## 2015 Benefits Program Highlights
### Hospital Division

### Healthcare Plan
You are eligible the first day of the month following 60 days of continuous full-time employment. If the 60th day is the first day of the month then coverage is effective that day.

Kindred offers three Consumer Directed Healthcare Plan (CDHP) options (Flexible Choice, Consumer Choice and Value Plan) from which you can choose. If you elect to participate in the CDHP, you may also elect a Health Savings Account (HSA).

In addition, by participating in the CDHP, you have access to the following:

- Multi-Faceted Wellness Program
- Health Advocate Advocacy Program
- Employee Assistance Program
- MDLIVE Telemedicine Program

### Health Savings Account (HSA)
You are eligible the first day of the month following 60 days of continuous full-time employment. If the 60th day is the first day of the month then coverage is effective that day.

Allows employees who participate in the CDHP to set aside pre-tax dollars to pay for eligible healthcare expenses.

- If you select the Flexible Choice plan and an HSA, Kindred will contribute up to $300 (if you cover only yourself) or $600 (if you cover dependents) to your HSA over the course of the year. This contribution amount will be based on your effective date and the number of pay periods remaining in the calendar year. In addition, Kindred will match every dollar you contribute up to a maximum of $25 per month.
- If you select the Consumer Choice plan and an HSA, Kindred will contribute up to $375 (if you cover only yourself) or $750 (if you cover dependents) to your HSA over the course of the year. This contribution amount will be based on your effective date and the number of pay periods remaining in the calendar year.
- There are no employer contributions if you select the Value plan and an HSA.

### Healthy Steps Wellness
You are eligible the first day of the month following 60 days of continuous full-time employment. If the 60th day is the first day of the month then coverage is effective that day.

If you enroll in a healthcare plan with an effective date of January 2 through May 31, 2015, action will be required to qualify for the discounted Healthy Rewards rate through the end of the year. You and your covered spouse/domestic partner must each complete a Well Being Assessment and a Health Screening by June 30, 2015 in order to receive the Healthy Rewards rate through December 31, 2015.

### Dental
You are eligible the first day of the month following 60 days of continuous full-time employment. If the 60th day is the first day of the month then coverage is effective that day.

Kindred offers two comprehensive dental options from which you can choose.
## Life Insurance

You are eligible the first day of the month following 60 days of continuous full-time employment. If the 60th day is the first day of the month then coverage is effective that day.

- **Company-paid basic life insurance coverage equal to one times annual base salary.**

## Supplemental Life Insurance

You are eligible the first day of the month following 60 days of continuous full-time employment. If the 60th day is the first day of the month then coverage is effective that day.

- **Allows employees to elect additional life insurance equal to one to four times their annual base salary. Employees may be required to provide Statement of Health. Dependent life insurance is also available for spouse/domestic partner and children.**

## Disability

You are eligible upon completing 12 months of continuous full-time employment.

- **Short-Term Disability**
  Company-paid benefit that provides employees a portion of their weekly income should they become disabled. The benefit for a non-exempt employee is 40%; exempt employee is 60% of pay, up to a weekly maximum.

- **Long-Term Disability**
  Company-paid benefit that provides employees a portion of their monthly income should their disability extend beyond the covered short-term disability period. The benefit for a non-exempt employee is 40%; exempt employee is 60% of pay, up to a monthly maximum.

- **Short-Term Disability Buy-Up Coverage**
  Allows non-exempt employees to elect additional STD coverage equal to 20% of their salary.

- **Long-Term Disability Buy-Up Coverage**
  Allows non-exempt employees to elect additional LTD coverage equal to 20% of their salary.

## Dependent Care Flexible Spending Accounts

You are eligible the first day of the month following 60 days of continuous full-time employment. If the 60th day is the first day of the month then coverage is effective that day.

- **Allows employees to contribute pre-tax dollars and be reimbursed for dependent care expenses.**

## Paid Time Off (PTO)

You are eligible at the beginning of the pay period following one month of continuous full-time or part-time employment (if you are scheduled to work at least 24 hours per week).

- **Kindred offers a flexible Paid Time Off (PTO) program that allows you to use the time for whatever your needs are. You begin earning PTO at the beginning of the pay period following 30 days of employment.**


Other paid time off such as Funeral Leave, Jury Duty, Military Training and Military Leave is available to employees who meet specific qualifications.
<table>
<thead>
<tr>
<th><strong>401(k) Plan</strong></th>
<th>Kindred offers a 401(k) retirement savings plan that allows employees to contribute pre-tax dollars through payroll deduction.</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>You are eligible the first day of the month following one month of service.</strong></td>
<td><strong>The Kindred Marketplace (Discount Program)</strong></td>
</tr>
<tr>
<td><strong>You are eligible the first day of the month following one month of continuous full-time or part-time employment.</strong></td>
<td>Provides a variety of discounts to eligible employees. Simply visit <a href="http://kindred.corporateperks.com">http://kindred.corporateperks.com</a>. The initial password is savings.</td>
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</table>
| **Provides a variety of discounts to eligible employees. Simply visit [http://kindred.corporateperks.com](http://kindred.corporateperks.com). The initial password is savings.** | **Vision Plan**  
**Legal Plan**  
**Group Critical Illness Insurance**  
**Group Accident Insurance**  
**Whole Life Insurance**  
**Group Hospital Indemnity Insurance**  
**InfoArmor Identity Protection** |
| **Voluntary Benefit Plans** | **Educational Assistance** |
| **You are eligible the first day of the month following 60 days of continuous full-time or part-time employment.** | Educational Assistance Program that reimburses tuition up to $2,500 per calendar year when eligible courses are completed. Amount is prorated for eligible part-time employees. |
| **Upon completing three consecutive months of continuous full-time or part-time employment (if you are scheduled to work at least 24 hours per week).** | **Educational Assistance** |
| **Educational Assistance Program that reimburses tuition up to $2,500 per calendar year when eligible courses are completed. Amount is prorated for eligible part-time employees.** | **Educational Assistance** |