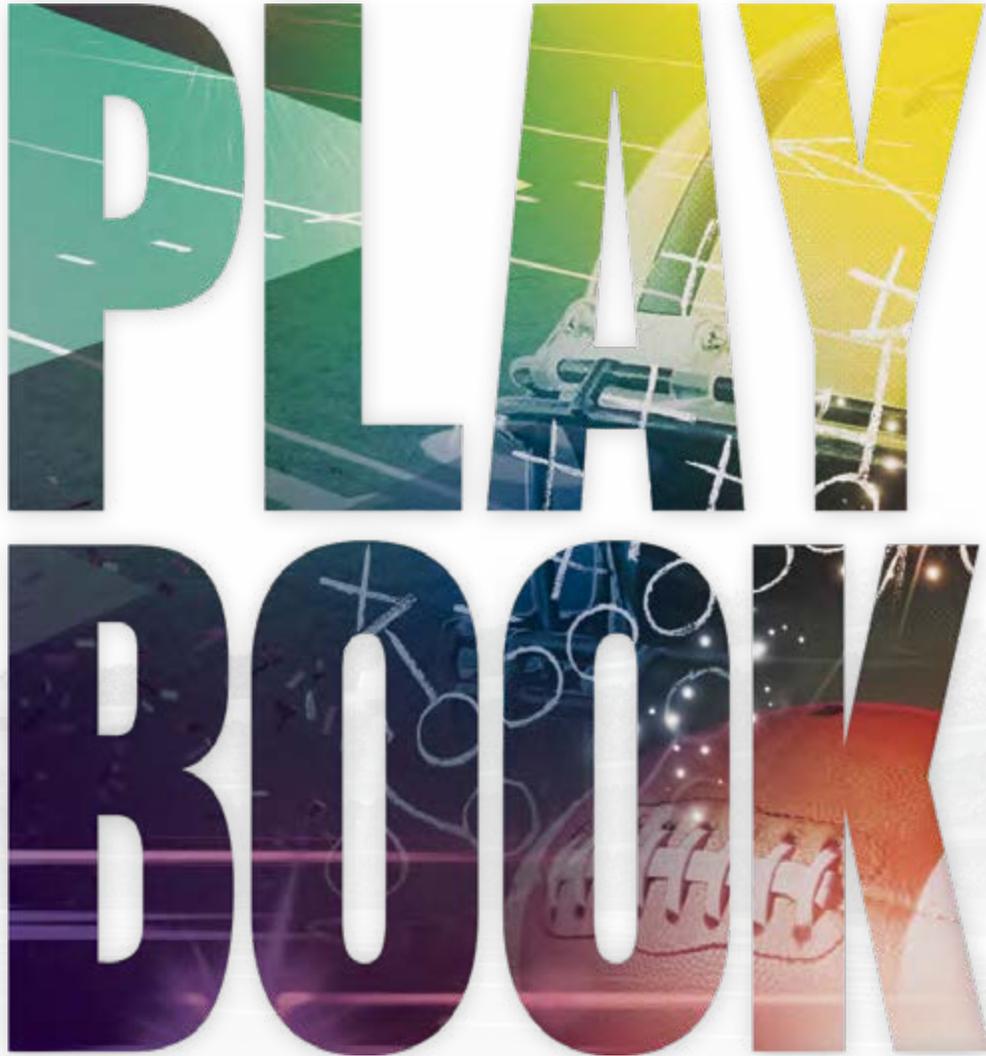


Your 2025
— Open Enrollment —



For Part-Time Employees

BEGINS
October 30

ENDS
November 13

Make the Right Call - Choose Your Benefits

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OPEN ENROLLMENT

October 30 to
November 13, 2024

✓ *Tackle it Early
For the Win!*

Enroll during the first
week of Open Enrollment
to avoid the wait and
to be entered for prize
drawings.

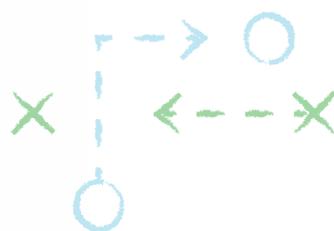
Questions?

Call our Benefits Support
Center Team at

844-896-0169

to coach you through
your options,

Monday - Friday, 9 a.m.
to 7 p.m. ET.



READY, SET, ENROLL

Open Enrollment is your once-a-year opportunity to make sure you have the benefits and coverage amounts you need for the year ahead. That means taking the time to explore the coverage options BrightSpring offers as part of our high-quality, comprehensive benefits program.

WHAT'S CHANGING FOR 2025?

There are new medical plan options available for 2025. Please carefully review the options and make note of the mapped plan. If you want to change your medical plan, you must make an election during Open Enrollment. If you choose to continue with the mapped plan, you do not need to take action.



Grab some popcorn and scan this QR Code to watch our [BrightSpring Open Enrollment Highlights Reel!](#)

Electronic Communication Consent:

New this year, you can elect to receive all your benefit communications via email rather than mail. You'll be given the option to opt into electronic communications when you enroll.

Purchasing Power:

Provides you with a purchasing program that makes it easy to get the products you need and pay for them over time, directly from your paycheck.

Supplemental Medical Plans:

Hospital Indemnity, Accident and Critical Illness will be offered by Voya. You'll see improved plans and no change to the rates.

Vision:

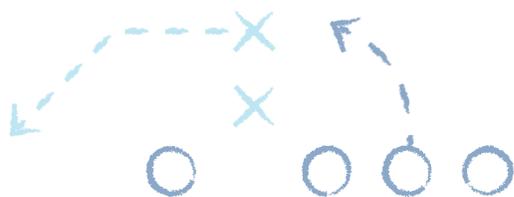
VSP by Delta Dental is the new carrier for 2025.

Pet Insurance:

Beginning in January, you'll have the option to purchase pet insurance from MetLife.

Identity Theft:

The plan now offers enhanced coverage including cybersecurity.



Benefits Overview

YOUR OPEN ENROLLMENT WARM UP CHECKLIST

- + **Collect personal information** (including Social Security numbers) for the people you want to designate as dependents and/or beneficiaries. You will need this information during enrollment.
- + **Take action and enroll by midnight ET** on November 13th or your coverage will default to the same coverage you have today. For medical participants, carefully review your mapped options for 2025. If you do not want to participate in the mapped plan, you must make the change during open enrollment.
You must re-enroll every year to participate in the Flexible Spending Accounts.

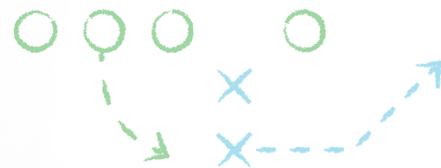


Important!

Employees on a leave of absence must still enroll between October 30 - November 13.



Get the NEW
BrightSpringConnect
Mobile App Here!



HOW TO ENROLL

Option One:

Use BrightSpringConnect and take advantage of single sign-on. No user names or passwords to remember. Log into the app and look for the Employee Benefit Portal link. From here, you'll be directed to the enrollment site.

Option Two:

Use single sign-on with Okta. Go to REACH and select My Apps. Look for the Empyrean tab. From here, you'll be directed to the Enrollment site without logging in.

Option Three:

Login to www.brightspringbenefits.com.

If you're a returning user and don't remember your username or password, click on "Did you forget your password" and follow the instructions.

New users should register with your Social Security Number and your date of birth.

Option Four:

If you prefer to speak with a representative, you can call **844.896.0169**.

Please be aware call wait times do increase during open enrollment.



When Open Enrollment Kicks Off, It's Time to Enroll

1. Login into the enrollment site using one of the available options.
2. From the Action Required pop-up, select Make Your Open Enrollment Choices.
3. The site will display the benefits you are eligible for. Make your benefit elections and select the dependents you want to cover.
4. Select Confirm and then Continue to save your choices. You will then see a confirmation number.
5. Confirm that your email address is correct to ensure you receive the confirmation statement.
6. New this year! You can opt in to receive electronic communications rather than paper. Go green! You will receive a prompt to make your selection.

Don't Fumble Your Open Enrollment Opportunity

Be sure to choose your benefits carefully during the enrollment period since you won't be able to make changes during the year unless you experience a qualified life event (e.g., having a baby or getting married).

If you experience such an event, you must go to www.brightspringbenefits.com and make any changes within 31 days of the event. Remember, your benefit changes must be related to your life event.

Benefits Overview

Open Enrollment

BEGINS

October 30

ENDS

November 13

ACCESS & ENGAGE WITH YOUR BENEFITS ANYWHERE, ANYTIME

Download the BrightSpringConnect mobile app to review your current benefits all in one place and explore helpful resources.

You can use single sign-on to complete your enrollment, add dependents, update beneficiaries, and upload any required supporting documents.

Take advantage of single sign-on to many of our vendors including Fidelity, and more coming in 2025.

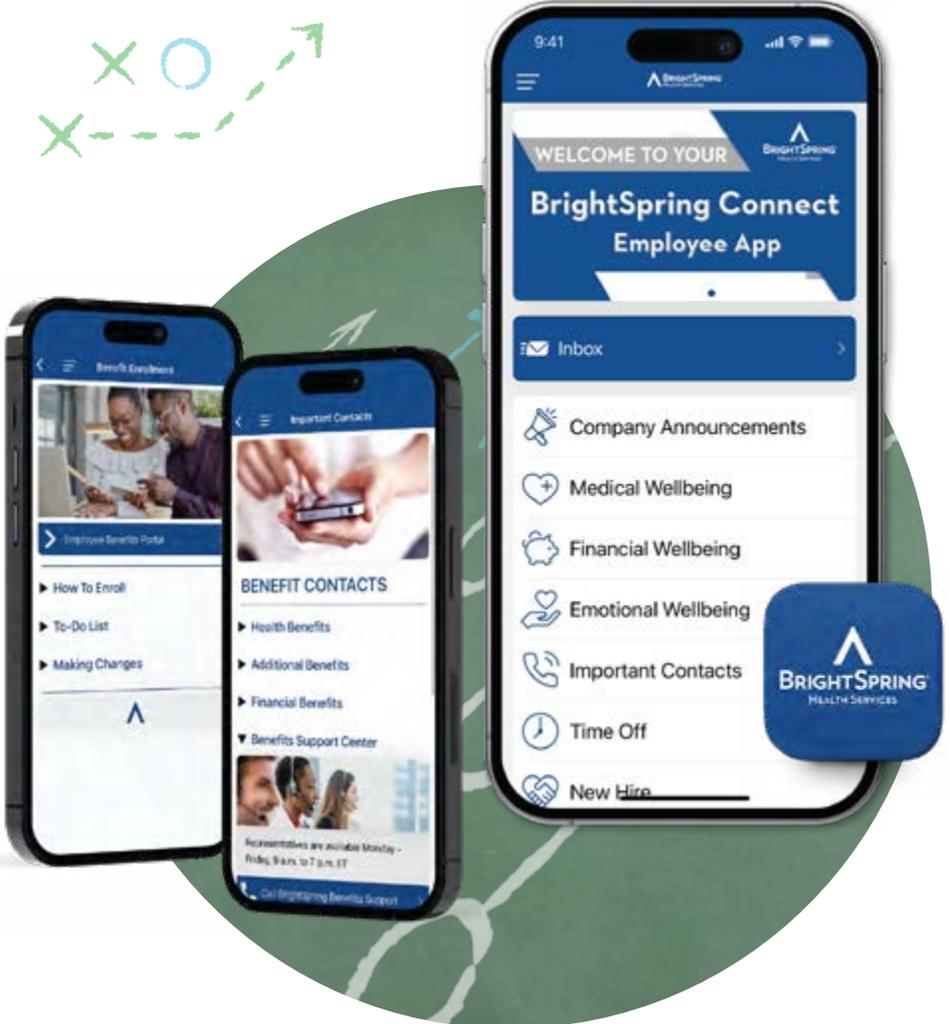
BrightSpringConnect Mobile App



*Always be in the know!
Enable your notifications so you know about changes, announcements and key dates.*



Scan the QR code to download our app to your smartphone.



ANTHEM FLEXHOUR PLAN

The FlexHour Plan is a limited medical plan designed for everyday routine healthcare needs. There are no deductibles or coinsurance. The plan provides first-dollar coverage for doctor visits, urgent care, prescription drugs, and other benefits (subject to annual visit limits). **This plan is not comprehensive medical coverage** and should be evaluated carefully before selecting.

KEY FEATURES	ANTHEM FLEXHOUR PLAN
Annual Deductible	None
Coinsurance	None
Preventive Care	Covered 100%
Doctor & Office Visits 5 visits per year limit between PCP and Specialist;	PCP: \$25 Specialist: \$50
Urgent Care Visits 2 visits per year	Copay per visit: \$75
Outpatient Complex Imaging (CT, PET, MRI)	Not covered
Outpatient Surgery – Facility, Surgical, and Physician	Not covered
Emergency Room Visits	Not covered
Inpatient Care	Not covered.

PRESCRIPTION DRUG	
Pharmacy	<ul style="list-style-type: none"> • Tier 1: \$10 copay • Tier 2: Not covered • Tier 3: Not covered • Excludes Specialty and Mail Order



Evaluate Carefully!
This plan is not comprehensive medical coverage.
 Review the plan information online before electing.

Monthly Medical Rates

COVERAGE LEVEL	COST
Employee Only	\$191.05
Employee Plus Spouse	\$327.53
Employee Plus Child(ren)	\$296.03
Family	\$465.12



FlexHour Plans

SCORE TAX-SAVINGS WITH FLEXIBLE SPENDING ACCOUNTS

A Flexible Spending Account (FSA) allows you to contribute before-tax dollars throughout the year to pay for eligible healthcare and/or dependent day care expenses that you, your spouse, and your dependents incur. It's important that you understand the differences between the three FSAs available and what are considered eligible expenses before you make your election. Here's how you can spend the money in each account.

FSAs are managed by Fidelity.

HEALTH CARE FSA Available for Copay Plan Participants	DEPENDENT CARE FSA
<p>Eligible expenses include:</p> <ul style="list-style-type: none"> + Health, vision, and dental expenses not covered by insurance + Deductibles, copays, and coinsurance + Prescription drugs + Medical equipment + Hearing tests and aids + Speech and physical therapy + Over-the-counter drugs + Feminine care products <p>You cannot participate in a Health Care FSA if you are enrolled in the HDHP with an HSA.</p> <p>For 2025, you can contribute a minimum of \$100, up to a maximum of \$3,200.</p>	<p>Eligible expenses include child care and/or adult care while you and your spouse (if married) work or attend college full-time, such as:</p> <ul style="list-style-type: none"> + Before- and after-school child care + Summer day camp + Elder care <p>The Dependent Care FSA cannot be used for a dependent's healthcare expenses.</p> <p>For 2025, you can contribute a minimum of \$500, up to a maximum of \$5,000 (\$2,500 if married and filing a separate tax return).</p> <div style="display: flex; justify-content: space-around; align-items: center;">    </div> <p style="text-align: center;">Visit Fidelity's FAQ on FSA's</p>

What else you should know about FSAs:

- + FSA funds are "use it or lose it" which means they will not rollover and accumulate year over year. However, balances in excess of the annual carryover limit will be forfeited as of March 31, 2026.
- + Your full balance will be available on your effective date, even before funds are deducted from your salary and deposited into your account, you may draw up to the full value of your annual Health Care FSA contribution when the new benefit year begins.
- + You have a reimbursement option. If you decide to pay healthcare and dependent care costs out of your own pocket, you will need to file a claim to be reimbursed from your account(s). Just be sure to submit your claim by the stated deadline.
- + For a full list of qualified medical expenses, visit <https://www.irs.gov/pub/irs-pdf/p502.pdf>.

PROTECT THAT SMILE: Your 2025 Dental Plan Options

Keeping up with your dental health is vital to your overall health. Studies have shown that good oral health can keep your whole body healthy.

Brightspring covers in-network dental exams for those covered on your plan as well as cavity-preventing dental sealants for covered children through age 15 at no cost to employees with dental coverage.

Our dental coverage is provided by [Delta Dental](#). Here are some plan highlights and considerations when choosing a dental plan:

- + The Preventive Plan only covers basic services
- + The PPO Plus Plan provides coverage for basic and major services as well as child and adult orthodontia
- + The PPO Plus Plan has a higher annual maximum benefit and a separate lifetime maximum for orthodontia

You will want to consider your dental needs and those of your family when deciding which plan will best fit your situation. For example, if you think you or any family member will need significant dental work during the year, you might want to consider the PPO Plus Plan.

Remember, if you need orthodontic services, choose the PPO Plus Plan. And keep in mind, dental expenses are eligible for Health Care FSA and Limited Purpose FSA reimbursement.

Extra benefits for you and your family when you enroll with Delta Dental include:

- + **CustMbite Whitening Kits.** Delta Dental members receive 50% off smile whitening kits. Use code SMILEKIT50 at www.custmbite.com.
- + **Amplifon Hearing Aid Discount.** Discounts offered for diagnostic services, hearing devices, and continuous care. Visit Amplifon’s website for more information.



Good Oral Health

Adults who visit the dentist yearly are **37%** more likely to report good or better oral health.

Those who report good oral health are almost twice as likely to report good or better overall well-being

Dental Benefits at a Glance

KEY FEATURES	DELTA DENTAL PREVENTIVE PLAN	DELTA DENTAL PPO PLUS PLAN
Annual Maximum Benefit	\$750	\$1,500
Individual Deductible	\$75	\$50
Family Deductible	\$225	\$150
Preventive Services (exams, cleaning, fluoride, maintenance)	100%	100%
Basic Services	Plan pays 50%	Plan pays 80%
Major Services	Not covered	Plan pays 50%*
Orthodontia	Not covered	Plan pays 50%*
Orthodontia Maximum Lifetime	Not covered	\$1,500

Monthly Dental Rates

COVERAGE LEVEL	PREVENTIVE PLAN	PPO PLUS PLAN
Employee Only	\$15.30	\$31.58
Employee Plus Spouse	\$31.21	\$64.42
Employee Plus Child(ren)	\$35.96	\$74.20
Family	\$50.80	\$104.83

Visit www.deltadentalky.com to search for participating providers.



Health and Wellbeing

KEEP YOUR EYE ON THE BALL: Your 2025 Vision Plan Options

Effective January 1, 2025, our vision plan will be with Delta Vision administered by VSP. You will have the option to choose between two plans - a High Plan and a Low Plan.

Here is what you can expect from the plan:

- + **WellVision Exam.** Fully covered exam, with a \$10 copay.
- + **Well-known providers.** An expansive VSP Choice Network with 109,000 Access Points and In-network with Costco, Walmart and Sam’s Club.
- + **Frame allowance.*** Buy any frame from your in-network provider up to your frame allowance. Costs over the allowance are discounted.
- + **Contact lens benefit.*** You may have coverage for fitting and follow-up visits depending on your plan and lens choice.
- + **Lens options.*** Lens options such as UV protection or anti-reflective coating are available at price-protected amounts. Plus, standard scratch coating and polycarbonate lenses for dependent children are available at no cost.
- + **Additional pairs of glasses.** Receive a 20% discount on additional pairs of eyeglasses, including prescription sunglasses.

*Review schedule of benefits online for details.

Save More

Delta Vision’s plans provide special discounts for contact lenses and LASIK vision correction.

You can find more information about discounts and participating providers at www.VSP.com

Vision at a Glance

KEY FEATURES	LOW PLAN	HIGH PLAN
	In-Network	In-Network
Exam (annual)	\$10 copay	\$10 copay
Lenses	\$25 copay	\$10 copay
Frames	\$130 allowance/once every 24 months	\$175 allowance/once every 12 months
Contact Lenses in Lieu of Frames and Lenses	\$130 allowance/once every 12 months	\$175 allowance/once every 12 months

2025 Monthly Vision Rates

KEY FEATURES	LOW PLAN	HIGH PLAN
Employee Only	\$5.58	\$7.79
Employee Plus Spouse	\$9.75	\$13.65
Employee Plus Child(ren)	\$10.59	\$14.81
Family	\$16.15	\$22.60



Vision is FSA eligible



GUARD YOUR FINANCIAL WELLBEING with Income Protection Benefits

Disability and Life Insurance

Part-time employees are eligible for limited short term disability and supplemental life plans for you and your family.

Plan rates are based on the options you select. When you enroll, you can compare plans and rates to find the best fit for you.



Financial Wellbeing

STAY IN THE GAME WITH THESE ADDITIONAL BENEFITS

BrightSpring offers a variety of voluntary benefits and coverage options to support all areas of your life.

Accident Insurance (Voya)

Accident Insurance pays you benefits for specific injuries and events resulting from a covered accident. The amount paid depends on the type of injury and care received. Some of the most common treatments and conditions that pay out benefits include Emergency Room, Physical Therapy, and follow-up doctors appointments.

Hospital Indemnity Insurance (Voya)

Hospital Indemnity Insurance can help pay for health insurance deductibles and copays related to a hospitalization. It pays a daily cash benefit directly to you, up to the plan maximum, if you or a covered family member is hospitalized.

Critical Illness Insurance (Voya)

Critical Illness Insurance is coverage that can help safeguard your finances and get your life back on track after a covered illness or condition, such as heart attack or stroke. This benefit provides you with one convenient benefit payment all at once. The payment is made directly to you and is made regardless of any other insurance you may have. It's yours to spend however you like, including for your or your family's everyday living expenses. Our 2025 Critical Illness insurance with Voya offers a health screening benefit of \$100 for completing an annual preventative care screening.

For more information about your Accident, Hospital Indemnity, and Critical Illness benefit options, visit our Voya resource center:



[Click here to visit the Voya Resource Center](#)



IMPORTANT: Accident Insurance, Hospital Indemnity Insurance and Critical Illness Insurance (Voya) are fixed indemnity policies, NOT health insurance.

These fixed indemnity policies may pay you a limited dollar amount if you're sick or hospitalized. You're still responsible for paying the cost of your care.

- + The payment you get isn't based on the size of your medical bill.
- + There might be a limit on how much these policies will pay each year.
- + These policies aren't a substitute for comprehensive health insurance.
- + Since these policies aren't health insurance, it doesn't have to include most Federal consumer protections that apply to health insurance.

Looking for comprehensive health insurance?

- + Visit [HealthCare.gov](https://www.healthcare.gov) or call **1-800-318-2596** (TTY: **1-855-889-4325**) to find health coverage options.
- + To find out if you can get health insurance through your job, or a family member's job, contact the employer.

Questions about these policies?

- + For questions or complaints about this policy, contact the Benefit Support Center at **844.896.0169**.

MetLife Legal Plan

MetLife Legal Plan gives you access to expert attorneys who can assist you with a broad range of personal legal needs you might face throughout your life – events that you can plan for in advance as well as those that you don't think about until it's too late.

Services include:

- + An experienced service team to help match you with the right attorney
- + Experienced legal advice and representation, in person or by phone
- + In-court representation for covered legal matters
- + No copays, deductibles, or claim forms when using a network attorney for covered matters



ADDITIONAL BENEFITS CONTINUED

Allstate Identity Protection - Enhanced for 2025

Identity crime can happen to anyone, no matter how careful you are. With Allstate Identity Protection you can:

- + Catch fraud at its earliest sign with comprehensive identity and financial monitoring along with full-service remediation and resolution support.
- + See if your personal data has been compromised with social media and dark web monitoring.
- + Protect yourself and everyone who's under one roof with a family plan.
- + Get reimbursed for fraud-related losses with up to \$1 million identity theft expense reimbursement.

Employee Discounts

Enjoy exclusive BrightSpring discounts from thousands of vendors, including stores, electronics, travel, tickets, and more through BenefitHub.

Go to brightspring.benefithub.com.

Enter referral code: **QY9EUM**.

Employee Assistance Program (EAP)

The EAP provides confidential counseling and referrals for everything from mental health services, to financial and legal advice, to daily living services like child care and home repairs. You and anyone under your roof can take advantage of up to five EAP sessions a year in person at no cost.

To get started, call **833-743-8184**, TTY **800-697-0363** or visit www.guidanceresources.com and use Web ID: **BrightSpring**.

Your ComPsych GuidanceResources program offers someone to talk to and resources to consult whenever and wherever you need them. They can answer your questions and, if needed, refer you to a counselor or other resources 24/7.

Auto and Home Insurance (Farmers GroupSelect)

As a BrightSpring employee, you qualify for an exclusive discount on auto and home insurance from Farmers Insurance. Enroll with Farmers Insurance to:

- + Save more with the superior driver discount and multi-vehicle savings.
- + Earn an additional discount when you pay your premium through automatic bank account deduction.
- + For a free auto and/or home insurance quote, follow [this link](#) and enter BrightSpring as the employer code.

✓ Purchasing Power

A voluntary benefits program that gives you immediate access to thousands of household products from top brands and allows you to pay over time through your paycheck. This program is a hassle-free alternative to credit cards and high-interest loans.



New Benefits Effective January 1, 2025

Pet Insurance



MetLife Pet Insurance can help cover the costs of unexpected accidents or illnesses, provide reimbursements for regular vet visits, and access to 24/7 live vet chat for immediate assistance.

Get the coverage the best fits your pet and wallet at www.metlife.com/getpetquote

Questions? Call **1-855-201-2909**.

Financial Wellbeing

TACKLE YOUR FUTURE WITH A 401(K) RETIREMENT PLAN

The 401(k) retirement plan helps you save for your future.

We offer both traditional and Roth 401(k) plan options so you can save with pre- or post-tax dollars, whichever you choose. All full-time, part-time, and PRN employees are eligible to participate.

Traditional Contributions

Pre-tax contributions are deducted from your pay before income taxes are taken out. This means that you can actually lower the amount of current income taxes you pay each period. It could mean more money in your take-home pay versus saving money in a taxable account.

Roth Contributions

You can elect to make Roth contributions, which are deducted from your pay after taxes, but provide for tax-free distribution of earnings, as long as the distribution is a qualified one.

Investment Options

You have the flexibility to select from investment options that range from more conservative to more aggressive, making it easy for you to develop a well-diversified investment portfolio.

Automatic Annual Increases

Save a little more each year, the easy way — the Annual Increase Program automatically increases your contribution each year.

Catch-up Contributions

If you make the maximum contribution to your plan account, and you are 50 years of age or older during the calendar year, you can make an additional “catch-up” contribution.

Financial Wellness Check-up

Get a financial wellness check-up. It's a fun, easy way to see how you're doing financially and how to get more from your money. Visit the [Financial Wellness Checkup](#) or speak with a Workplace Planning Consultant at **800-603-4015**.

Download the NetBenefits Mobile App

Easily access all of your Fidelity accounts or use BrightSpringConnect for SSO access — anytime, anywhere. Download from the App Store or Google Play. Or, go to www.Fidelity.com/go/NetBenefitsapp.

- + Get messages about timely actions to take within your account.
- + View account balance, investments, and personal rate of return.
- + Change contributions or investments, and update your profile or beneficiaries.
- + See how much you may need in retirement and get your Fidelity Retirement Score.
- + Access articles, videos, podcasts, and interactive tools.
- + Attend a virtual workshop where you will learn strategies and tips to help you manage your financial future with confidence at www.NetBenefits.Fidelity.com/livewebmeetings.

Get the Details

For more information, please review the [Summary Plan Description and Match Appendix](#).

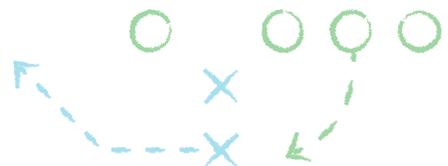
Start Saving for Your Retirement Today

Enroll online [here](#) or by calling the Fidelity Retirement Service Center at **800-970-2363**.



Take advantage of easily accessing your Fidelity 401(k) account via single-sign-on (SSO) through your BrightSpringConnect app!

If you haven't already, scan the QR Code to download your app today!



TEAM ROSTER: Your Important Contacts

PROGRAM	CARRIER	PHONE	WEBSITE
Benefits Support Center	BrightSpring	844-896-0169	www.brightspringbenefits.com
Dental Plan	Delta Dental of KY	800-955-2030	www.deltadentalky.com
Vision Plan	VSP	800-877-7195	www.vsp.com
Accident Insurance	Voya	877-236-7564	presents.voya.com/EBRC/Brightspringhealthservices
Hospital Indemnity Insurance	Voya	877-236-7564	presents.voya.com/EBRC/Brightspringhealthservices
Critical Illness Insurance	Voya	877-236-7564	presents.voya.com/EBRC/Brightspringhealthservices
Group Legal	MetLife Legal Plan	800-821-6400	mybenefits.metlife.com
Identity Theft Protection	Allstate Identity Protection	800-789-2720	www.myaip.com
Auto and Home Insurance	Farmers Insurance	800-438-6381	www.myautohome.farmers.com
Employee Discounts	BenefitHub	866-664-4621	www.benefitHub.com Referral code: QY9EUM
401(k) Retirement Plan	Fidelity	800-970-2363	www.NetBenefits.com
Employee Assistance Program	ComPsych	833-743-8184	www.guidanceresources.com WebID: BrightSpring



Important Information



ABOUT THIS GUIDE

This guide highlights your benefits. Official plan and insurance documents govern your rights and benefits under each plan. For more details about your benefits, including covered expenses, exclusions, and limitations, please refer to the individual Summary Plan Descriptions (SPDs), plan document, or certificate of coverage for each plan. If any discrepancy exists between this guide and the official documents, the official documents will prevail. BrightSpring reserves the right to make changes at anytime to the benefits, costs, and other provisions relative to benefits.

This guide includes a description of changes to your benefits as described in your current SPD and updates information in your SPD, effective as of January 1, 2025, and applies to the BrightSpring Health Services Welfare Benefit Plan ("Plan"). This guide is considered a Summary Material Modification (SMM). Please keep this SMM with your SPD so you understand your current Plan rules. As explained in your SPD, BrightSpring Health Services reserves the right to amend or terminate any of its plans or policies at anytime with or without notice or cause, subject to applicable law.



This document is an outline of the coverage provided under your employer's benefit plans based on information provided by your company. It does not include all the terms, coverage, exclusions, limitations, and conditions contained in the official Plan Document, applicable insurance policies and contracts (collectively, the "plan documents"). The plan documents themselves must be read for those details. The intent of this document is to provide you with general information about your employer's benefit plans. It does not necessarily address all the specific issues which may be applicable to you. It should not be construed as, nor is it intended to provide, legal advice.

To the extent that any of the information contained in this document is inconsistent with the plan documents, the provisions set forth in the plan documents will govern in all cases. If you wish to review the plan documents or you have questions regarding specific issues or plan provisions, you should contact your Human Resources/Benefits Department.