

NEW Benefits for 2013!

We heard you! In response to your survey answers, Norwegian American Hospital is excited to announce the following new benefits and programs for 2013:

Medical Insurance

NAH is excited to announce that in 2013 we have lowered our medical deductibles and enhanced our benefits. See page four for more information.

Term Life Insurance

Term Life Insurance offers an affordable way to protect your family's future by helping you maximize your coverage without maximizing cost. During your initial 20-year term, your rates cannot be increased for any reason. During this enrollment period only, you can get coverage without answering any medical questions. See page seven for more information.

Employee Discount Website

Visit www.workingadvantage.com to register and enter 156278125 in the Company ID field. This discount is only available to NAH employees. Once you register, you can receive discounts on things like shopping, travel, and more!

Commuter Reimbursement Account

This new account allows you to use pre-tax dollars to save on parking and commuting expenses, which helps you save money by paying less in taxes. See page nine for more information and fill out the worksheet on page 10 to estimate your commuting expenses.

Benefit Resource Center

The call center provides confidential telephonic access to experienced personal benefit advocates to assist you and your family with things like benefit questions and claim issues. You can reach the Benefit Resource Center at 855-874-0110 Monday through Friday, from 8 a.m. to 5 p.m. Central Standard Time.

Value-Added Benefits

Because NAH provides you with Aetna basic life insurance, you also get access to the following *free* services:

- Funeral Planning Assistance
- Travel Assistance
- Estate Document Preparation
- Lifestyle Discounts

To find out more about these free benefits, visit www.aetna.com for more information.

Wellness Program

In 2013, NAH will be implementing a new wellness program. Take action in 2013 to receive preferred medical rates in 2014. See the reverse side of this document for more information on the wellness program.

To learn more about the new benefits for 2013, visit <http://nah.mybenefitslibrary.com/>.

2013 Norwegian American Hospital Benefits Enrollment

NEW Wellness Program!

Because your health and wellness is important, Norwegian American Hospital is excited to announce our new wellness program.

What is the program?

The medical options available through NAH provide you and your family with valuable wellness benefits. Beginning 2013, we will be implementing these current benefits with new wellness initiatives. During your individual meeting with a benefit counselor you will receive a packet with more information about the program.

Throughout 2013, NAH will be communicating ways to protect your health and wellness. Stay tuned for more information on topics such as how to quit smoking and using tobacco products, nutrition education, physical activity, disease management, and more!

The program will be **extremely confidential** and your personal results will be handled by an outside company. Your results will be sent directly to them. NAH will receive a summary report, but *no one at NAH will see anyone's individual health information*. The outside company follows all patient privacy laws and is prohibited by law from sharing your individual results with NAH.

Why is NAH adding the wellness program?

As we all know, the cost of healthcare can be expensive. To help control the cost, for both NAH and yourself, we are introducing a new wellness program. The program is designed to educate our employees and their families on how their behavior impacts the cost of their healthcare. By taking the necessary actions, you will not only receive preferred medical rates, but will also be armed with the necessary information to take action and improve your health.

What steps need to be taken?

To receive the preferred medical insurance rates in 2014, both you and your covered spouse or domestic partner need to take the following steps in 2013:

- Complete annual physicals between 01/01/2013 and 11/01/2013
- Complete specified lab tests between 01/01/2013 and 11/01/2013
- Sign a non-smoking affidavit, or
- Enter a tobacco cessation program if you currently smoke or use tobacco products

During your meeting with a benefit counselor, you will sign a form acknowledging that you have been informed about the wellness program and understand what steps need to be taken in 2013.