Novant Health Employed Practitioner Onboarding Checklist

When you start at Novant Health, be sure you complete all of the following. The computer pages attached will give you directions on how to complete these items.

	Your recruiter will schedule a time for you to go to Employee Occupational Health (EOH) and a time to meet with a benefits department representative to enroll in benefits.
	Your manager (or medical staff services at the hospital) will have your ID to give to you. They will setup your access to our computer systems, phone factor (to login from outside Novant Health) and provide you with a login and password for your smart phone.
	Your manager manages your time and will add the earned hours to your first week on the job to our time system (API) for completing the New Practitioner Orientation module (2 ½ hours) and the Dimensions training completed prior to starting.
	Here are some online education modules that you may want to complete in I-Learn – mandatory courses are in bold :
	 z0321 New Practitioner Orientation Part 1 (no test) z0322 New Practitioner Orientation Part 2 z2891 First Do No Harm for current practitioners and applicants 1 CME Z1911 First Do No Harm addendum for applicant practitioners only Z1909 Privacy and Information Security / Choices and Champions for practitioners 1 CME Dimensions (EMR system) courses (ask leader or medical staff services which ones to complete) z2083 API All Employees: Time & Attendance z1255 API Badge Reader Time Clock Training z2063 I-Perform for Employees (our performance review process) After employment: Enroll for a date to attend: z01039 Diversity for Staff-Succeeding class 6.5 CME
	Enroll in your benefits (medical, dental, etc.) in the Self Service system by the deadline – 31 days from your first day of employment (see pages 15-17 and 23-33)
At a l	Novant Health facility/computer:
	Ensure that your manager has added your department phone number to our online directory (Info Central)
	Review policies and procedures online on I-Connect in the Document Manager system
	Read emails (at least weekly) in the Outlook system (or use Outlook Web Mail) - page 21
	Report possible conflict of interests (whenever they arise) online
	If you need access (computer system, door, etc.) to something that you don't currently have, contact your system security liaison (or your manager) to request access.

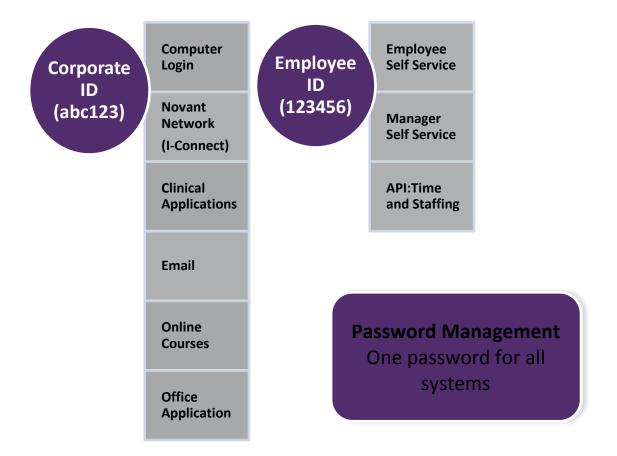
To review any of the orientation content in the future, go to I-Learn and click on the New Practitioner Orientation modules in your completed transcript.

Novant Health resources for team members User IDs

• **Corporate ID** – This is a 6-digit alpha-numeric number (abc123) used to access programs/applications related to your job. Usually it is your initials plus three or four numbers and it is not case sensitive.

To locate your Corporate ID, you must be on the Novant Health network. Go to I-Connect, click Directories (on right), and click Information Central. Type in your last/first name. Your Corporate ID is on the line with your full name in parentheses. Example: (ABC123) or (AB1234)

• **Employee ID** – This is a 6-digit number used to access programs/applications related to you as an employee. (Found on the back of your ID badge.)



Need Help with a Computer/Software Problem?

Call the <u>Support Center</u> from work or home 365/24/7

Thomasville area 336-472-2597 Charlotte area 704-384-3100 Winston-Salem area 336-718-9000

Toll free 1-866-966-8268

MyPassword

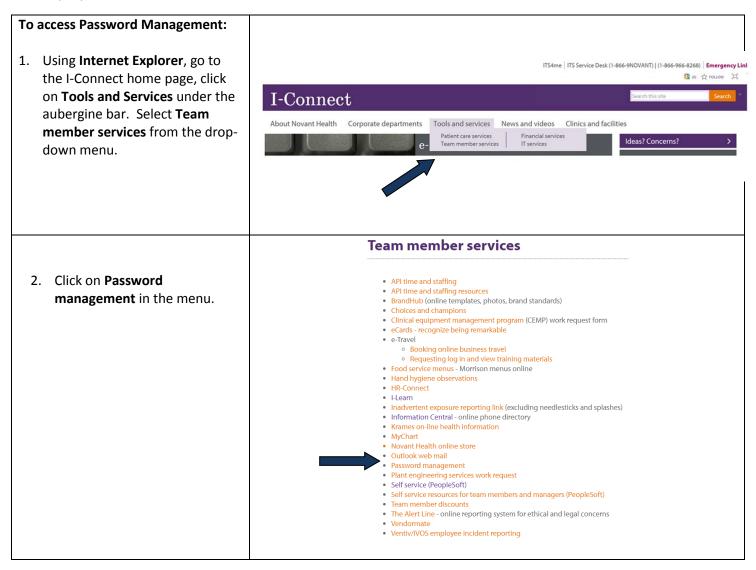
Password Management is an application that allows employees to synchronize and set their passwords. The directions for Password Management are shown below:

You must change your password every 90 days.

Note: you will receive an email prompting you to change your password in MyPassword.

Registration

- This is a ONE-TIME event Registering includes creating questions and answers that you will come back and answer each time you need to change your password
- Once you finish these instructions, be sure to continue with the "Change/Synchronize" Instructions to create a unique password



3. Enter your Corp ID (e.g. abc123) in the appropriate field on the Manage your password screen

Note that throughout the screens a red checkmark to the right of a field indicates required information. Also hovering on the red question mark will give helpful hints.

4. Click Next.

Manage your password

MyPassword has been redesigned! This newly enhanced user experience will minimize the time required to set-up and manage your password.

? : Help ✓ : Required Input Field # : Numeric Field ■ : Read Only Field Only Field

Welcome to MyPassword

To begin, please enter your Corp ID (i.e. abc123) to login to MyPassword. Click "Next" to continue.



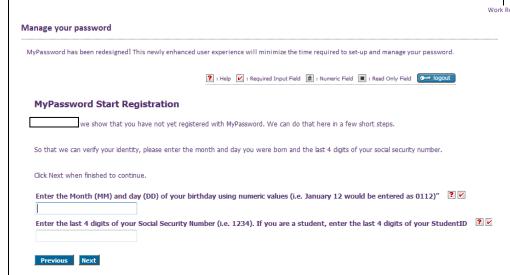


Please contact the ITS Service Desk at 1-866-9Novant (1-866-966-8268) for assistance.

© Copyright. Courion Corporation. All rights reserved.

The MyPassword Start Registration screen appears.

- 5. Enter your birthdate using MMDD format (e.g. January 12 would be entered 0112) in the appropriate field.
- 6. Enter the last 4 digits of your Social Security Number (e.g. 1234) in the appropriate field.
- 7. Click **Next** and follow directions on screen to create security questions and answers.

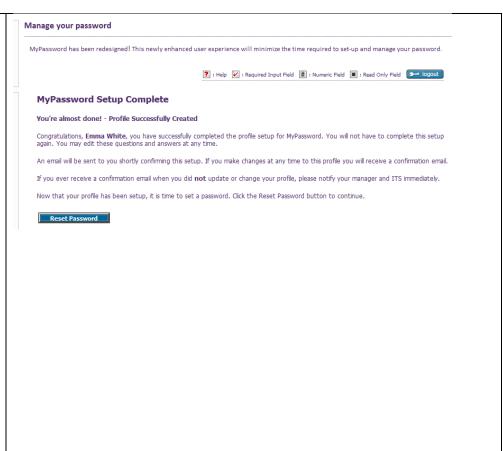


Once you have selected the security questions and answers, you will see the MyPassword Setup Complete screen. You have successfully set up your profile and will receive a confirmation email.

Note: You do not need to do this setup again unless you want to edit your questions/answers in the future.

You are now ready to set up your Password which will synchronize your Corporate ID and your badge (employee) number for many of the applications you use.

Click on Reset
 Password and follow the prompts.



Change/Synch

To Change/Synchronize your Password

- Always create/change your password here so that it synchronizes (creates the same password for multiple systems within Novant Health).
- If you **forget** your password, come here and reset it.

Users will be able to:

- Login to the My Password application by authenticating their identity
- Create a unique password following the rules

You may reset your password at any time but you must reset it before it expires every 90 days.

If you have forgotten you Password, you use this same process to reset it yourself by authenticating your identity in MyPassword and then choosing a new password.

Create a password in the password field that meets the rules that appear on the screen.

You will know you have met a rule when the text turns green as you type.

Passwords must contain:

- EXACTLY 8 characters
- At least 1, no more than 5
 UPPERCASE characters
- At least 1, no more than 7 lowercase characters
- At least 1, no more than 5 numbers
- Must NOT contain special characters (/,*,^,\$)
- Must NOT use more than 3 sequential characters (abcd, wxyz, 1234)
- Must match the Verify Password field

Re-enter your password in the Verify Password field

Click **Next** for the **MyPassword Results** screen.

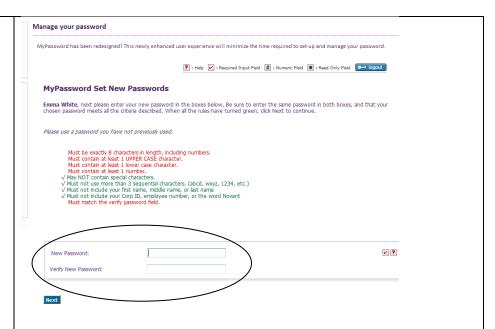
When the **MyPassword Results** screen appears, review the status of each of your accounts/applications listed in the Success Details table. If any of the applications failed to synchronize, please contact the:

ITS service desk - 1-866-9Novant *(1-866-966-8268)*

Note: To finalize and verify that your password works:

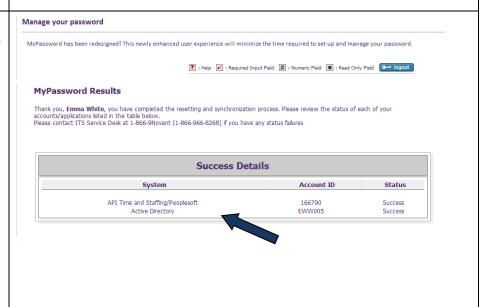
- Log off the computer
- Log back on using your Corporate ID and new password.

This ensures your password is setup properly.



You will know that you have met a rule when the text turns green as you type.

The last rule will turn green if you re-entered your password correctly.



API Time & Staffing (now called Centricity Time)

If you have difficulty logging in, please contact the Novant Health DPS Support Center by phone at 1-866-9Novant (866-966-8268) or by email to the Support Center in Outlook.

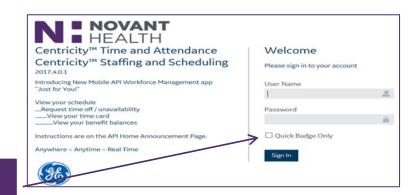
This guide helps you to:

- Clock in and out using a computer
- · Submit requests for time off
- Correct missed clockings
- Approve your time

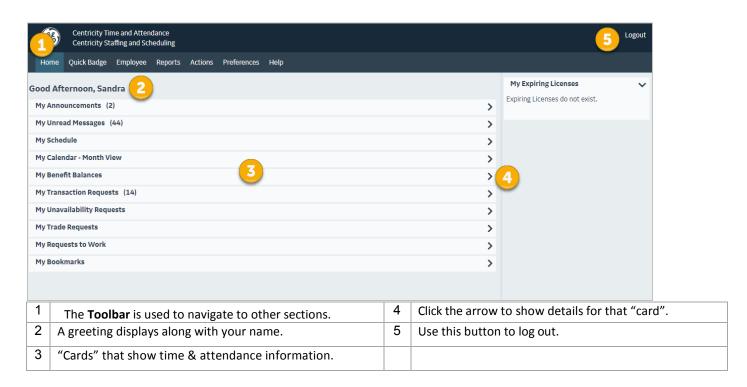
Login

- In the User Name box, enter your Employee ID/Badge Number.
- In the Password box, enter your current password (created in MyPassword.).
- 3. Click the Login button.

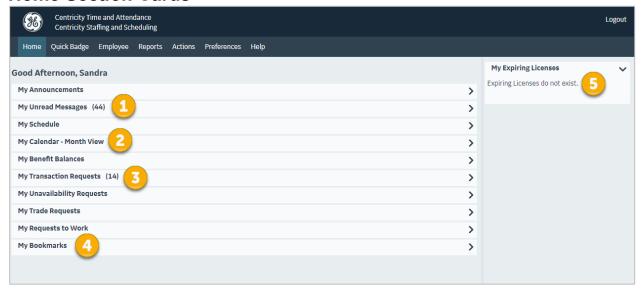
If you do not have access to a badge reader, you can clock in and out by clicking **Quick Badge Only**.



Home



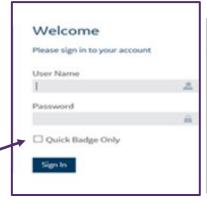
Home Section Cards

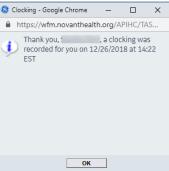


My Bookmarks will display any quick links My Unread Messages card contains messages that you have set up in the system. The to you personally from within the API Time and Bookmarks is displayed in the left pane of all Staffing Portal. screens. My Calendar Month View will display another Under My Expiring Licenses, you may check version of the month's transactions. Hover over if you currently have any expired licenses or a transaction to see a white "informational tag" have licenses that are about to expire. that includes a description of the item. The My Transactions Requests will display the All remaining cards (My Schedule, My status and details of all requests in the pay Requests to Work, My Trade Requests, My period. Unavailability Requests) display information when using Staff Scheduling.

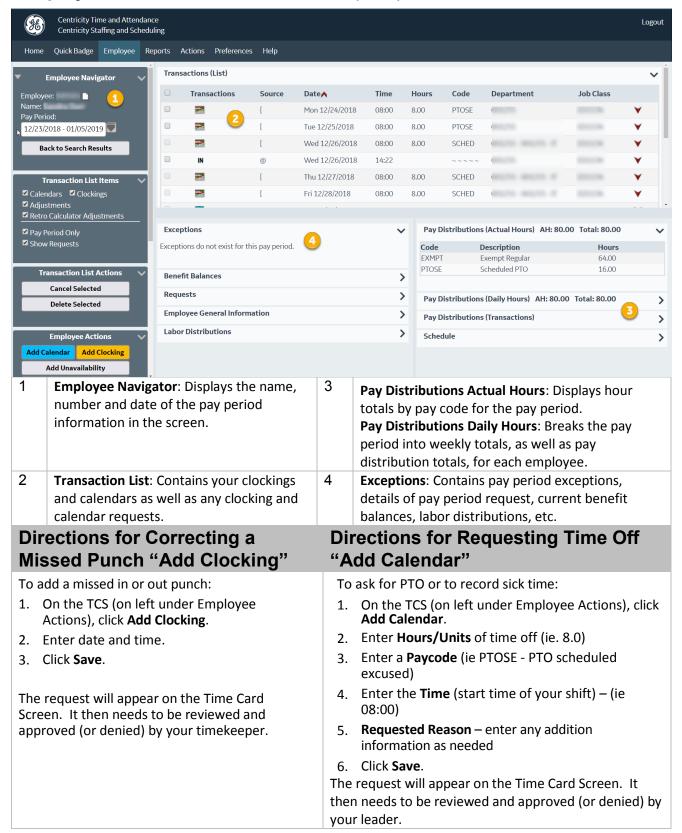
To Clock In and Out

- Enter your User name and Password.
- 2. Click "Quick Badge Only".
- Click Login. (A message indicates that the clocking was accepted.)
- Click OK to close the information window and the login screen.

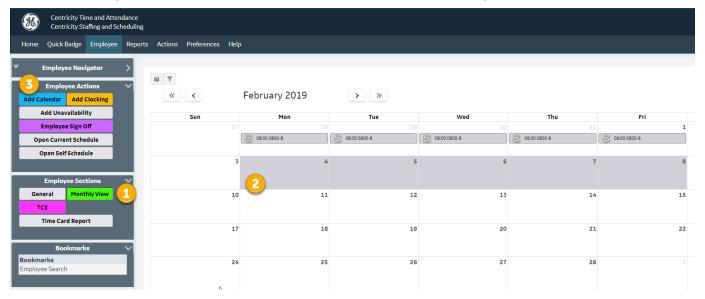




Employee tab: The Time Card Screen (TCS) view



Use the Monthly View screen to add calendars for more than one day at a time.



To add a Calendar Request using the Monthly View screen:

- 1. In the Employee tab, click on the Monthly View button.
- 2. Select the dates you wish to request off.
- 3. Click Add Calendar.
 - a. Enter **Hours/Units** of time off (ie. 8.0).
 - b. Enter a **Paycode** (ie PTOSE PTO scheduled excused)
 - c. Enter the **Time** (start time of your shift) (ie 08:00)
 - d. **Requested Reason** enter any addition information as needed.
 - e. Click Save.

Employee Sign Off

Employee Sign-Off allows you to alert your timekeeper to problems you see with your time card or to communicate that what you see is accurate. Team members must sign off on their time every two weeks.

To Sign Off or Decline Sign Off on your Time Card:

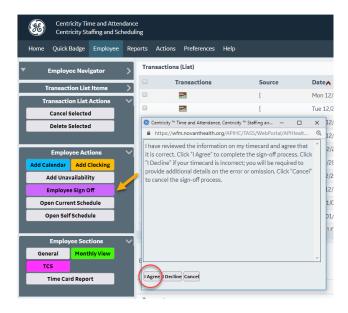
- From the TCS, click the Employee Sign-Off button. Select the I Agree button from the pop up box OR select the I Decline button if you do not approve of your time card and wish your timekeeper to look into some issues.
 - a. If you decline, contact your timekeeper to make them aware of the issues.

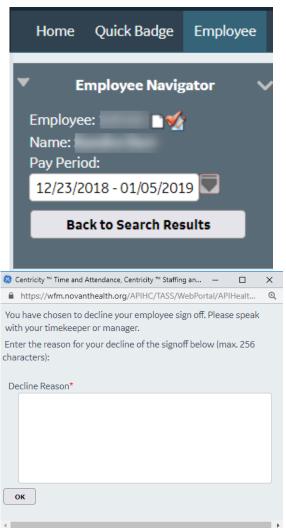
After **Approving your time card**, you will see a Red Check Mark icon by your name on the TCS.

If you **Decline your time card**:

- 1. An additional window will appear
- Enter a specific reason for declining.
- 3. Click OK

Remember to alert your timekeeper that you declined to sign off on your timecard.





Deleting Clocking and Calendar Request

If the current pay period is still open, you can request to delete a PTO request or a clocking in error. The process is the same for a clocking or calendar request.

- Requests for deletion of clockings are reviewed and approved (or denied) by timekeepers as appropriate.
- Requests for deletion of calendars are reviewed and approved (or denied) by the employee's leader.

Note: Talk to your leader about the procedure for deleting a calendar request <u>after</u> the current pay period is closed.

To **delete** a (clocking or calendar)request:

- Check the box next to the calendar or clocking request you wish to delete.
- Select Cancel Selected or Delete Selected from the left pane.

Centricity Staffing and Scheduling Home Quick Badge Employee Reports Actions Preferences Transactions (List) Transactions Employee: 100165 -12/23/2018 - 01/05/2019 -Back to Search Results 1 = Transaction List Items m Cancel Selected Delete Selected -

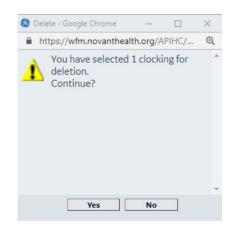
Centricity Time and Attendance

You will receive a message asking you to confirm the transaction.

Click Yes to delete the request.

The request for deletion will be reviewed and approved (or denied) by your timekeeper or leader as appropriate.

ALWAYS logout when you are done to ensure confidentiality



API Mobile App: Centricity Workforce

Download the Centricity Workforce app to your mobile device.

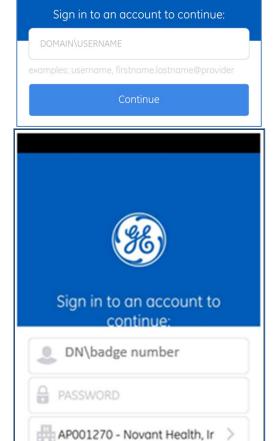


The **DOMAIN\USERNAME** = DN\badge number

• Example: DN\123456

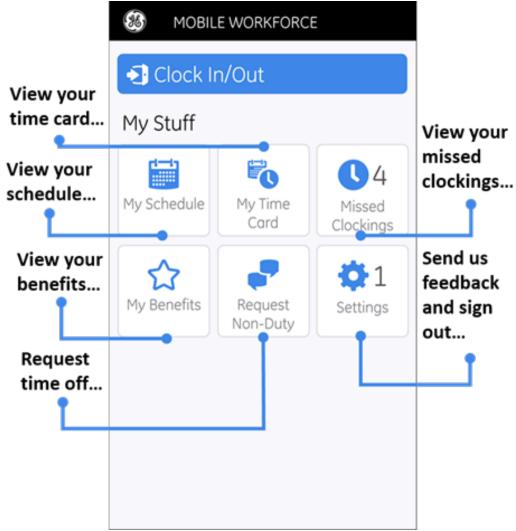
Password = Your NH password (created in Password Management)

Company code = AP001270 (for everyone)



Sign In

Main Screen of App



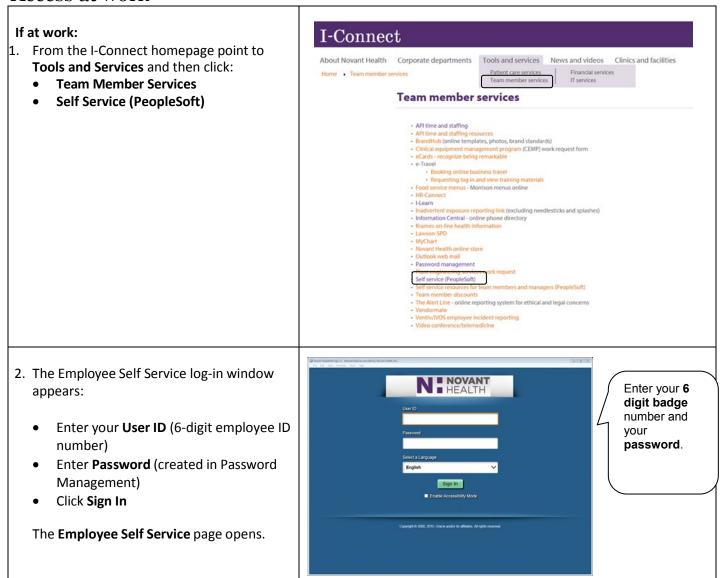
For more detailed instructions, use the following pathway to visit the API time and staffing resources page on I-Connect.

I-Connect >Tools and services > Team member services > API time and staffing resources > Time and Attendance Documentation (on the left side of the page) > Team Member Quick start guide with healthcare system code.pdf

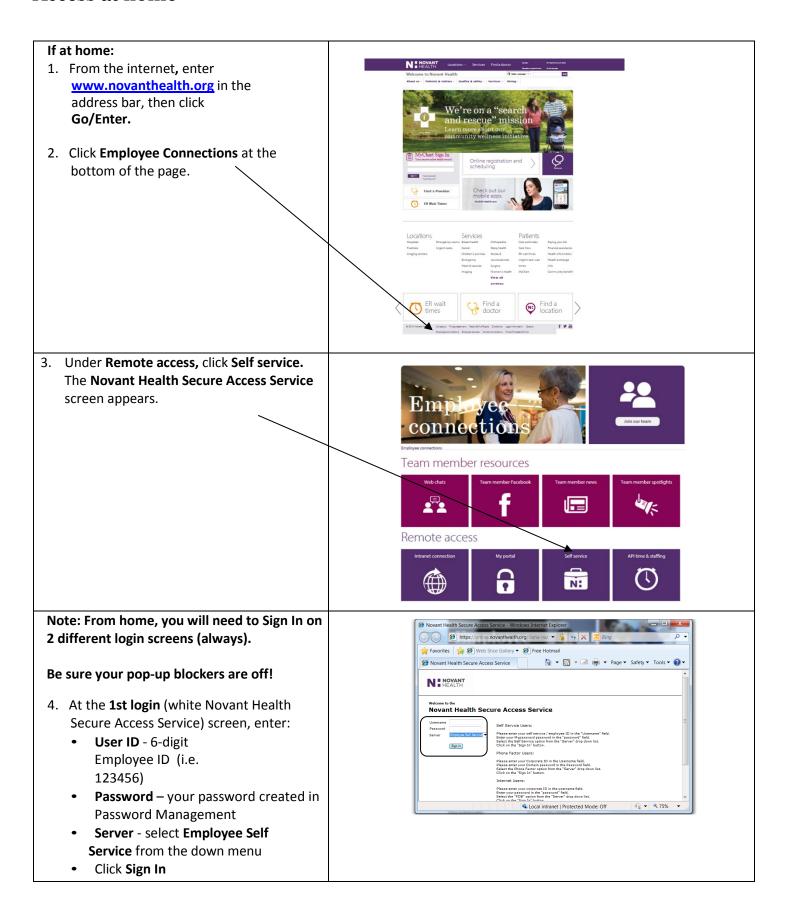
Self-Service (PeopleSoft) – Log In

Every employee has access **from work and home** to manage personal information, look at paycheck, enroll in benefits, complete tax forms, etc.

Access at work



Access at home



Access at home (cont.)

5. At 2nd login, enter your:

- User ID 6-digit Employee ID (i.e. 123456)
- Password type in the password you created in Password Management
- Click Sign In



Self service (PeopleSoft) topics include:

- **Personal Information** Review and update address, phone numbers, emergency contacts, and personal e-mail address. (Name is view only)
- **Payroll and Compensation** View paychecks, compensation history and change W-4 and state tax information.
- Benefits Review health/dental insurance, update beneficiary information and enrollment
- Learning and Development Update licenses and certifications; add personal professional training, education and memberships
- Performance Management Access to performance evaluation documents to complete your evaluations or give feedback to coworkers
- Employee Forms Forms to decline the flu vaccine, TB assessment and PTO sellback



How to login to I-Learn

I-Learn is the learning management system (LMS) that houses training events for Novant Health. A variety of events are available, including: webinars, instructor-led and online courses. I-Learn tracks completions and provides a dynamic connection to education required for your continued employment.

When logged in to the network, click on the Chrome browser



Go to the I-Connect homepage. You may land on the Google search page and not I-Connect. If you do, click in the address bar at the top of the page and type http://iconnect.novanthealth.org

Follow this path:

- Work Resources
- Team member resources
- I-Learn
- Select "Click Here to Launch I-Learn". If prompted, log in with: novant\corporate ID (for example;

novant\abc123)

Enter your MyPassword

When accessing from a generic workstation, you must use the Chrome browser



Go to the I-Connect homepage. You may land on the Google search page and not I-Connect. If you do, click in the address bar at the top of the page and type http://iconnect.novanthealth.org

Follow this path:

- Work Resources
- Team member resources
- I-Learn
- Select "Click Here to Launch I-Learn"
- Log in using: novant\Corporate ID

Example: novant\abc123

Enter your MyPassword

I-Connect See to the second of the second o

When logging in from home:

- From novanthealth.org
- Navigate to Employee Connections at the bottom of the page
- Scroll down to Online education classes
- A login window will appear
- Log in using: novant\Corporate ID

Example: novant\abc123

Enter your MyPassword

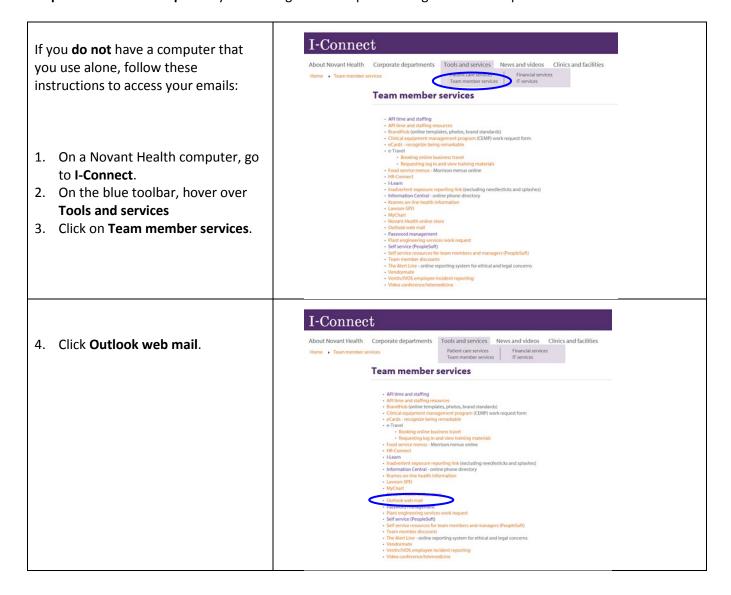
How Do I?	Quick Steps:
Course Enrollment	
To start a computer based learning (CBL) or enroll in an instructor-led training (ILT)	 From the I-Learn home screen, click in the Search box (top, right of page) and enter the course code or a keyword associated with the topic. Click on the title. Click Request to enroll (for ILT, click beside the preferred date/location). For CBL, click Open Curriculum. Beside the name, click Launch to begin (if multiple parts, start each one by clicking Launch beside the name).
Course Withdraw	
Un-enroll from a CBL or Curriculum	 Note: I-Learn does not allow you to withdraw from a CBL, but the training can be archived. See steps below: Click View My Transcript. Beside the course name, click the down arrow beside Launch/Open Curriculum and then click View Training Details. Click Move to Archived Transcript (upper right side of screen).
Withdraw from an ILT	 Click View My Transcript. Beside the name of the course, click the down arrow next to View Training Details and click Withdraw. Select the reason for the withdrawal. Click Submit.
CBL Completion	
Complete an online CBL	After launching the CBL, click forward/back to review all the pages of the CBL.
course	 Note: If screen is stuck saying "loading title", disable or turn off pop-up blockers; if unsure of steps, google directions for your browser type (Internet Explorer, Google Chrome, or MAC) At end of course, locate and click in the blue box. A swirling starburst will appear. Click Submit. Close the window (click "x" in upper right corner or red stop light on MAC computers).
Tost Completion	Wait for screen to close (10 second delay).
Test Completion Complete the test for the course	 After closing the window (by clicking the "x" in upper right corner or red stop light on MAC computers), wait for screen to close (10 second delay) and the test will auto-launch with instructions showing first. If test does not auto-launch, return to your transcript and click Launch test. Click Continue. Click in the circle to the left of the correct answer for each test question. Click Summary to ensure all questions have been answered.

	Click Submit.				
	To see the questions missed:				
	 Beside review test, click Review. 				
	Click the box beside Show Details to view all questions, the answers chosen and the other choices.				
	Note: If the test was failed, review questions missed and CBL content before retaking test. You may retake the test as many times as necessary to pass.				
	• Click Close.				
	Beside the name of the test, click Retake .				
Completion Verification					
Verify completion	 Click View My Transcript. Beside the word Active, click the down arrow and click Completed. Course will be in list and will remain there until archived (for future review if needed) 				
Course Evaluation					
Complete evaluation	 Click View My Transcript. Beside the word Active, click the down arrow and click Completed. Locate course name, click Evaluate (or click the down arrow beside Course Details and click Evaluate). Type in feedback. 				
View/Print Transcript					
View my transcript	 Click View My Transcript (Active transcript – lists current courses in progress or to be taken soon). Beside the word Active, click the down arrow and click Completed. Note: The completed transcript lists courses completed since August 2016. To view all education completed prior to 1/1/19, go to the Self Service system and view your historic education. 				
Print my transcript	 Click View My Transcript. In the upper right hand corner of transcript, click Options (designated by 3 dots) Click Print Transcript. 				

Outlook emails

Outlook Web Mail is the system that allows to you to send and receive emails from within the Novant Health system.

- If you are assigned a Novant Health computer at your work site that you alone use, you will have the system **Outlook** on your computer and will use that system to access your emails.
- If you are in a manager role or above, you can get access to the Novant Health systems from your **smart phone** or **home computer** by submitting a work request through the ITS4Me portal.



- 5. **User Name** enter your Corporate ID (ex. abc123)
- 6. **Password** The password that you created in Password Management.
- 7. Click Sign in.





Benefits Enrollment Overview

Your benefits, your choice

We are glad to be able to provide this summary* of Novant Health's benefits program that, now or later, will be of real value to you and your family. For more detailed information, please visit the Benefit Resource Center at NovantHealth.org/benefits.

With Flexible Benefits, you make selections for medical, dental and life insurance coverage for yourself and your family. Short-term and long-term disability benefits add an extra measure of protection. You have the opportunity to save taxes on certain health care and dependent care expenses through Flexible Spending Accounts. And to help provide an income in your retirement years, there is a 403(b) retirement plan – Retirement Plus.

2019 Benefits enrollment

When and how to enroll:

New hires and/or team members experiencing a change in their employment status that allows for enrollment in, or a change to their benefits, have 31-days to enroll and submit required documentation if enrolling dependents in medical coverage. Failure to enroll in benefits within 31-days will result in the default benefits package being assigned, which is basic life insurance and long term disability insurance. In addition, all other benefit elections will default to "waive." Therefore, if you intend to have medical coverage with Novant Health, you MUST "take action" and actively elect a medical plan. Failure to elect a medical plan will result in you not having medical coverage with Novant Health.

There are two ways team members enroll in Flexible Benefits. The way you enroll will depend on your employment status. If you are a **new hire** to Novant Health, you will **enroll online** using self-service (Peoplesoft); and if you are a team member **experiencing a change in your employment status; OR a new hire to Novant Health via physician practice affiliation**, you will be provided with an **individualized enrollment form** that you will complete and return.

- New hires if completing your enrollment <u>at work</u>
 - From the I-Connect homepage, select Tools and Services > Team member services > Self service (Peoplesoft)
 - Enter your User ID (6-digit employee ID number)
 - Enter **Password** (previously created in Password Management)
 - The Employee Service page opens. Under Main Menu, select Self service > Benefits > Benefits Enrollment.
- New hires if completing your enrollment from home
 - From the internet, enter <u>novanthealth.org</u> in your browser's address bar. Scroll to the bottom of the web page and select Employee connections.
 - Under Remote access, select Self service. The Novant Health Secure Access Service screen appears.
 - Note: When accessing Self service from home, you will need to Sign In on 2 different login screens.
 - At the $1^{\rm st}$ \log in screen, enter:
 - User ID 6 digit Employee ID (i.e. 123456)
 - -Password your password created in Password Management
 - Server select Employee Self service from the drop down menu
 - Click Sign in
 - At the 2nd login, enter:
 - User ID 6-digit employee ID (i.e. 123456)
 - Enter Password (previously created in Password Management)
 - The Employee Service page opens. Under Main Menu, select
 Self service > Benefits > Benefits Enrollment.

If you have questions or require assistance, please contact the IT Support Center at 1-866-966-8268.

Preparing for enrollment

Please be prepared with information for yourself, your dependents and your life insurance beneficiaries, including full names, dates of birth and Social Security numbers. Note: If you will be enrolling dependents in the Novant Health medical plan, you must provide documentation as noted below:

- Spouse: Copy of marriage certificate AND proof of joint debt/ ownership. The proof of joint debt/ownership must show both the team member and spouse's names and be dated within the past 90 days.
 - Spouse mandate for medical (see call out box below)
 - Copy of current proof of receipt of unemployment benefits, or;
 - A letter from your spouse's employer validating they are not eligible for medical coverage through their employer, or;
 - 2017 or 2018 Federal Income tax return that verifies spouse is self-employed, retired, disabled or unemployed.
- Children (up to age 26)
 - Copy of front page of current federal tax return that includes the child(ren) being enrolled (you may black out/remove all financial information and all but the last 4 of the Social Security Number)
 - If child(ren) are not listed on your tax return, you must provide a copy of the birth certificate showing the team member's name.

Questions? You can submit a request via HR Connect, or call the HR Service Center at 1-800-890-5420.

When coverage begins

If a new hire: Flexible benefits begin on the first day of the month following one full month of employment.

If a team member with an employment status change or a new hire via a physician practice affiliation: Flexible benefits take effect on the date of the employment status change and/or practice affiliation.

Spouse mandate for medical coverage

If your spouse is employed, and where they work they **are eligible** for employer sponsored group medical coverage, they cannot be enrolled in the Novant Health medical plan. However, if your spouse is self-employed, unemployed/retired/disabled, or their employer does not offer group medical coverage to its employees, your spouse may be eligible for medical coverage with Novant Health. Satisfactory documentation that verifies a spouse is not eligible for group medical coverage somewhere else is required before a spouse is enrolled in Novant Health medical coverage. **The spouse mandate requirement only applies to medical.** A spouse can be enrolled in dental, vision and life insurance regardless of eligibility for these plans somewhere else.

2

Your benefits

Medical benefits

You can choose from two medical plan options – the premium plan and the standard plan – administered by Cigna. The premium plan requires higher team member contributions per paycheck but offers a lower deductible, out-of-pocket maximum, coinsurance, and copays. The standard plan requires lower contributions but has a higher deductible, out-of-pocket maximum and cost for services. Both plans offer in-network and out-of-network coverage, but you will pay less when you use a Cigna network provider. Additionally, you will maximize your savings when you receive care from a Novant Health provider.

Premium plan participants in certain coverage tiers receive an initial employer-funded health reimbursement arrangement (HRA)* deposit; however, both plans include the opportunity to earn money in an HRA through the wellness incentive. Both plans also include prescription drug coverage through OptumRx at no additional cost per paycheck.

If you intend to have medical coverage, you MUST elect a medical plan. Failure to elect a plan will result in you NOT having medical coverage.

*Team members who select the Premium Plan and who have a base annual salary greater than \$150,000 do not receive a fixed contribution to the HRA.

Accident insurance

Accident insurance pays a benefit directly to you if you or an eligible dependent suffer a covered injury. This benefit can help cover out-of-pocket expenses related to these injuries – such as hospitalization, physical therapy, transportation and more. There are no health questions or physical exams required. Coverage is portable. You can take your policy with you if you change jobs or retire. You pay the full cost of coverage through payroll deductions.

For questions and to learn more, please call a You Decide Consumer Advisor at 1-800-923-4609.

The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations that may affect any benefits payable.

Critical illness insurance

Critical illness insurance reduces the financial impact of a major illness, such as a heart attack, stroke or cancer. The policy pays a lump sum benefit directly to you once you or a covered family member is diagnosed with a covered condition. You choose the benefit amount when you enroll. Coverage is portable. You can

take your policy with you if you change jobs or retire. You pay the full cost of coverage through payroll deductions.

For questions and to learn more, please call a You Decide Consumer Advisor at 1-800-923-4609.

The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations that may affect any benefits payable.

Dental benefits

The dental plan is administered by MetLife and offers in network and out-of-network coverage. Preventive care is covered at 100%, basic care at 80% and major restorative services at 50%. Orthodontia is covered at 50% for children only, and services must begin prior to age 18.

Vision benefits

The vision plan is administered by MetLife and covers annual eye exams, lenses and frames, or contact lenses in lieu of eyeglasses. Many in-network services are covered in full or require a copay, and a plan allowance is associated with many out-of-network services. Discounts are available on laser vision correction, additional glasses and sunglasses and on lens enhancements.

Flexible spending accounts

Flexible spending accounts (FSAs) allow you to set aside pre-tax money to pay for eligible out-of-pocket health care or dependent care expenses. The health care FSA, administered by Discovery Benefits, allows you to set aside up to \$2,650 for eligible expenses, and the dependent care FSA allows you to set aside up to \$5,000 (\$2,500 if married and filing separately) for child care or adult dependent care expenses. Be sure to calculate your expenses conservatively. IRS regulations require that you forfeit any money left in the account after the claims submission deadline.

Basic life

Novant Health provides 1x your base pay in basic life insurance, at no cost to you, up to a maximum coverage amount of \$1,000,000. Enrollment is automatic. Please be sure to enter beneficiary information into self-service.

3

Your Medical Plan Options

For 2019, the medical plans at Novant Health consist of two separate parts that, together, provide important protection for you and your family. The two parts are:

- A benefit for covered medical expenses, such as office visits, diagnostic tests and care provided at an inpatient or outpatient
 facility, through your medical plan coverage; and
- A benefit for prescription drugs.

Novant Health has chosen CIGNA to administer the medical benefits and OptumRx to administer the prescription drug benefit.

Your Medical Options: The CIGNA Premium and Standard Plans

You have two medical plan options from which to choose:

- The CIGNA Premium Plan
- The CIGNA Standard Plan

The CIGNA Medical Plans

The CIGNA Medical Plan options blend traditional health coverage with a unique account to help you pay covered medical expenses. The plans work this way:

If you choose the Premium Plan, an amount of money is allocated to your Health Reimbursement Account (HRA). The amount depends on the effective date of your coverage and whether you select Single, Employee & Spouse, Employee & Child(ren) or Family Coverage.

Your Coverage Effective Date Falls Between	Employee Only	Employee / Child(ren)	Employee / Spouse	Family
Jan. 1 through Mar. 31	\$0.00	\$375.00	\$450.00	\$750.00
Apr. 1 through Jun. 30	\$0.00	\$281.25	\$337.50	\$562.50
Jul. 1 through Sept. 30	\$0.00	\$187.50	\$225.00	\$375.00
Oct. 1 through Dec. 31	\$0.00	\$93.75	\$112.50	\$187.50

- You can earn additional HRA dollars thru our Motivate Me program (see program summary page 3).
- If you don't fully spend your HRA dollars, unused dollars roll over for you to use next year.
- It's important to note that *preventive care* (i.e. annual checkups, immunizations) by network providers is covered at 100% and is not counted against your HRA.
- The plan features an out of pocket maximum a cap limiting the amount you pay out-of-pocket each year. When your spending reaches this amount, your remaining eligible expenses are covered by the plan at 100%the rest of the year.
- If you obtain services within the Novant Health Network, you will have a lower cost either in the form of a copay or reduced deductible and co-insurance.

2019 Pharmacy benefit

Call 1-(866)-230-8130 for assistance							
Pharmacy	Novant Health Retail Pharmacies Up to 30 days supply	Non-Novant Health Retail Pharmacies (Up to 30 days supply)	Novant Health Home Delive Up to 90 days supply				
Deductible*	None	\$150 Applies to Brand Drugs	None				
Tier 1- Generic	\$5 (minimum \$3)	\$5 (minimum \$3) \$10 (minimum \$3) \$12 (minimum \$7)					
Tier 2 – Preferred Brand	\$25	\$30+20%	\$65				
Tier 3 – Brand	\$45						
Tier 4 – Value Specialty	\$70 Not Covered \$70 (30 day lin						
Tier 5 – Preferred Specialty	\$100 Not Covered \$100 (30 day lii						
Tier 6 – Non Preferred Specialty	\$200 Not Covered \$200 (30 day lin						
OOP Maximum per claim	N/A	\$145	N/A				
OOP Maximum per calendar year	\$1,600 Single \$3,200 Family (\$1,600 OOP limit for	r any one member)					
Infertility Drugs							

2019 Cigna Motivate Me quick reference guide

Goal type	Description	Subscriber	Spouse	Timing
Health assessment	Complete a personalized health	\$100	\$30	4 days
	assessment on mycigna.com	155	2	
Achieve a healthy	BMI < 30 or improve by 10%	\$150	\$50	60-90 days
outcome	Fasting blood sugar < 100 mg/dl	\$150	\$50	
	LDL cholesterol ≤ 129 mg/dl	\$150	\$50	
	Blood pressure < 139/89	\$150	\$50	
Complete	Annual physical with NH network PCP	\$175	\$60	30 days
preventive care	Annual physical	\$125	\$40	30 days
appointments	Annual OB/GYN visit	\$75	\$20	30 days
	Cervical cancer screen	\$50	\$20	30 days
	Colonoscopy (preventive or diagnostic)	\$50	\$20	2 months
	Mammogram (preventive or diagnostic)	\$50	\$20	2 months
Complete a	Skin cancer screening	\$50	\$20	30 days
screening	Prostate cancer screening	\$50	\$20	30 days
Get a flu shot	Receive flu vaccine in 2018	n/a	\$20	30 days
Telephonic lifestyle	Talk to a health coach to improve:			Varies based on goals
coaching	Stress	\$75	\$25	set with the coach
5007	Eliminate tobacco	\$75	\$25	
	Lose weight	\$75	\$25	
Lifestyle	Complete courses:			10-15 days
management	Improve your nutrition	\$75	\$25	10
courses online or by	Quit tobacco	\$75	\$25	
phone	Manage your stress	\$75	\$25	
	Work towards a healthier you	\$75	\$25	
	Maintain a positive mood	\$75	\$25	
	Exercise for better health	\$75	\$25	
Novant Health living	Living healthy events—ex. wellness	\$25	n/a	June and December
healthy programs	challenges or community walks (limit 3)			
97 AV AVA	Living healthy wellness webinars (limit	\$25	n/a	
	3)			
Cigna Apps and	Use your fitness device and/or self-	\$75	\$25	60-90 days
Activities	report completing wellness activities to			12
	earn points for incentives. (Limit 4)			

Team members can earn up to \$900 in HRA incentive dollars and spouses can earn up to \$275. Incentive awards are HRA dollars placed in your Novant Health medical plan. To access your MotivateMe information visit myCigna.com > my health tab.

Biometrics—LDL values can be dated from 1/1/16 to 12/31/18 and fasting blood sugar values can be dated from 1/1/17 to 12/31/18 to apply towards 2018 incentives. BMI and BP must be submitted with a 2018 date for 2018 incentives.

Biometrics will be processed in one of the following ways:

- 1. If a team member and/or covered spouse sees a Novant Health provider and their information is documented in Dimensions the data will be transferred via file transfers monthly for processing.
- 2. If a non-Novant Health provider is seen the team member and/or covered spouse will need to have his or her provider complete a wellness screening form and submit it following the instructions on the form. The form can be located at mycigna.com > my health tab > my incentives.
- 3. If you do not meet a biometric outcome goal a reasonable alternative is available through myCigna.com. You can submit biometric values at any time during the 2017 calendar year.

Preventive care—Annual physicals must be submitted by a primary care provider (PCP), ob-gyn visits must be submitted by an ob-gyn provider and cervical cancer screens can be submitted by either a PCP or OB/GYN provider.

Annual physical with a NH network PCP—this goal is awarded when you complete your annual physical with a Novant Health network PCP, general medicine or internal medicine provider.

Screening exams—these goals can be submitted from a preventive care appointment OR a specialist appointment. PCPs or a specialist can submit these claims for incentives

Novant Health complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-890-5420

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-800-890-5420

Supplemental life and AD&D insurance

You may choose to purchase supplemental life and AD&D insurance in addition to the company-paid life insurance benefit. Supplemental life insurance can be purchased in the following increments:

1x base pay, 2x base pay, 3x base pay, or 4x base pay. The maximum amount of supplemental life insurance is \$500,000.

Dependent life insurance coverage options for your spouse and children are also available.

Accidental death and dismemberment coverage is available as employee only or family coverage. Coverage options range from \$25,000 to \$500,000.

Whole life insurance

Whole life insurance is designed to provide a death benefit to your beneficiaries when you pass away, but it can also build cash value that you can use while you are still living. Whole life is permanent – it never expires as long as you make the payments, which means the premiums won't go up. You can take your policy with you if you change jobs or retire.

To learn more and to enroll, call 1-855-297-7740 and speak with a licensed benefit specialist.

The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations that may affect any benefits payable.

Disability

Novant Health offers short term disability, which pays a benefit of 60% of your base pay, up to \$1,500 per week. You can select the 30-day waiting period or the 15-day waiting period.

Novant Health provides long term disability at no cost to you. The plan pays a benefit of 60% of your base pay, after a 90-day waiting period, with a maximum benefit of \$15,000 per month.

You pay the cost of these benefits through payroll deductions. All supplemental life, AD&D, whole life and disability insurance benefits are guaranteed issue if elected within the first 31 days of eligibility. Electing outside of your initial eligibility window will require evidence of insurability.

Long-term care insurance

Whether it's due to an accident or serious illness, you or a dependent may need assistance in performing basic activities of daily living. Long term care insurance provides benefits to help pay for care provided in a long term care facility, assisted living facility or professional home care.

For questions and to learn more, contact UNUM customer service at 1-800-227-4165.

The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations that may affect any benefits payable.

Important benefit resources

For information about	Call this number		
Novant Health's benefits program	HR Service Center / 1-800-890-5420		
Cigna (medical)	1-800-244-6224		
OptumRx (pharmacy)	1-866-230-8130		
Novant Health Pharmacy (pharmacy)	1-888-718-9044		
MetLife (dental and vision)	1-855-638-8370		
Discovery Benefits (flexible spending accounts and COBRA coverage)	1-866-451-3399		
Fidelity (Retirement Plus)	1-800-343-0860		
Hartford (group life and disability)	1-860-843-8957		
Voya (voluntary whole life insurance)	1-800-537-5024		
You Decide (critical illness and accident insurance)	1-800-923-4609 Client ID: NOV668		
UNUM (voluntary long-term care insurance)	1-800-227-4165		

For plan details, plan rates, and all required compliance notices, visit NovantHealth.org/benefits.

NOTE: This statement is intended to summarize the benefits you receive from Novant Health. The actual determination of your benefits is based solely on the plan documents provided by the carrier of each plan. This summary is not legally binding, is not a contract, and does not alter any original plan documents. For additional information, please contact your Human Resources Department.

Medical plans

	The second control of the second	mium plan 201			Standard plan 2019	
Medical	Novant Health	Cigna	Out-of-	Novant Health	Cigna Network	Out-of-network
	Network	Network	network	Network		
Deductible — Copays do not	apply to the deduc	tible. Deductibl	es cross-accumu	ılate.		
Employee only	\$680	\$1,925	\$1,925	\$850	\$2,200	\$2,200
Employee/child(ren)	\$1,000	\$2,900	\$2,900	\$1,275	\$3,300	\$3,300
Employee/spouse	\$1,200	\$3,400	\$3,400	\$1,500	\$3,850	\$3,850
Employee/family	\$1,360	\$3,850	\$3,850	\$1,700	\$4,400	\$4,400
Annual maximum		None	1		None	
ifetime maximum		Unlimited			Unlimited	
Out-of-pocket maximum — Ir	rcludes deductible, o	oinsurance and	copays. All out-	of-pocket tiers cros	s-accumulate. Medi	cal and pharmac
OOP are separate limits.						
Employee only	\$2,550	\$3,600	\$6,700	\$4,200	\$4,700	\$7,800
Employee/child(ren)	\$4,000	\$5,600	\$8,700	\$6,500	\$7,300	\$10,400
Employee/spouse	\$4,500	\$6,300	\$9,400	\$7,400	\$8,200	\$11,300
Employee/family	\$5,100	\$7,200	\$10,300	\$8,400	\$9,400	\$12,500
Medical OOP limit any	\$2,550	\$3,600	N/A	\$4,200	\$4,700	N/A
one member	**************************************	Harada Paranan rotasa	500 Pr. 90000	(Faculty Follows 4.5)	10.00	0,000 0,00000
Medical and pharmacy limit	\$4,150	\$5,200	N/A	\$5,800	\$6,300	N/A
any one member	5 5	2 2		2. 3	8 5	
Employer-funded HRA	Fixed with	Fixed with	Wellness	Fixed with	Fixed with	Wellness
Linpioyer-randed rinks	salary	salary	incentive up	salary	salary	incentive
	<\$150,000	>\$150,000	to	<\$150,000	>\$150,000	up to
Employee only	\$0	\$0	\$900	\$0	\$0	\$900
Employee/child(ren)	\$375	\$0	\$900	\$0	\$0	\$900
Employee/spouse	\$450	\$0	\$1,175	\$0	\$0	\$1,175
Employee/family	\$750	\$0	\$1,175	\$0	\$0	\$1,175
All coinsurance amounts in-r	etwork and out-of-	network are af	ter the calendar	year deductible, e	xcept where noted.	
Services	Novant Health	Cigna	Out-of-	Novant Health	Cigna Network	Out-of-networ
del vices	Network	Network	network	Network		
Hospital inpatient services	5%	20%	40%	10%	25%	40%
Hospital outpatient services	5%	20%	40%	10%	25%	40%
Physician inpatient visits	5%	20%	40%	10%	25%	40%
Physician surgery, office	\$75	20%	40%	\$85	25%	40%
Physician surgery, IP and OP	\$100	20%	40%	\$200	25%	40%
Hospital emergency room	15%	15%	15%	20%	20%	20%
Jrgent care facility	\$20	20%	20%	\$35	25%	25%
PCP office services,	\$10	20%	40%	\$25	25%	40%
excluding surgery				20		
				4	25%	40%
	\$50	20%	40%	\$65	2370	
Specialist office services,	\$50	20%	40%	\$65	2376	10-10-0
Specialist office services, excluding surgery	\$50 5% no	17-3289636	46232 Stock		W. D. STAND	2007/25-t-mid.
Specialist office services, excluding surgery X-rays and lab services,	5% no	20%	40%	10% no	25%	40%
Specialist office services, excluding surgery X-rays and lab services, including interpretation at	W 4010.000	17-3289636	46232 Stock		W. D. STAND	2007/25-t-mid.
Specialist office services, excluding surgery X-rays and lab services, including interpretation at office or OP lab facility	5% no deductible*	20%	40%	10% no deductible*	25%	40%
Specialist office services, excluding surgery X-rays and lab services, including interpretation at office or OP lab facility Advanced radiology (MRI,	5% no	17-3289636	46232 Stock	10% no	W. D. STAND	2007/25-t-mid.
Specialist office services, excluding surgery K-rays and lab services, ncluding interpretation at office or OP lab facility Advanced radiology (MRI, PET, CT), office	5% no deductible*	20%	40%	10% no deductible* \$200	25%	40%
Specialist office services, excluding surgery X-rays and lab services, including interpretation at office or OP lab facility Advanced radiology (MRI, PET, CT), office Anesthesia (IP or OP)	5% no deductible* \$125 5%*	20%	40% 40% 40%	10% no deductible* \$200	25% 25% 25%	40% 40% 40%
Specialist office services, excluding surgery X-rays and lab services, including interpretation at office or OP lab facility Advanced radiology (MRI, PET, CT), office Anesthesia (IP or OP) Preventive care	5% no deductible*	20% 20% 20% \$0	40% 40% 40% 40%	10% no deductible* \$200	25% 25% 25% \$0	40% 40% 40% 40%
Specialist office services, excluding surgery X-rays and lab services, including interpretation at office or OP lab facility Advanced radiology (MRI, PET, CT), office Anesthesia (IP or OP) Preventive care Hospital IP MH and SA	5% no deductible* \$125 5%* \$0 5%	20% 20% 20% \$0 5%	40% 40% 40% 40% 40%	10% no deductible* \$200 10%* \$0 10%	25% 25% 25% \$0 10%	40% 40% 40% 40% 40%
Specialist office services, excluding surgery X-rays and lab services, including interpretation at office or OP lab facility Advanced radiology (MRI, PET, CT), office Anesthesia (IP or OP) Preventive care Hospital IP MH and SA	5% no deductible* \$125 5%* \$0 5% \$10	20% 20% 20% \$0 5% \$10	40% 40% 40% 40% 40% 40%	10% no deductible* \$200 10%* \$0 10% \$25	25% 25% 25% \$0 10% \$25	40% 40% 40% 40% 40% 40%
Specialist office services, excluding surgery K-rays and lab services, ncluding interpretation at office or OP lab facility Advanced radiology (MRI, PET, CT), office Anesthesia (IP or OP) Preventive care Hospital IP MH and SA Physician office MH and SA PT, OT and ST, no visit	5% no deductible* \$125 5%* \$0 5%	20% 20% 20% \$0 5%	40% 40% 40% 40% 40%	10% no deductible* \$200 10%* \$0 10%	25% 25% 25% \$0 10%	40% 40% 40% 40% 40%
Specialist office services, excluding surgery X-rays and lab services, including interpretation at office or OP lab facility Advanced radiology (MRI, PET, CT), office Anesthesia (IP or OP)	5% no deductible* \$125 5%* \$0 5% \$10	20% 20% 20% \$0 5% \$10	40% 40% 40% 40% 40% 40%	10% no deductible* \$200 10%* \$0 10% \$25	25% 25% 25% \$0 10% \$25	40% 40% 40% 40% 40% 40%

For full plan information visit the benefits home page on I-Connect > Cigna summary benefit coverage

*Not all hospital-based providers at Novant Health facilities are in the Novant Health Network, so you will receive the Cigna network benefit if the hospital-based provider is not in the Novant Health Network. Novant Health is seeking to expand the number of hospital-based providers in the Novant Health Network.

2019 Health plan bi-weekly premiums

Your premiums for medical, dental and vision care are made on a before-tax basis. This means your contributions are automatically deducted from your paycheck before taxes are withheld. As a result, you save money on taxes.

Cigna Premium plan	Coverage level	Employee only	Employee/ spouse	Employee/ child(ren)	Family
	Total cost	\$343.86	\$770.23	\$718.65	\$1,086.59
	Minus NH dollars	-290.21	-591.36	-584.98	-852.17
	Your net cost	\$53.65	\$178.87	\$133.67	\$234.42
Cigna Standard plan	Coverage level	Employee only	Employee/ spouse	Employee/ child(ren)	Family
	Total cost	\$317.06	\$710.19	\$662.63	\$1,001.88
	Minus NH dollars	-288.25	-582.75	-576.64	-840.71
	Your net cost	\$28.81	\$127.44	\$85.99	\$161.17

Part-time employees – classified as 24 to 29 hours per week								
Cigna Premium plan	Coverage level	Employee only	Employee/ spouse	Employee/ child(ren)	Family			
•	Total cost	\$343.86	\$770.23	\$718.65	\$1,086.59			
	Minus NH dollars	-226.49	-465.48	-458.85	-670.84			
	Your net cost	\$117.37	\$304.75	\$259.80	\$415.75			
Cigna Standard plan	Coverage level	Employee only	Employee/ spouse	Employee/ child(ren)	Family			
	Total cost	\$317.06	\$710.19	\$662.63	\$1,001.88			
	Minus NH dollars	-231.56	-470.78	-464.42	-679.39			
	Your net cost	\$85.50	\$239.41	\$198.21	\$322.49			

Dental						
Coverage level	Employee only	Employee/ spouse	Employee/ child(ren)	Family		
Total cost	\$16.80	\$34.90	\$36.31	\$59.29		
Minus NH dollars	-9.50	-11.42	-12.31	-27.49		
Your net cost	\$7.30	\$23.48	\$24.00	\$31.80		

Vision				
Coverage level	Employee only	Employee/ spouse	Employee/ child(ren)	Family
Your cost	\$4.39	\$6.89	\$7.05	\$11.34

For 2019, your deductions will be taken over 26 pay periods.





Novant Health Retirement Plus Plan

Your benefits package at Novant Health includes the Novant Health Retirement Plus Plan. The Plan is recordkept by Fidelity Investments so you can contact them for assistance or with any questions. You will be automatically enrolled in the Plan starting with your first full bi-weekly paycheck* at a pretax contribution rate of 4% of your gross pay. Your contributions will be directed to a State Street Target Retirement Fund** based on your date of birth unless you direct otherwise. You have 90 days in which to opt out of the Plan by contacting Fidelity and changing your deferral rate to 0%. If you opt out within 90 days, any contributions, adjusted for market gains and losses while deferred to the Plan, can be requested to be returned to you.

You can access your account at Fidelity by logging on to Fidelity NetBenefits[®] at www.netbenefits.com/novanthealth. Click Register at the top of the screen to establish your Username and Password.



Screenshots are for illustrative purposes.

If you already have other accounts with Fidelity, you can use your existing log in information to access your Novant Health account. After logging in, choose *Contribution Amount* from the Quick Links menu for your Plan and change your deferral rate to 0% if you do not wish to participant in the Plan.



You can also contact the Fidelity Retirement Service Center at 800-343-0860. Service Representatives are available from 8:30a.m. to midnight ET Monday through Friday except for New York Stock Exchange holidays excluding Good Friday.

While you are not required to participate in the Plan, we hope you will choose to remain enrolled and take an active role in your retirement planning.

Here are some features of the Plan:

Contributions: You can contribute 1-60% of your salary on a pretax basis to the Plan in 0.1% increments. Novant Health contributes to your retirement through a dollar for dollar match of the first 6% you contribute to the Plan. You are eligible for the matching contribution after completing one year of service from your hire date. Match is contributed to the Novant Health Savings and Supplemental Retirement Plan.We encourage you to contact Fidelity and consider increasing your contribution rate to 6% to take full advantage of the matching contribution.

Vesting: When you are "vested" in yoursavings, it effectively means the money is yours to keep. You are always 100% vested in your own employee payroll-deducted contributions to the Plan. The matching contribution is vested after 3 years of service. You earn one year of vesting service for each calendar year in which you are paid for at least 1,000 hours.

Auto Increase Program: An optional program that automatically increases your contribution rate by 1 - 3% on an annual basis. You choose the amount and the date of the increase and can opt out at any time.

Investment options: The Plan offers a full range of investment options to help you reach your retirement savings goals.

Online planning tools: Fidelity offers a wide variety of investment analysis and retirement planning tools on NetBenefits[®]. Click the *Planning* link at the top right of the NetBenefits homepage to access the Fidelity Planning and Guidance Center.

^{*}To make a contribution election that is different than the automatic enrollment contribution rate of 4% of your gross pay, contribution rate changes must be entered into Fidelity NetBenefits Contact the Fidelity Retirement Service Center at 800-343-0860 if you have questions, or if you require additional information.

^{**}The State Street Target Retirement Funds (Class K in the TDSP and Non-Lending Series Class M in the SSRP) are designed for investors expecting to retire around the year indicated in each fund's name. Except for the State Street Target Retirement Income Fund, the funds' asset allocation strategy becomes increasingly conservative as it approaches the target date and beyond. Ultimately, the funds are expected to merge with the State Street Target Retirement Income Fund. The investment risk of each Fund changes over time as the funds' asset allocations change. The funds are subject to the volatility of the financial markets, including equity and fixed income investments in the U.S. and abroad, and may be subject to risks associated with investing in high-yield, small-cap, commodity- linked, and foreign securities. Principal invested is not guaranteed at any time, including at or after the target dates.

Other information about your Plan:

Fidelity Retirement Planners: Fidelity offers one-on-one consultations if you have any questions about retirement planning or would like help determining which investment options may be right for you. You can contact the Fidelity Retirement Planning Team at 800-642-7131 or schedule an appointment online at www.fidelity.com/reserve. Here are the Retirement Planners for Novant Health and their locations:



Lucas Bourne Winston-Salem



John Halley Winston-Salem/Manassas



Joshua Lopez Charlotte/ Brunswick

For advice on choosing your investments or distribution options that are right for you, call 800-642-7131 to speak with a Fidelity Representative. Advice services are provided directly from Fidelity and not through the Novant Health Retirement Plus Plan.

Online Beneficiaries Service: It is important to designate your beneficiaries for the Plan. You can designate, review, or update your beneficiary elections using Fidelity's secure online election tool located under the *Profile* link after logging into NetBenefits atwww.netbenefits.com/novanthealth. You can also contact the Fidelity Retirement Service Center for a beneficiary form at 800-343-0860.

Loans and withdrawals: Although the Plan is intended for the future, you may borrow from your account for any purpose. Generally, the Plan allows you to borrow up to 50% of your vested account balance. The minimum loan amount is \$1,000 and a loan must not exceed \$50,000. You then pay the money back into your account, plus interest, through deductions from your pay check. You may have a maximum of one loan at a time.

Withdrawals from the Plan are generally permitted when you terminate your employment, retire, reach age 59½, or become permanently disabled, as defined by your plan.

Rollovers: You are permitted to roll-over eligible pre-tax assets from another 401(k), 403(b) plan, 401(a) plan, or governmental 457(b) retirement plan. The Plan also accepts rollovers from a conduit IRA.

We hope you will take full advantage of the Retirement Plus Plan to help you reach your retirement saving goals. If you have any questions about the Plan or need assistance in performing a transaction, please call the Fidelity Retirement Service Center at 800-343-0860.

Sincerely,

Fidelity Retirement Service Center

Before investing in any investment option, consider the investment objectives, risks, charges, and expenses. Contact Fidelity for a mutual fund prospectus or, if available, a summary prospectus containing this information. Read it carefully.

This information is intended to be educational and is not tailored to the investment needs of any specific investor.

Investing involves risk, including risk of loss.

Be sure to consider all your available options and the applicable fees and features of each before moving your retirement assets.

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