advance.
 - To fill prescriptions at Boone Plaza Pharmacy please call 573-815-6255.
- Maintenance medications will need to be filled at Boone Plaza Pharmacy or ESI Home Delivery Pharmacy. Members will be allowed 1 30-day fill on new maintenance medications at Walmart or Walgreens before required to use Boone Plaza Pharmacy or Home Delivery through Express Scripts. For acute prescriptions (antibiotics, cough medicine, etc.) needs, members can use Walgreens, Walmart or Boone Plaza Pharmacy.
- **Express Scripts network pharmacies are exclusively at Walgreens and Walmart.** Walgreens operates 9,277 drugstores with a presence in all 50 states. Walmart operates 4,600 pharmacies with a presence in all 50 states.

You will pay the lowest copayment when filling new and ongoing prescriptions at Boone Plaza Pharmacy or Express Scripts Mail Order Pharmacy.



Prescription drug coverage

	30-day/90-day supply 1st fills & refills		30-day/90-day supply 1st fills & refills
	Boone Plaza Pharmacy	Walgreens and Walmart Pharmacy	Express Scripts Mail order
Generic drugs	\$10/\$25	\$25	\$10/\$25
Preferred brand-name drugs	\$30/\$75	\$75	\$30/\$75
Non-preferred brand-name drugs	\$75/\$150	\$150	\$75/\$150
Specialty drugs	\$50 at Boone Plaza Pharmacy and Accredo		
Annual out-of-pocket maximum			
Per individual	\$2,000		
Per family	\$4,000		

Copayments

Prescription drug copayments depend on the type of pharmacy you choose, the type of drug you purchase and the supply amount. Copayments for above listed 90-day supplies apply only to maintenance medications.

Each Boone medical plan member is allowed two emergency fills per calendar year (from a list of eligible drugs) at Walgreens or Walmart pharmacies and at the same copayment as Boone Plaza Pharmacy.



ADDITIONAL COSTS FOR MEDICAL COVERAGE

In addition to employee costs for medical coverage that appear on page 9, below are two costs for medical coverage that medical plan participants and/or their covered spouses could incur.

Working-spouse surcharge

During benefits enrollment, you will be asked to verify whether your working spouse has access to medical coverage through their employer.

A Boone employee whose spouse is eligible for their employer's group medical coverage but chooses to cover their spouse under Boone's medical plan, will pay an additional \$50 per pay period toward the spouse's medical coverage. This is called the "working-spouse surcharge."

The Quit for Life tobacco-cessation program is FREE to Boone medical plan members and their eligible dependents, age 18 and older.

Tobacco-user surcharge

During open enrollment, you will be asked to verify your and your spouse's tobacco-use status. If you or your covered spouse confirm using tobacco, you will pay a "tobacco-user surcharge" of \$25 per-person, per pay period, beginning in May 2022, in addition to the costs you will pay toward your 2022 Boone medical plan coverage, unless you and/or your spouse complete the Quit for Life tobacco-cessation program between September 1, 2021, and March 31, 2022.

If you don't actively complete enrollment in the smoking cessation program, and you are a Boone medical plan member who designated yourself and/or your spouse as a tobacco user during last fall's annual enrollment, you will be assessed the \$25 per-person, per-pay-period, medical plan surcharge beginning in May 2022.

Because completion of the Quit for Life tobacco-cessation program requires five weekly calls with your Quit Coach, enroll in Quit for Life by February 1, 2022, to meet the March 31, 2022, deadline requirement.

Call 866-784-8454 or go to www.quitnow.net to get started.

The tobacco-user surcharge for 2022 only applies to employees who are actively covered in the Boone medical plan on January 1, 2022.



DENTAL PLAN

You have two dental options, High and Low, both administered by Delta Dental of Missouri. Both options provide access to the Delta Dental Premier Network, which features more than 80 percent of dental care providers nationwide. They also provide access to the Delta Dental PPO Network (preferred provider organization), which covers in-network preventive services with no deductible and covers services for basic care and major care. You will experience the deepest discounts and best benefit level by visiting a Delta Dental PPO provider.

Dental exams can tell your doctor a lot about your overall health. It's important to schedule regular exams to help detect significant medical conditions before they become serious.

To see a current provider directory, please visit Delta Dental www.deltadentalmo.com or 800-335-8266.

	HIGH			LOW		
	PPO network	Premier network	Non-network	PPO network	Premier network	Non-network
Annual deductible						
Per individual	\$50	\$50	\$50	\$75	\$75	\$75
Per family	\$100	No limit	No limit	\$150	No limit	No limit
Preventive care	0%; no deductible	0%; no deductible	20%; no deductible	0%; no deductible	0%; no deductible	40%; no deductible
Basic care	20% after deductible	40% after deductible	40% after deductible	30% after deductible	40% after deductible	40% after deductible
Major care	40% after deductible	60% after deductible	60% after deductible	50% after deductible	60% after deductible	60% after deductible
Annual maximum benefit	\$2,000	\$1,500	\$1,500	\$1,000	\$750	\$750
Orthodontia benefit						
Services	40% after deductible	60% after deductible	60% after deductible	No coverage	No coverage	No coverage
Lifetime maximum	\$2,000	\$1,500	\$1,500			

Employee costs for dental coverage

The costs listed below are pre-tax, per-pay-period deductions (full- and part-time), based on 26 pay periods a year.

	High	Low
Employee	\$4.57	\$2.91
Employee + child(ren)	\$18.27	\$10.52
Employee + spouse	\$16.94	\$10.61
Employee + family	\$22.00	\$12.42

- You can elect the Delta Dental plan regardless of whether you are enrolled in the medical or vision plan.
- You will receive a dental ID card from Delta Dental. Please present your ID card to your provider in order to verify your eligibility for covered services.



VISION PLAN

VSP's vision care benefits include coverage for eye exams, standard lenses, frames, contact lenses, and discounts for laser surgery. The vision plan is built around a network of eye care providers, with better benefits at a lower cost to you when you use providers who belong to the VSP network. When you use an out-of-network provider, you will have to pay more for vision services.

Eye exams can tell your doctor a lot about your overall health. It's important to schedule regular exams to help detect significant medical conditions before they become serious. For a list of providers please visit www.vsp.com

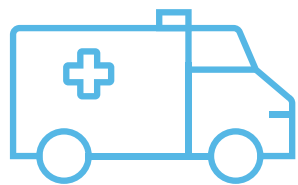
	VSP network	Non-network
VSP WellVision Exam® (Twice every calendar year for children up to age 18; once every calendar year for adults)	\$15 copayment	Up to \$45 after \$15 copayment
Contacts (Once every calendar year instead of lenses and frames)	Up to \$200	Up to \$105
Contact lens exam, fitting & evaluation	\$60 copayment	N/A
Lenses (once every calendar year)		Up to \$30 after \$15 copayment
• Single vision	\$15 copayment	
• Lined bifocal	\$15 copayment	Up to \$50 after \$15 copayment
• Lined trifocal	\$15 copayment	Up to \$65 after \$15 copayment
Frames (once every calendar year for children up to age 18; once every other calendar year for adults)	Up to \$200 after \$15 copayment	Up to \$70 after \$15 copayment
Laser vision correction	Average 15% discount	N/A

Employee vision biweekly payroll contributions

The costs listed below are pre-tax, per-pay-period deductions (full- and part-time), based on 26 pay periods a year.

Employee	\$3.58
Employee + child(ren)	\$8.13
Employee + spouse	\$7.17
Employee + family	\$13.00

- You can elect the VSP vision plan regardless of whether you are enrolled in the medical or dental plan.
- You will not receive a vision ID card. The VSP network provider needs only your Social Security number to verify your benefits and submit claims.



LIFE AND ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D) INSURANCE

Boone Health's comprehensive benefits package includes financial protection for you and your family in the event of an accident or death. Basic life and AD&D coverage are provided automatically at no cost to you upon employment. You have the option to buy supplemental life and AD&D insurance for yourself, additional AD&D insurance for yourself and your family, and dependent life insurance for your spouse and children.

In the event of your death, the life insurance policy provides a benefit to the beneficiary you designate. If your death is the result of an accident or if an accident leaves you with a covered debilitating injury, you are covered under the AD&D insurance for the same amount.

For more information, please visit www.boone.health/benefits to view the Voya Benefits at a Glance documents.

Key features

- Coverage pays one times the annual base salary of a full-time employee.
- Coverage pays \$15,000 to part-time employees.

Age reduction schedule

- Ages 70 to 75: Benefit decrease to 55% of original benefit.
- Ages 75+: Benefit decrease to 35%.

Here are some helpful insurance terms

IMPUTED INCOME: Federal regulations require payment of income and Social Security taxes on the value of the life insurance premiums in excess of \$50,000 when paid for by your employer. This value is known as imputed income. Contact your tax professional for information regarding these tax consequences if you have questions or concerns.

AGE REDUCTION: The group term basic life and AD&D insurance coverage are subject to a reduction in benefit amount as you age.

PORTABILITY AND CONVERSION: Portability and conversion are available if your employment with Boone Health ends. Portability allows you to continue your term life coverage, while the conversion option allows you to convert your term life policy into an individual whole life policy.

SUPPLEMENTAL LIFE AND AD&D INSURANCE

Full-time employees may purchase supplemental life and AD&D coverage up to five times their annual base salary. Part-time employees may purchase supplemental life and AD&D coverage in the amount of \$15,000 or \$30,000.

Key features

- Your combined basic and supplemental life coverage cannot exceed \$1.5 million; same for combined basic and supplemental AD&D.
- Following benefits enrollment, evidence of insurability (EOI) is required if you waive coverage when you are first eligible or if you experience a qualifying status change.
- EOI is required if you elect any amount of supplemental life coverage greater than \$500,000.
- Coverage will be effective on the first day of the month following EOI approval.



SUPPLEMENTAL LIFE AND AD&D

Employee costs for supplemental life and AD&D insurance

The cost of this coverage is a pre-tax, per-pay-period deduction, based on 26 pay periods a year. Your coverage options and costs will be provided during your benefits enrollment.

Employee age	Rate per \$1,000 of coverage
<30	\$0.0277
30-49	\$0.0554
50+	\$0.1615

Additional AD&D insurance

You can purchase additional AD&D protection for yourself and your family. Maximum coverage amounts include \$500,000 for employees, \$200,000 for spouses and \$50,000 for children.

Employee costs for additional AD&D insurance

The costs listed below are pre-tax, per-pay-period deductions, based on 26 pay periods a year.

Employee only		Employee and family			
Employee	Rate per paycheck	Employee	Spouse	Per child	Rate per paycheck
\$50,000	\$0.37	\$50,000	\$20,000	\$5,000	\$0.65
\$100,000	\$0.74	\$100,000	\$40,000	\$10,000	\$1.29
\$200,000	\$1.48	\$200,000	\$80,000	\$20,000	\$2.58
\$300,000	\$2.22	\$300,000	\$120,000	\$30,000	\$3.87
\$400,000	\$2.95	\$400,000	\$160,000	\$40,000	\$5.16
\$500,000	\$3.70	\$500,000	\$200,000	\$50,000	\$6.40

Dependent life insurance

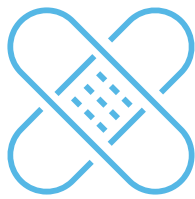
You can purchase life insurance for your spouse and eligible children. You can elect \$20,000 or \$50,000 in coverage for your spouse. The cost of coverage is based on your (the employee's) age. You can choose \$5,000 or \$10,000 in coverage for your children.

- Evidence of insurability (EOI) is required for coverage for your spouse if you do not enroll when first eligible or have a qualifying status change.

Employee costs for dependent life insurance

The costs listed below are after-tax, per-pay-period deductions based on 26 pay periods a year.

Employee's age	Spouse \$20,000	Spouse \$50,000
	Rate per paycheck	Rate per paycheck
0-29	\$3.14	\$7.85
30-39	\$3.97	\$9.92
40-49	\$5.08	\$12.69
50-59	\$6.09	\$15.23
60-69	\$7.48	\$18.69
70+	\$10.52	\$26.31
Child's age	Children \$5,000	Children \$10,000
	Rate per paycheck	Rate per paycheck
0-26	\$0.46	\$0.92



SHORT- AND LONG-TERM DISABILITY PLANS

Boone Health offers two employer-paid disability plans by Lincoln Financial Group to provide financial assistance in case you become disabled or unable to work, due to a non-work-related accident or illness.

Short-term disability

Boone Health provides full-time and part-time employees with short-term disability (STD) benefits at no cost after they have completed six months of employment with Boone. Employees may file a claim for STD benefits if they foresee a need to be out of work for a healthcare need, such as a surgery or childbirth.

If the employee's claim is approved, Boone's STD benefit will pay 60 percent of an employee's weekly earnings up to \$2,500 per week for 25 weeks (or 180 days). While disabled, employees are required to use PTO at 100 percent for the first five days, followed by 40 percent each day until their PTO is exhausted or they return to work.

Long-term disability (LTD) plan

Full-time employees who have been with Boone Health for six months are eligible for a long-term disability (LTD) benefit equal to 50 percent of their base pay, up to \$8,000 per month at no cost.

Long-term disability insurance option

The LTD benefit is paid for by Boone Health; there is no cost to you.

- Full-time employees have the option to purchase an additional 10 percent in coverage to a maximum of \$10,000 per month.
- Part-time employees have an option of purchasing 60 percent in coverage to a maximum of \$10,000 per month, after completing six months of employment with Boone Health.

Employee costs for long-term disability insurance

The cost of LTD insurance is a pre-tax, per-pay-period deduction for full-time employees, and after-tax, per-pay-period deduction for part-time employees, based on 26 pay periods a year.

Employee's age	Full-time > 6 months of service 10% coverage rate per \$100	Part-time > 6 months of service 60% coverage rate per \$100
<35	\$0.137	\$0.224
35-39	\$0.224	\$0.405
40-44	\$0.319	\$0.419
45-49	\$0.453	\$0.833
50+	\$0.567	\$1.030



FLEXIBLE SPENDING ACCOUNT (FSA)



Flexible Spending Accounts (FSAs) reduce your taxable income by allowing you to set aside pre-tax dollars to use toward eligible health care and dependent day care expenses throughout the year. This pre-tax deduction lowers your taxable income, reducing the amount of tax you owe on your bi-weekly paycheck. You do not have to be a member of the Boone medical, dental or vision plan to enroll in an FSA.

Boone offers you two types of FSAs, both administered by WEX (formerly Discovery Benefits).



Healthcare Flexible Spending Account

The healthcare FSA can be used to pay for eligible out-of-pocket **medical, dental, vision and prescription drug expenses**.

- Reimbursement of eligible health care expenses for you and your dependents.
- Elect up to \$2,750 for 2021.
- Qualified expenses include medical, dental, vision, hearing and other health-related costs, such as copayments and deductibles; over-the-counter medications and supplies are eligible.
- Deadline to submit claims is March 31 of the following year.
- Carry over \$50 to \$550 of unused funds to 2021 (funds available mid-April), if you enroll in a Health Care FSA for 2021.

Manage your FSA


Manage your FSA at www.wexinc.com, and view a complete list of eligible expenses, check your balance, file claims, request direct deposit, and more.

Speak to or live chat with a WEX service representative 6 a.m. to 9 p.m. (CT), Monday-Friday, at 866-451-3399.

WEX FSA Card (formerly Discovery Benefits)

The WEX FSA Card is similar to a debit card since it electronically accesses your Health Care and Dependent Day Care FSA account when used to pay for eligible expenses. It's a convenient way to pay for health care and dependent day care purchases.

Have questions about FSAs or the WEX FSA Card? Speak to or live chat with a WEX representative at 866.451.3399, 6 a.m.-9 p.m. (CST) Monday-Friday.



Tax-favored
account

Dependent Care Flexible Spending Account (day care)

- Reimbursement of eligible day care expenses for children under 13.
- Reimbursement for eligible care expenses for your disabled spouse or disabled dependent of any age.
- To be eligible for this account, you must be working. If you are married, your spouse must be working, looking for work, be a full-time student, or be incapable of self-care.
- Elect up to \$5,000 each year (combined household limit).
- Deadline to submit claims is March 31 of the following year.
- No carry over; “use it or lose it” rule applies.

Eligible expenses

- Adult day care
- Child day care
- After-school care
- Babysitting (work-related, in your home or someone else’s home)
- Babysitting by your relative who is not a tax dependent (work-related)

WEX FSA Card (formerly Discovery)

The WEX FSA Card is similar to a debit card since it electronically accesses your Health Care and Dependent Day Care FSA account when used to pay for eligible expenses. It’s a convenient way to pay for health care and dependent day care purchases.

Have questions about FSAs or the WEX FSA Card? Speak to or live chat with a WEX representative at www.discoverybenefits.com or 866.451.3399, 6 a.m.-9 p.m. (CST) Monday-Friday.

Both healthcare and dependent care FSA:

- Use the Discovery Benefits FSA debit card to pay for eligible healthcare and dependent day care expenses.
- In addition to your FSA debit card, you have the option to pay with personal funds and request reimbursement.
- The deadline to submit claims is March 31 of the following year.
- Submit claims online or via mobile app, fax, or U.S. mail.

LEGAL SERVICES

MetLife Legal offers members access to a national network of experienced attorneys, which provides coverage on a wide range of legal matters. Employees have a choice of two legal service options: a **Base Plan** or the **Base Plan with Plus Parents**.

A sampling of MetLife Legal plan services is listed below. A detailed list of services can be found at info.legalplans.com/Boone. All services are included in the **Base Plan** (Employee Only or Employee & Family). Services highlighted in blue are available to the employee's parents, stepparents and parents-in-law, with the election of the **Plus Parents Plan**.

- **Civil lawsuits:** Administrative hearings, civil litigation defense, incompetency defense, pet liabilities, small claims assistance
- **Elder-care issues:** Consultation and document review for issues related to your parents: deeds, leases, Medicaid, Medicare, nursing home agreements, powers of attorney, prescription plans, wills
- **Estate planning:** Codicils, healthcare proxies, living wills, powers of attorney, revocable and irrevocable trust
- **Family and personal:** Adoption, affidavits, demand letters, divorce, garnishment defense, guardianship, immigration assistance, prenuptial agreement
- **Home and real estate:** Deeds, eviction defense, foreclosure, mortgages, property tax assessments, sale or purchase of home
- **Money matters:** Debt collection defense, identity management services, identity theft defense, negotiations with creditors, personal bankruptcy, promissory notes, tax collection defense
- **Vehicle and driving:** Defense of traffic tickets, driving privileges restoration, repossession

Employee costs for legal services coverage

The costs listed below are after-tax, per-pay-period deductions based on 26 pay periods a year.

Employee	\$5.92
Employee + parents	\$8.69
Employee + family	\$8.10
Employee + family/parents	\$10.87

MetLife Legal offers coverage on a wide range of legal matters:

- Civil Lawsuits
- Elder-Care Issues
- Estate Planning
- Family & Personal
- Home & Real Estate
- Money Matters
- Vehicle & Driving

CHANGES TO YOUR RETIREMENT BENEFITS

The Boone retirement plan offers tax advantages as well as generous company-matching contributions (subject to IRS limitations). Options include 401(k) or 403(b) defined contribution offerings administered by Vanguard.

Boone Health 401(k) plan

- The contributions you select are automatically deducted from your paycheck on a pre-tax basis.
- Roth 401(k) option: Contribute to your retirement account on an after-tax basis.
- Employees hired and re-hired will be automatically enrolled at a deferral rate of 4 percent.
- Boone Health wants to help you save more for retirement by offering a company match. For every \$1 you contribute of the first 8 percent of your pay, Boone Health will contribute \$1.
- To help you save more in the plan each year, in January of each year, the contribution rate automatically increases by 1 percent (to a maximum of 8 percent), provided that a contribution change has not been made at any time after your automatic enrollment.

To explain employer matching:

- If an employee contributes 4%, Boone will match this at 4%.
- If an employee contributes 8%, Boone will match this at 8% (the maximum employer match)
- If an employee contributes 10%, Boone will match only up to 8%.

Boone Health 403(b) plan

- This plan is designed to supplement the personal investments made by employees in the 401(k) plan to better support retirement goals. This plan is also administered by Vanguard, and enrollment is automatic.

If you have any questions about your account, contact Vanguard at 800-523-1188 or www.vanguard.com.



CONTACTS

Boone resources		
Boone Health	boone.health/benefits	573-815-6257
Provider resources		
	Online or email	Customer service number
Medical (Cigna)	www.mycigna.com Open Access Plus Network	800-244-6224
Prescription drugs • Express Scripts	www.express-scripts.com	866-273-5779
• Accredo (mail order)		
Dental (Delta Dental)	www.deltadentalmo.com	800-335-8266
Vision (VSP vision care)	www.vsp.com	800-877-7195
Life and AD&D (Voya)	presents.voya.com/EBRC/BooneHealthInc	800-955-7736
Disability: Short- and long-term, and leaves (Lincoln Financial)	www.mylincolnportal.com	800-213-1580
Flexible spending accounts (FSAs) (WEX)	www.wexinc.com	866-451-3399
Legal services (MetLife Legal)	Pre-enrollment: https://info.legalplans.com/ Members: https://members.legalplans.com	800-821-6400
Tobacco-cessation program (Quit For Life)	www.quitnow.net	866-784-8454

Final notes

This summary of benefits is not intended to be a complete description of Boone Health's insurance benefit plans. Please refer to the plan document(s) for a complete description. Each plan is governed in all respects by the terms of its legal plan document rather than by this or any other summary of the insurance benefits provided by the plan.

In the event of any conflict between a summary of the plan and the official document, the official document will prevail. Although Boone Health maintains its benefit plans on an ongoing basis, Boone Health reserves the right to terminate or amend each plan in its entirety or in any part at any time.

Please contact your Boone Health human resources representative with questions regarding the information provided in this overview.



All changes must be made by 31 days from date of hire or qualifying life event!

The descriptions of the benefits are not guarantees of current or future employment or benefits. If there is any conflict between this guide and the official plan documents, the official documents will govern.