Benefits Your Way

YOUR 2020 BENEFITS GUIDE
Alice Peck Day (APD) is committed to helping you and your family on the path to health and well-being with our comprehensive benefits program.

We offer a wide range of benefits to meet your individual needs. Read this guide to learn how to get the best possible value out of your flexible, comprehensive benefits.

Visit MyAPDBenefits.com for personalized details about your elections and to learn more about all the benefits Alice Peck Day offers.

The Healthiest Population Starts with You
ELIGIBILITY

Each position at APD is budgeted to work a certain number of hours per week, based on a Full Time Equivalent (FTE) schedule. For example, a position budgeted for 0.5 FTE would be budgeted to work half as many hours as an employee budgeted at 1.0 FTE. Although many positions may regularly work more hours than budgeted, it is important to note that benefits eligibility and employee contributions toward health care coverage are based on budgeted hours, not actual hours worked.

Employees budgeted at least 0.5 FTE, and their eligible dependents, may participate in APD’s benefits plans on the employee’s 30th day of employment.

Many benefits are based on salary, in addition to FTE, including health insurance premiums, life insurance, and disability buy-up insurance. Changes to your salary during the year may change your per-paycheck premiums for these benefits. You will be sent a confirmation statement if a change in salary occurs.
Who is an eligible dependent?

- Legally married spouse;
- Ex-Spouses, legally separated Spouses, and their children until the earlier of:
  - Date you or your former Spouse enter into a marriage
  - Three (3) year anniversary of the date of the divorce or legal separation
  - Termination date as established by court order
  - Date your coverage ends
  - First day of the period in which you fail to make the required contribution
  - Date the Plan is terminated;
- Dependent children (including your Spouse’s children) who are under age 26;
- Your unmarried child age 26 or older who is Permanently and Totally Disabled, whose disability began before age 26, and for whom you submit proof of Permanent and Total Disability when requested at reasonable intervals.

Verifying your dependents

We know how important it is to have adequate health care coverage, as well as how expensive health care can be. Alice Peck Day is self-insured, meaning health care claims are funded by APD, not an outside insurance company. Covering people who are not considered eligible dependents increases the cost of the health plan, which is reflected in the premiums deducted from your paycheck. In addition, we are required by the IRS to comply with certain regulations around who we cover with our health plan benefits.

As part of APD’s ongoing efforts to monitor cost, affordability, and compliance of our benefit plans, we must verify eligibility for any dependents covered under our plans. Dependent Eligibility Verification is a practice common not only among many health care organizations, but also at companies throughout the country, all of whom are required to keep health benefits compliant with the IRS for their employees.

When you first enroll a dependent, you will be asked to provide documentation to verify they are eligible. On an ongoing basis, we ask that you keep your dependent information up-to-date on BenefitConnect. This will help to ensure your loved ones get the coverage they need and that we can keep our benefits plans affordable for all of our employees.
CHANGING YOUR BENEFITS ELECTIONS

The APD benefits plan year is January 1 through December 31. Each fall, you have an opportunity to change your benefits elections for the upcoming plan year during the Open Enrollment period. The elections you make during Open Enrollment cannot be changed during the year unless you experience a Qualified Life Event.

QUALIFIED LIFE EVENT

A qualified life event is a change in your work or family status that allows you to make adjustments to certain benefits elections, depending on the nature of the life event. For example, if you get married during the year, you may add your spouse to your health care coverage, and you may change the plan in which you are enrolled.

More examples

Certain life events warrant a mid-year change in benefits. Log on to MyAPDBenefits.com to see if your event is one of them. If you do not find the life event specific to your situation, you must notify Human Resources at 603.653.1402 or email HumanResources@apdmh.org. You must make the change and provide supporting documentation (e.g., marriage/birth/death certificate) within 30 days of the event.
Enroll

APD’s online enrollment system — **BenefitConnect** — gives employees easy access to their benefits information, decision-support tools, and financial planning material throughout the year. Once you’ve reviewed this guide, you can enroll in your benefits by logging on to **BenefitConnect** using the instructions below.


**Note:** If you are logged on to the APD network, your sign-in will be automatic. If you are prompted to sign-in, please use your APD Windows username and password. If you do not remember your APD Windows username and/or password, please call the APD Help Desk at 603.443.9555 and they can reset it for you. Once you have been given a new password, you will be required to change it to a confidential password.

2. On the **myBenefits** page, select “Enroll In or Change Benefits.”

3. On the left side of the next screen, select “Click Here to Enroll.”

4. On the **BenefitConnect** home screen, click the enrollment link in the **Alerts** section.

5. The system will guide you through adding your dependents (if needed), enrolling in benefits, and updating beneficiaries.

6. Click **Save** and **Continue** at the bottom of each page as you go through the process.

7. When you are finished enrolling, print a copy of your final elections for your records. You can log on to **BenefitConnect** to view and/or print your benefit elections at any time — 24 hours a day, 7 days a week.

**Remember!** Before you log on to **BenefitConnect**, be sure to have the name, Social Security Number, and date of birth for each dependent you wish to cover for medical and/or dental coverage. If you do not add all of your dependent information, the system will not highlight the appropriate benefit options available to you.
If You Don’t Enroll

NEWLY BENEFITS ELIGIBLE IN 2020

If you are a new hire in 2020 or become newly eligible for benefits during the 2020 calendar year, you must make your benefit elections online within 30 days of your benefits eligibility date (hire date in most cases).

If you do not make your benefits elections during the period noted above, you will be enrolled automatically in the default benefits listed below and you will not be eligible for an HSA. You will not have the opportunity to change your benefits elections until the next Open Enrollment unless you experience a qualified life event.

Default Benefits:

- ElevateHealth HSA Plan (no HSA), Employee Only coverage
- Dental: Basic Dental Insurance, Employee Only coverage
- Basic Short-Term and Long-Term Disability Insurance
- Basic Life and Accidental Death and Dismemberment (AD&D) Insurance

Your coverage will be effective on your 30th day of employment and will continue through December 31, 2020.
YOU HAVE THREE PLANS TO CHOOSE FROM

ELEVATEHEALTH HSA PLAN  ELEVATEHEALTH HRA PLAN  CHOICE HEALTH PLAN

ElevateHealth is an insurance partnership of APD, Elliot Health System, and Harvard Pilgrim Health Care. Employees who enroll in one of the two ElevateHealth plans can expect care from a network of providers and facilities primarily located in New Hampshire and Vermont where most APD employees and their families are seeking care today; however, coverage is not provided for services outside the ElevateHealth network. The only exception to this provision is in the event of an emergency situation or a service that is not provided at the facilities in the ElevateHealth network which is medically necessary.

The ElevateHealth Network is growing!

The APD Choice Health Plan, administered by Health Plans, Inc., offers a national network of providers. In the Choice Health Plan, you have access to the Harvard Pilgrim network of providers.

To find out more about the network, log on to HealthPlansInc.com.

Your Medical Coverage

APD offers medical and prescription drug plans to provide all of our employees and their families with the coverage they need. All of our plans offer free (in-network) preventive care. We encourage you to use your primary care provider to coordinate your health care and to seek the lowest-cost, highest value health care services, and prescription drugs. Deciding which plan depends on your personal needs and budget. To help you choose, we have outlined some similarities and differences between the plans.
HOW THE PLANS ARE THE SAME

**The deduction from your paycheck is the same.**
The employee premiums that are deducted from your paycheck are based on the coverage level and your base salary. However, premiums will not differ based on the plan you choose.

**The plans cover the same in-network services.**
Services include preventive care (generally covered at 100%), emergency services, inpatient and outpatient care, and prescription drugs. How much you pay for each service will depend on the plan you choose.

**Prescription drug coverage is included.**
How you pay for prescription drugs depends on the plan you choose.

**There is a deductible.**
The amount you pay before the plan begins paying for services above and beyond covered preventive care.

**You share in the out-of-pocket costs.**
You pay co-insurance (a percentage of the cost, usually payable after the deductible) during the year with the plan.

**You’re protected by an out-of-pocket maximum.**
If what you pay toward medical services and prescription drugs hits this maximum, the plan will pay 100% of any additional costs for covered in-network services for the remainder of the year. This feature protects you financially, should you or one of your covered dependents experience a catastrophic illness or injury.
**Optum Behavioral Health** offers access to specialists 24/7 who can provide you with support, resources, and tools to help address issues affecting your life and well-being. They are there to help with stress or anxiety, substance abuse concerns, medication questions, and more.

Members can manage and process their claims online at [liveandworkwell.com](http://liveandworkwell.com) (access code: Dartmouth) or by calling 855.409.7026.

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## 2020 Medical/Prescription Plans Summary

<table>
<thead>
<tr>
<th>PLAN FEATURES</th>
<th>ELEVATEHEALTH HSA PLAN</th>
<th>ELEVATEHEALTH HRA PLAN</th>
<th>CHOICE HEALTH HSA PLAN</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Deductible</strong></td>
<td>Single: $1,400 Family: $2,800</td>
<td>Single: $1,400 Family: $2,800</td>
<td>Single: $2,000 Family: $4,000</td>
</tr>
<tr>
<td><strong>Co-insurance</strong></td>
<td>10% after deductible</td>
<td>10% after deductible</td>
<td>30% after deductible</td>
</tr>
<tr>
<td><strong>Out-of-Pocket Maximum</strong></td>
<td>Single: $2,200 Family: $4,400 (Includes prescription drugs)</td>
<td>Single: $2,200 Family: $4,400 (Includes prescription drugs)</td>
<td>Single: $3,400 Family: $6,800 (Includes prescription drugs)</td>
</tr>
<tr>
<td><strong>APD Annual HSA or HRA Contribution</strong></td>
<td>Salary of $49,999 or less: HSA Single: $1,200; Family: $2,400 Salary of $50,000-$149,999: HSA Single: $600; Family: $1,200 Salary of $150,000+: HSA Single: $300; Family: $600</td>
<td>Salary of $49,999 or less: HRA Single: $600; Family: $1,200 Salary of $50,000-$149,999: HRA Single: $300; Family: $600 Salary of $150,000+: HRA Single: $150; Family: $300</td>
<td>Salary of $49,999 or less: HSA Single: $1,200; Family: $2,400 Salary of $50,000-$149,999: HSA Single: $600; Family: $1,200 Salary of $150,000+: HSA Single: $300; Family: $600</td>
</tr>
</tbody>
</table>
**Pharmacy Benefits**

Based on IRS guidelines, Health Savings Account Plans (HSAs) require that medical care and prescriptions are handled the same toward the deductible and out-of-pocket maximum; the member pays the contracted rate for prescriptions until meeting the deductible and then pays co-insurance based on the pharmacy. In the ElevateHealth HSA Plan and the Choice Health Plan, drugs on the [Preventive Drug List](#) will bypass the deductible and only require members to pay co-insurance.

RxBenefits is our pharmacy benefit administrator and our Pharmacy Benefit Manager is OptumRx. As part of your pharmacy benefits experience, you will have access to RxBenefits’ in-house Member Services Team. They can assist you with every aspect of your pharmacy benefit plan – from day-to-day questions or needs to resolving complex issues. You can contact the RxBenefits Member Services Team at 800.334.8134 or [RxHelp@rxbenefits.com](mailto:RxHelp@rxbenefits.com).

<table>
<thead>
<tr>
<th>Days Supply</th>
<th>Locations</th>
<th>ELEVATEHEALTH HSA PLAN</th>
<th>ELEVATEHEALTH HRA PLAN</th>
<th>CHOICE HEALTH PLAN</th>
</tr>
</thead>
<tbody>
<tr>
<td>30 Days</td>
<td>• D-H Pharmacy&lt;br&gt;• Cheshire Medical Center Pharmacy&lt;br&gt;• The Pharmacy in Bennington, VT &amp; Manchester, VT&lt;br&gt;• Colonial Pharmacy in New London, NH&lt;br&gt;• Select CVS Retail Pharmacies</td>
<td>Subject to deductible and 10% co-insurance</td>
<td>Generics $10&lt;br&gt;Brand 30% co-insurance up to $100&lt;br&gt;Specialty 50% co-insurance up to $200</td>
<td>Subject to deductible and 10% co-insurance</td>
</tr>
<tr>
<td></td>
<td>All Other Retail</td>
<td>Subject to deductible and 30% co-insurance</td>
<td>Generics $15&lt;br&gt;Brand 40% co-insurance up to $100&lt;br&gt;Specialty 60% co-insurance up to $200</td>
<td>Subject to deductible and 30% co-insurance</td>
</tr>
<tr>
<td>90 Days</td>
<td>• D-H Pharmacy&lt;br&gt;• D-H Pharmacy Mail Order&lt;br&gt;• Cheshire Medical Center Pharmacy</td>
<td>Subject to deductible and 10% co-insurance</td>
<td>Generics $30&lt;br&gt;Brand 30% co-insurance up to $300&lt;br&gt;Specialty 50% co-insurance up to $600</td>
<td>Subject to deductible and 10% co-insurance</td>
</tr>
<tr>
<td></td>
<td>• OptumRx Mail Service Pharmacy&lt;br&gt;• The Pharmacy in Bennington, VT &amp; Manchester, VT&lt;br&gt;• Colonial Pharmacy, New London, NH</td>
<td>Subject to deductible and 30% co-insurance</td>
<td>Generics $45&lt;br&gt;Brand 40% co-insurance up to $300&lt;br&gt;Specialty 60% co-insurance up to $600</td>
<td>Subject to deductible and 30% co-insurance</td>
</tr>
<tr>
<td></td>
<td>All Other Retail</td>
<td>Not Available</td>
<td>Not Available</td>
<td>Not Available</td>
</tr>
</tbody>
</table>
## 2020 Medical/Prescription Employee Contributions

<table>
<thead>
<tr>
<th>Medical and Prescription Plan</th>
<th>ElevateHealth Plan with HSA or HRA Choice Health Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>FTE (0.75 or Greater)</td>
<td></td>
</tr>
<tr>
<td>Base Salary $0 to $49,999</td>
<td></td>
</tr>
<tr>
<td>Employee</td>
<td>$35.99</td>
</tr>
<tr>
<td>Employee + Child(ren)</td>
<td>$53.97</td>
</tr>
<tr>
<td>Employee + Spouse</td>
<td>$75.56</td>
</tr>
<tr>
<td>Family</td>
<td>$99.66</td>
</tr>
<tr>
<td>Base Salary $50,000 to $149,999</td>
<td></td>
</tr>
<tr>
<td>Employee</td>
<td>$53.58</td>
</tr>
<tr>
<td>Employee + Child(ren)</td>
<td>$80.37</td>
</tr>
<tr>
<td>Employee + Spouse</td>
<td>$112.52</td>
</tr>
<tr>
<td>Family</td>
<td>$148.41</td>
</tr>
<tr>
<td>Base Salary $150,000 or greater</td>
<td></td>
</tr>
<tr>
<td>Employee</td>
<td>$80.18</td>
</tr>
<tr>
<td>Employee + Child(ren)</td>
<td>$120.25</td>
</tr>
<tr>
<td>Employee + Spouse</td>
<td>$168.36</td>
</tr>
<tr>
<td>Family</td>
<td>$222.08</td>
</tr>
<tr>
<td>FTE (0.5 or 0.74)</td>
<td></td>
</tr>
<tr>
<td>Employee</td>
<td>$116.54</td>
</tr>
<tr>
<td>Employee + Child(ren)</td>
<td>$178.33</td>
</tr>
<tr>
<td>Employee + Spouse</td>
<td>$247.20</td>
</tr>
<tr>
<td>Family</td>
<td>$324.99</td>
</tr>
</tbody>
</table>

**Tobacco Use Premium**

Employees or their covered dependents (including their spouse) who use tobacco, may be subject to a tobacco use premium equal to $15 per bi-weekly pay period ($390 per year based on 26 pay periods) per family, which will be added to their bi-weekly health care plan contributions. It is important to note that the tobacco use premium will be $15 per-pay-period, regardless of the number of family members who use tobacco.

**Spousal Surcharge**

If you choose to cover your spouse under a APD health care plan, and your spouse has access to group-sponsored health insurance coverage through their own employer, your 2020 health care contributions will be twice the standard premium for the coverage in which you choose to enroll.

**NOTE:** This does not apply if your spouse is employed at D-H, Alice Peck Day, Cheshire Medical Center, or New London Hospital.
The HSA is a pre-tax savings account that can be used to pay for eligible out-of-pocket health care, dental, or vision expenses, as well as to save for future health care costs. APD provides a base contribution to the HSA for all eligible employees who enroll in the ElevateHealth HSA Plan or the Choice Health Plan.

APD will contribute the following amounts for 2020:

<table>
<thead>
<tr>
<th>Salary Bands</th>
<th>HSA – Employee Only</th>
<th>HSA – All Other Coverages</th>
</tr>
</thead>
<tbody>
<tr>
<td>$0-$49,999</td>
<td>$1,200</td>
<td>$2,400</td>
</tr>
<tr>
<td>$50,000-$149,999</td>
<td>$600</td>
<td>$1,200</td>
</tr>
<tr>
<td>$150,000 and up</td>
<td>$300</td>
<td>$600</td>
</tr>
</tbody>
</table>

APD contributions will be deposited into your HSA as a lump sum deposit with the first paycheck of the year. If you are a new hire or you are newly benefits eligible in 2020, you will receive a pro-rated lump sum contribution in the first pay period of the month following your benefits eligibility.

In addition to APD’s contribution, you may elect to make additional pre-tax contributions to your HSA through payroll deductions, up to IRS annual limits. For 2020, the limit is $3,550 for employee-only coverage and $7,100 for all other coverage levels. These amounts represent the total amount (your contributions plus APD’s contributions and any contributions made to an HSA at another employer within the year).
Health Reimbursement Account (HRA)

The HRA is a savings account that can be used to pay for eligible out-of-pocket health care, dental, or vision expenses. If you enroll in the ElevateHealth HRA Plan, APD will make a contribution to your HRA to help you pay for some of the expenses that will be subject to your health care plan deductible and co-insurance.

APD will contribute the following amounts for 2020:

<table>
<thead>
<tr>
<th>Salary Bands</th>
<th>HRA – Employee Only</th>
<th>HRA – All Other Coverages</th>
</tr>
</thead>
<tbody>
<tr>
<td>$0-$49,999</td>
<td>$600</td>
<td>$1,200</td>
</tr>
<tr>
<td>$50,000-$149,999</td>
<td>$300</td>
<td>$600</td>
</tr>
<tr>
<td>$150,000 and up</td>
<td>$150</td>
<td>$300</td>
</tr>
</tbody>
</table>

The APD contribution will be deposited into your HRA account as a lump-sum deposit in the first paycheck of the year. If you are a new hire or you are newly benefits eligible in 2020, you will receive a pro-rated lump sum contribution in the first pay period of the month following your benefits eligibility.

Convenient Access While at APD

Once your HRA is activated through HealthEquity, you will receive a personalized debit card to use when paying for your eligible health care expenses. You will also have access to HealthEquity’s online system at [healthequity.com](http://healthequity.com) to help you manage your HRA. The balance in your HRA accumulates and rolls over each year if you continue to enroll in the ElevateHealth HRA Plan.

Because HRAs are employer-based accounts, you will not have access to the HRA if you enroll in a different plan, leave, or retire from APD. Please note that you are unable to make contributions to an HRA. You can use the Health Care Reimbursement Account (HCRA), which offers pre-tax savings. [Click here](http://healthequity.com) for more information.
Flexible Spending Accounts (FSAs)

APD offers two Flexible Spending Accounts — administered by HealthEquity — the Health Care Reimbursement Account (HCRA) and Dependent Care Reimbursement Account (DCRA).

HEALTH CARE REIMBURSEMENT ACCOUNT (HCRA)

The HCRA is a pre-tax savings account available to employees who waive health care coverage or enroll in the ElevateHealth HRA Plan. The HCRA can be used to pay for eligible health care, dental, or vision care expenses that are not covered by insurance, for you and your eligible dependents. The maximum amount you may contribute to your HCRA is $2,750 each calendar year. Once you sign up for the HCRA, you will receive a personalized debit card from HealthEquity to use when paying for your eligible health care expenses.

NOTE: You may not use your HSA, HRA, or HCRA to pay for, or be reimbursed for, over-the-counter medications unless prescribed by a provider.

Unused FSA balances do not rollover at the end of the year and the unused funds are forfeited.

NOTE: You can only participate in the DCRA if you earn less than the highly compensated limits. For the 2020 plan year, an employee who earns more than $125,000 in 2019 is considered a highly compensated employee.

Important Information for FSA Claims

Dependent Care Reimbursement Account (DCRA)

The DCRA is a pre-tax savings account that may be used to pay for eligible elder and child care expenses. You may only use this account if you utilize day care or elder care services so that you and your spouse can work, obtain gainful employment, or attend school full time. It is important to note that your day care or elder care provider must provide you with his/her Social Security Number (SSN) or Tax Identification Number (TIN) in order to receive reimbursement for your expenses. You may contribute up to the IRS limit of $5,000 for your family (or $2,500 if married and filing separate tax returns) to your DCRA per calendar year.

In order to qualify for reimbursement, expenses must be incurred for the care of eligible dependents.

Important Information for FSA Claims
Dental Insurance

APD offers two dental options for you and your eligible dependents through Northeast Delta Dental:

<table>
<thead>
<tr>
<th>Plan Features</th>
<th>Basic Dental</th>
<th>Enhanced Dental</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Deductible</strong></td>
<td>Single: $50</td>
<td>Single: $25</td>
</tr>
<tr>
<td></td>
<td>Family: $150</td>
<td>Family: $75</td>
</tr>
<tr>
<td><strong>Preventive Care</strong></td>
<td>100%, no deductible (2 annual cleanings)*</td>
<td>100%, no deductible (2 annual cleanings)*</td>
</tr>
<tr>
<td><strong>Basic Restorative Care</strong> (Fillings, Extractions, Root Canals)</td>
<td>Plan pays 50%, after deductible</td>
<td>Plan pays 80%, after deductible</td>
</tr>
<tr>
<td><strong>Major Restorative Care</strong> (Crowns, Dentures, Bridges)</td>
<td>Plan pays 50%, after deductible</td>
<td>Plan pays 50%, after deductible</td>
</tr>
<tr>
<td><strong>Orthodontia</strong></td>
<td>Plan pays 50%, no deductible, lifetime maximum benefit of $2,000 per covered member</td>
<td>Plan pays 50%, no deductible, lifetime maximum benefit of $2,000 per covered member</td>
</tr>
<tr>
<td><strong>Annual Maximum Benefit</strong></td>
<td>$1,000 per covered member</td>
<td>$1,500 per covered member</td>
</tr>
</tbody>
</table>

* Subject to the annual maximum.

And here’s how much you’ll pay bi-weekly for each plan:

<table>
<thead>
<tr>
<th>Dental Coverage Level</th>
<th>Employee Bi-weekly Contribution</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Basic Dental</td>
</tr>
<tr>
<td>FTE (0.5-1.0)</td>
<td>$2.46</td>
</tr>
<tr>
<td>Employee</td>
<td>$10.33</td>
</tr>
<tr>
<td>Employee + Child(ren)</td>
<td>$10.33</td>
</tr>
<tr>
<td>Employee + Spouse</td>
<td>$19.68</td>
</tr>
<tr>
<td>Family</td>
<td></td>
</tr>
</tbody>
</table>

For more information, visit the Delta Dental website, or call at 603.223.1000.

Don’t Forget to Take Advantage of Preventive Care

Enhanced Dental Double-Up Max

Members may double their annual maximum by accumulating $250 a year in additional benefits for use in the future. Northeast Delta Dental must have paid a claim for either an oral exam or a cleaning during a calendar year and may not exceed a threshold of $500 per member. Carryover benefit amounts cannot be used toward lifetime orthodontic benefits.
Vision Coverage

APD offers vision coverage for eyewear through DeltaVision. You can search for in-network providers at eyemedvisioncare.com. Click on “Find a Provider” and choose “Access” from the “Choose Network” drop-down menu.

Our medical plan continues to cover your annual routine eye exam under preventive services and the DeltaVision plan can be used towards your frames and lenses. The plan provides the following in-network benefits:

<table>
<thead>
<tr>
<th>Plan Features</th>
<th>In-network Vision Coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Frames</td>
<td>$130 allowance every 24 months, then 20% off the balance.</td>
</tr>
<tr>
<td>Lenses</td>
<td>You pay only a $10 co-pay for Standard Plastic Lenses, including bifocal and trifocal, the plan pays the balance. Available once every 12 months. Additional co-pays apply to other lens options, like UV coating, tinting, and scratch resistance. For more specific plan information, please see this summary.</td>
</tr>
<tr>
<td>Contacts</td>
<td>$130 allowance every 12 months (in lieu of spectacle lenses). In addition to the allowance, you also receive 15% off any balance payable for non-disposable contacts.</td>
</tr>
<tr>
<td>Laser Vision Correction — LASIK or PRK</td>
<td>15% off retail price or 5% off promotional price.</td>
</tr>
</tbody>
</table>

Here’s how much you’ll pay bi-weekly for vision coverage:

<table>
<thead>
<tr>
<th>Employee Bi-weekly Contribution</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee</td>
<td>$2.28</td>
</tr>
<tr>
<td>Employee + Child(ren)</td>
<td>$4.30</td>
</tr>
<tr>
<td>Employee + Spouse</td>
<td>$4.44</td>
</tr>
<tr>
<td>Family</td>
<td>$6.71</td>
</tr>
</tbody>
</table>

Take Advantage of Additional Network Discounts*  

*Discounts do not apply for benefits provided by other group benefit plans.
Income Protection

In addition to those traditional benefits outlined in this guide, APD also offers many other programs. Some of these are made available to you at no cost — and for others, you’ll pay the full cost for extra protection for you and your family. These options round out your entire benefits package. Be sure to review to make certain you have adequate protection to fit your needs.

**STAFF SHORT-TERM AND LONG-TERM DISABILITY INSURANCE**

APD provides Short-Term Disability (STD) and Long-Term Disability (LTD) insurance at no cost to you through Sun Life Financial. Both STD and LTD provide income protection for non-work related injuries or illnesses. STD and LTD disability payments may be offset by Social Security Disability, Workers’ Compensation, pension payments, or any other group disability insurance payments that you are eligible to receive. Both STD and LTD payments are considered taxable income. Sun Life Financial determines eligibility and medical necessity for STD and LTD.

APD provides the following STD and LTD benefits for eligible employees at no cost to you:

**Short-Term Disability (STD) Insurance**
- 70% of your base salary, for a maximum of 24 weeks

**Long-Term Disability (LTD) Insurance**
- 50% of your base salary, to a maximum of $15,000 per month

Staff STD benefits begin following a 14-day elimination period. You will use available earned time to provide income during this elimination period. In order to be eligible for STD coverage, you must begin STD on the 15th full day of missed work. Sun Life Financial will determine eligibility and medical necessity for LTD. If approved, LTD payments begin immediately following the date STD payments end.
LONG-TERM DISABILITY (LTD) INSURANCE “BUY-UP” OPTIONS

In addition to the LTD benefits provided to you at no cost, APD’s 2020 benefits program offers two “buy-up” options. If you choose one of these options, you are responsible for paying the entire cost of the “buy-up” coverage through after-tax payroll deductions. In addition, Evidence of Insurability (EOI) may be required. The buy-up options are as follows:

• 60% of your base salary, to a maximum of $15,000 per month
• 66 2/3% of your base salary, to a maximum of $15,000 per month

STAFF LIFE AND AD&D INSURANCE BENEFITS

APD provides Basic Life and Accidental Death and Dismemberment (AD&D) insurance — administered by Sun Life Financial — to offer financial protection for you and your family if you die or become seriously injured while you are employed at APD.

APD provides the following Life and AD&D Insurance benefits for eligible employees at no cost to you:

Basic Life Insurance
• 1 x annual salary up to $200,000

Accidental Death and Dismemberment (AD&D) Insurance
• 1 x annual salary up to $200,000

*Under the plan provisions, Basic Life/AD&D insurance reduces by 50% at age 70.
In addition to the Basic Life and AD&D Insurance provided to you at no cost, APD's 2020 benefits program offers you the opportunity to purchase additional Supplemental Life and AD&D Insurance for yourself and your eligible dependents. Any changes you make to your or your dependents’ Life Insurance while on Leave of Absence will not take effect until an employee is actively at work. It’s important to know that some levels of coverage will require you to provide evidence of your good health or Evidence of Insurability (EOI).

Staff Supplemental Life Coverage Options
- Up to five times your annual salary, in one-half salary increments, up to a maximum of $1,500,000

Each Open Enrollment period, you may increase your coverage by one times your annual salary, without EOI, up to a maximum of $500,000. Newly hired or newly benefits eligible employees may elect up to $500,000 of Supplemental Life/AD&D Insurance with no EOI.

Evidence of Insurability (EOI)

Spouse Life/AD&D Insurance Coverage Options
- Up to $100,000 of coverage, in $5,000 increments, subject to EOI

Each Open Enrollment period, you may increase coverage for your spouse in increments of $5,000, to a maximum of $50,000, without EOI. Any amount elected over $50,000 is subject to EOI. Newly hired or newly benefits eligible employees may elect up to $50,000 of coverage for their spouse with no EOI.

Dependent Child(ren) Life Insurance Coverage Options
- Coverage is available in the amount of $5,000 or $10,000

One premium covers all of your eligible children. There is no EOI requirement for dependent children and coverage begins at one day old through 26 years old.

** Under the plan provisions, employee Supplemental Life/AD&D Insurance coverage reduces by 50% at age 70.

** Under the plan provisions, employee Supplemental Life/AD&D Insurance coverage reduces by 50% at age 70.

IDENTITY THEFT PROTECTION
APD offers Identity Theft Protection through InfoArmor. The PrivacyArmor plan helps protect your identity, online reputation, and credit. You can enroll or cancel at any point in the year. InfoArmor offers industry-leading identity and credit monitoring solutions to alert you of concerns and assist in taking action. The protection includes fraud prevention, proactive monitoring, and real time alerts via email, text, or phone. In addition, InfoArmor will provide services to restore your identity.

Here’s what you’ll pay for this coverage:

<table>
<thead>
<tr>
<th>Employee Bi-Weekly Contribution</th>
<th>$4.60</th>
</tr>
</thead>
<tbody>
<tr>
<td>Household</td>
<td>$8.29</td>
</tr>
</tbody>
</table>
Other Benefits

EMPLOYEE ASSISTANCE PROGRAM
The Employee Assistance Program (EAP) offered through Kathleen Greer Associates provides a variety of services related to work/life balance for employees and family members. This service includes free access to websites, six face-to-face visits, 24 hour counseling services and more. To access this service, please go to kgreer.com or call 800.648.9557. You may also contact Human Resources for more information.

EARNED TIME SCHEDULE (BASED ON FULL TIME EMPLOYMENT)
Earned time off is given to employees to use for paid time off. Earned time accumulates each pay period, and may be used for vacations, holidays, sick time or other time off. Unused earned time may be carried over into the next year. The maximum number of hours an employee may accrue is 300.

<table>
<thead>
<tr>
<th>Length of Service</th>
<th>Annual Accrual</th>
</tr>
</thead>
<tbody>
<tr>
<td>0 thru 5 years</td>
<td>200 hours</td>
</tr>
<tr>
<td>6 thru 10 years</td>
<td>240 hours</td>
</tr>
<tr>
<td>11 thru 15 years</td>
<td>280 hours</td>
</tr>
<tr>
<td>16 years and over</td>
<td>320 hours</td>
</tr>
</tbody>
</table>

BEREAVEMENT
All full and part time employees are eligible for up to three regularly scheduled days off with pay for a death occurring in the family as follows: spouse, son, daughter, mother or father, sister or brother, grandparent or grandchild. This policy includes step relatives and in-laws as well as qualified partners. Employees should use Earned Time to attend a funeral of individuals not listed above.

403(B) RETIREMENT PLAN
Effective from and after July 1, 2012, the 403(b) Plan provides for both pre-tax and Roth (after-tax) elective contributions, automatic enrollment, and discretionary matching and non-elective employer contributions. To be eligible for employer contributions, employees must be at least 21 years old and complete a year of service (defined as 975 hours). Matching contributions begin on the first day of the calendar quarter after an Employee becomes eligible.

If you are newly hired at APD and have made contributions to a 403(b) at a previous employer or affiliated employer, you will want to confirm that you remain under the annual IRS limit. It is your responsibility to prevent contributions being made over the annual IRS limit for the year.
Care Management Through Optum

If you enroll in an APD health plan, you and your dependents will automatically be covered by the Optum Care Management program at no additional cost. The Optum Care Management Team will work with employees and family members who have a qualifying complex or chronic condition or other health challenges to provide:

- Help navigating the health care system, finding appropriate health care, pharmacy, and community resources;
- Help coordinating necessary resources for a hospitalization and transition from the hospital to your home or a rehabilitation facility; and,
- Education about treatment plan options, condition management, medication reconciliation, and healthy lifestyle choices that align with your primary care physician’s care plan.

If you meet criteria for care management services, you may receive outreach, via telephone or face-to-face, from an Optum nurse care manager or community health worker to enroll you in the Optum Care Management program. In addition, if you happen to be hospitalized, Optum’s Care Management Team may engage with you while you are still in the hospital to assist with your discharge planning.
Practitioner Benefits

The following apply to benefits-eligible Practitioners in lieu of the benefits described elsewhere in this guide.

PRACTITIONERS SHORT-TERM AND LONG-TERM DISABILITY INSURANCE

APD provides Short-Term Disability (STD) and Long-Term Disability (LTD) Insurance at no cost to you through Sun Life Financial. Both STD and LTD provide income protection for non-work related injuries or illness. STD and LTD payments may be offset by Social Security Disability, Workers’ Compensation, pension payments, or any other group disability insurance payments that you are eligible to receive. Both STD and LTD payments are considered taxable income.

Short-Term Disability (STD) Insurance

Practitioner disability benefits will be provided for Practitioners of APD. Details regarding pay replacement will be provided on an individual basis directly to each Practitioner.

Long-Term Disability

• 50% of your base salary, to a maximum of $15,000 per month

Sun Life Financial determines eligibility and medical necessity for LTD. If approved, LTD payments begin immediately following the date STD payments end.

Long-Term Disability Insurance “Buy-Up” Options

In addition to the LTD benefit provided to you at no cost, APD’s 2020 Benefits program offers two “buy-up” options. If you choose one of these options, you are responsible for paying the entire cost of the “buy-up” coverage through after-tax payroll deductions. In addition, Evidence of Insurability (EOI) may be required. The buy-up options are as follows:

• 60% of your base salary, to a maximum of $15,000 per month
• 66 2/3% of your base salary, to a maximum of $15,000 per month

Evidence of Insurability
Practitioner Benefits

The following apply to benefits eligible Practitioners in lieu of the benefits described elsewhere in this guide.

RETIREMENT PLANS

Effective from and after July 1, 2012, the 403(b) Plan provides for both pre-tax and Roth (after-tax) elective contributions, automatic enrollment, and discretionary matching and non-elective employer contributions.

To be eligible for employer contributions, employees must be at least 21 years old and complete a year of service (defined as 975 hours).

Matching contributions begin on the first day of the calendar quarter after an employee becomes eligible. Eligible Practitioners are also able to contribute to a 457(b) Plan. For more information about these plans you should consult the Summary Plan Description.

CONTINUING MEDICAL EDUCATION (CME)

Practitioners are eligible for $3,000 and 37.5 hours per year to be used for continuing education, licenses, and any other courses or education provided outside APD. No more than $6,000 can be accrued; this represents two (2) years’ worth of funds. If a $6,000 balance is carried into the third year (at which time $3,000 would be added), the unused $3,000 portion from year #1 would be dropped. In-house training and certification such as ACLS, PALS, etc. is paid by APD. CME days cannot be carried over to the second year. Licenses, DEA, and one (1) professional membership will be paid by APD per year or as required.
Physician Benefits

PHYSICIAN LIFE INSURANCE*

The 2020 benefits program provides Basic Life and Accidental Death and Dismemberment (AD&D) Insurance through Sun Life Financial. The following Life and AD&D benefits are provided to Physicians at no cost.

<table>
<thead>
<tr>
<th>Physician Basic Life Insurance</th>
<th>Physician Accidental Death and Dismemberment (AD&amp;D) Insurance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Equal to $200,000</td>
<td>Equal to $200,000</td>
</tr>
</tbody>
</table>

IRS rules allow an employer to provide up to $50,000 of life insurance to an employee, tax free. The cost of coverage for any amount over $50,000 is subject to taxation, and is known as “imputed income.”

PHYSICIAN SUPPLEMENTAL LIFE INSURANCE

For added financial protection, Physicians have an opportunity to select Supplemental Life Insurance options for individual and dependent coverage. Physicians may select group-rated Supplemental Life Insurance through Sun Life Financial.

<table>
<thead>
<tr>
<th>Sun Life Financial Group-Rated*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Supplemental coverage is available in $100,000 increments, up to a maximum of $1,500,000, subject to EOI.</td>
</tr>
</tbody>
</table>

* Physician Basic Life and AD&D Insurance coverage and Group-Rated Supplemental Life Insurance coverage, reduces by 50% at age 70.
Physician Dependent Life and AD&D Insurance

Sun Life Financial Group-Rated

- Spouse: Coverage is available in $5,000 increments, up to $100,000, subject to EOI.
- Dependent Child(ren) Coverage: Coverage is available in the amount of $5,000 or $10,000. One premium covers all of your eligible children. There is no EOI requirement for dependent children and coverage begins at one day old through 26 years old.

ADD YOUR BENEFICIARIES!

Go to MyAPDBenefits.com today to add your life insurance beneficiaries. To add your beneficiaries for your retirement plan administered by Lincoln Financial, please go to the APD Intranet > APD Favorites > Lincoln Retirement or call 800.234.3500. To add your beneficiaries for your HRA/HSA savings accounts administered by Health Equity, please go to healthequity.com or call 866.346.5800.
### Key Resources

Learn about resources that can help you make the most of your benefits all year long.

<table>
<thead>
<tr>
<th>Health</th>
<th>Income Protection</th>
<th>Other Benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Health Plans</strong>&lt;br&gt;Medical coverage&lt;br&gt;<a href="http://healthplansinc.com/d-h">healthplansinc.com/d-h</a>&lt;br&gt;866.471.5550</td>
<td><strong>Sun Life Financial</strong>&lt;br&gt;Filing a disability or leaves claim&lt;br&gt;<a href="http://sunlife-ams.com">sunlife-ams.com</a>&lt;br&gt;Leave and STD: 844.236.5180&lt;br&gt;Life Insurance and LTD:&lt;br&gt;800.247.6875</td>
<td><strong>Lincoln Financial Retirement</strong>&lt;br&gt;<a href="http://lfg.com/public.individual">lfg.com/public.individual</a></td>
</tr>
<tr>
<td><strong>RxBenefits</strong>&lt;br&gt;Pharmacy Benefits Administrator&lt;br&gt;<a href="http://optumrx.com">optumrx.com</a>&lt;br&gt;800.334.8134</td>
<td><strong>InfoArmor</strong>&lt;br&gt;Identity theft protection&lt;br&gt;<a href="http://infoarmor.com">infoarmor.com</a>&lt;br&gt;800.789.2720</td>
<td><strong>KGA Employee Assistance Program</strong>&lt;br&gt;<a href="http://kgreer.com">kgreer.com</a>&lt;br&gt;800.648.9557</td>
</tr>
<tr>
<td><strong>Optum Behavioral Health</strong>&lt;br&gt;Behavioral Health Services&lt;br&gt;<a href="http://liveandworkwell.com">liveandworkwell.com</a>&lt;br&gt;(Access Code: Dartmouth)&lt;br&gt;855.409.7026</td>
<td></td>
<td><strong>Figo</strong>&lt;br&gt;Pet insurance&lt;br&gt;<a href="http://go.pardot.com/l/173192/2018-09-10/2gcw16">go.pardot.com/l/173192/2018-09-10/2gcw16</a>&lt;br&gt;844.493.4130</td>
</tr>
<tr>
<td><strong>HealthEquity</strong>&lt;br&gt;Health spending and health reimbursement accounts&lt;br&gt;<a href="http://healthequity.com">healthequity.com</a>&lt;br&gt;866.346.5800</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Delta Dental</strong>&lt;br&gt;Dental coverage&lt;br&gt;<a href="http://nedelta.com/Home">nedelta.com/Home</a>&lt;br&gt;603.223.1000</td>
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<tr>
<td><strong>DeltaVision</strong>&lt;br&gt;Vision hardware plan&lt;br&gt;<a href="http://eyemedvisioncare.com">eyemedvisioncare.com</a>&lt;br&gt;866.723.0513</td>
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</table>
Examples of qualified life events include:

**Change in Status** — change in marital status, number of dependents, employment status of the employee, spouse or dependent, residence that affects benefits coverage, or change in dependent eligibility status.

**Dependent Care Changes** — change to dependent care provider. For example, if you move out of the area and can no longer use the same-day care provider.

**HIPAA Special Enrollment Rights** — loss of other coverage due to exhaustion of a COBRA period, loss of eligibility, or if employer contributions to another plan under which you have coverage ends. In addition, HIPAA grants rights to add coverage upon marriage or a new dependent child, if previously waived.

You may call Health Plans, Inc. to confirm coverage at 866.471.5550. All members in an ElevateHealth Plan will need to select a Primary Care Provider (PCP). ElevateHealth providers and facilities are primarily located in New Hampshire and Vermont where most APD employees and their families are seeking care today; however, coverage is not provided for service outside the ElevateHealth network. The only exception to this provision is in the event of an emergency situation or a service that is not provided at the facilities in the ElevateHealth network which is medically necessary.

ElevateHealth offers expanded dependent care for children who live outside of New Hampshire or Vermont. Parents who select ElevateHealth and have children who live in a different state may complete a form with Health Plans, Inc. and have expanded in-network coverage for the dependent using the Harvard Pilgrim national network.

If you choose to see a provider that is out-of-network, you will be responsible for the out-of-network deductible, co-insurance, and plan provisions. If you are traveling or reside outside of the Harvard Pilgrim network service area, you will have access to the UnitedHealth Care Options PPO network. This network serves as a supplemental network to ensure coverage for those who live or travel outside of the Harvard Pilgrim national network. Outside of the six New England states and New York, UnitedHealth Care Options PPO network will be the wrap network to provide coverage to you and your family.

The ElevateHealth Network is growing!

**The ElevateHealth Network is growing!**

You may call Health Plans, Inc. to confirm coverage at 866.471.5550. All members in an ElevateHealth Plan will need to select a Primary Care Provider (PCP). ElevateHealth providers and facilities are primarily located in New Hampshire and Vermont where most APD employees and their families are seeking care today; however, coverage is not provided for service outside the ElevateHealth network. The only exception to this provision is in the event of an emergency situation or a service that is not provided at the facilities in the ElevateHealth network which is medically necessary.

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If you choose to see a provider that is out-of-network, you will be responsible for the out-of-network deductible, co-insurance, and plan provisions. If you are traveling or reside outside of the Harvard Pilgrim network service area, you will have access to the UnitedHealth Care Options PPO network. This network serves as a supplemental network to ensure coverage for those who live or travel outside of the Harvard Pilgrim national network. Outside of the six New England states and New York, UnitedHealth Care Options PPO network will be the wrap network to provide coverage to you and your family.
The Prescription Advantage Program provides discounted rates on certain approved prescription drugs (those on the Prescription Advantage Program’s list) purchased at the D-H Pharmacy, whether purchased in-person or through the mail. A typical 30-day prescription (one pill a day) of approved drugs costs $9. The D-H Pharmacy will mail these prescriptions to you at no cost. This is a special program offered through the D-H Pharmacy. Employees, dependents, retirees, and volunteers are eligible for this program, regardless of participation in a APD medical plan. More information is located on MyAPDBenefits.com.

Employees, who are age 55 or over in 2020, may make additional “catch-up” contributions of up to $1,000 to their HSA in 2020.
If you decide to enroll in Medicare Part A upon turning age 65, or due to one of Medicare’s qualifying eligibility rules, you are no longer eligible to participate in the HSA. Funds are still accessible for qualified expenses, however, no new contributions are able to be made upon enrollment in Medicare. If a member defers their enrollment in Medicare Part A, they are able to continue contributions to their HSA account. If you enroll in Medicare Part A after turning age 65, the Medicare coverage will be retroactive to the lessor of 1) the first day of your birthday month or 2) 6 months.

The IRS defines an eligible dependent as:

- A child under the age of 13, or a child of any age who is physically or mentally incapable of self-care; or,
- A legally married spouse or tax dependent, if physically or mentally incapable of self-care and living in your home for more than 50% of the year.

For more details about who qualifies as eligible dependents under the Dependent Care Reimbursement Arrangement (DCRA), refer to IRS Publication 503, titled Child and Dependent Care Expenses, which is available by calling the IRS at 800.829.1040 or at IRS.gov.

Preventive screenings (dental check-ups and cleanings) can help detect signs of diseases. APD offers two preventive screenings each year at no cost under both plan options (subject to annual limits).

Don’t Forget to Take Advantage of Preventive Care

Important Information for FSA Claims

The deadline for submitting 2020 Healthcare Reimbursement Arrangement (HCRA) and Dependent Care Reimbursement Arrangement (DCRA) claims for reimbursement is March 31, 2021. You may reimburse yourself for expenses incurred between January 1 and December 31, 2020, as long as they are incurred while you are an active participant in the plan. Funds in these accounts do not roll-over to the next calendar year, so make sure to submit your claims by this date. If you terminate coverage or employment from APD during the year, you may only submit expenses incurred through your date of termination; you must submit for reimbursement within 90 days of your termination date.
Take Advantage of Additional Network Discounts

- 20% discount off items not covered by the plan at network providers (may not be combined with any other discounts or promotional offers, and the discount does not apply to EyeMed provider’s professional services, or contact lenses).
- 40% discount off complete prescription eyeglass purchases and a 15% discount off conventional contact lenses once the funded benefit has been used.
- Access to online retailers where benefits can be used. Visit ContactsDirect.com and Glasses.com for additional information.
- After initial purchase, replacement contact lenses may be obtained via the internet at substantial savings and mailed directly to the member. Details are available at EyeMedVisionCare.com. The contact lens benefit allowance is not applicable to this service.

Evidence of Insurability (EOI)

When you are first eligible to enroll in Long-Term Disability (LTD), you may elect any level of LTD coverage with no EOI. During Open Enrollment, you may buy up one level of coverage with no EOI.

Imputed Income – Important Tax Information

IRS rules allow an employer to provide up to $50,000 of life insurance to an employee, tax-free. The cost of coverage for any amount over $50,000 is subject to taxation, and is known as “imputed income.” Imputed income is determined based on your age and the related cost for life insurance found in the IRS insurance rate tables. Imputed income equals the estimated cost that the IRS assumes you would pay to purchase an individual life insurance policy for the amount of your coverage above the $50,000 limit. This amount is added to the taxable earnings reported on your paycheck.
If you enroll in a APD health plan, you and your dependents will automatically be covered by the Optum Care Management program at no additional cost. The Optum Care Management Team will work with employees and family members who have a qualifying complex or chronic conditions or other health challenges to provide:

- Help navigating the health care system, finding appropriate health care, pharmacy, and community resources;
- Help coordinating necessary resources for a hospitalization and transition from the hospital to your home or a rehabilitation facility; and,
- Education about treatment plan options, condition management, medication reconciliation, and healthy lifestyle choices that align with your primary care physician’s care plan.

If you meet criteria for care management services, you may receive outreach, via phone or face-to-face, from an Optum nurse care manager or community health worker to enroll you in the Optum Care Management program. In addition, if you happen to be hospitalized, Optum’s Care Management Team may engage with you while you are still in the hospital to assist with your discharge planning.
This 2020 Guide to Your Benefits provides a brief summary of APD’s benefit plans effective January 1 – December 31, 2020. The Plan Documents and Summary Plan Descriptions (SPDs) fully describe the plans. If there is any discrepancy between this summary and the official Plan Documents, the official Plan Documents will govern. APD intends to operate the plans indefinitely, but reserves the right to change the levels and types of benefits or otherwise terminate the plans, in whole or in part, at any time, at its sole and absolute discretion. All Plan Documents and Summary Plan Descriptions (SPDs) for each benefit plan are located on MyAPDBenefits.com. You may request a printed version by contacting the Benefits Office:

**Human Resources Office**  
Alice Peck Day Memorial Hospital  
10 Alice Peck Day Drive  
Lebanon, NH 03766  
603.653.1402  
HumanResources@apdmh.org

Starting January 1, 2020, specialty medications must be ordered through the D-H Specialty Pharmacy. If you are currently receiving a specialty medication from a different pharmacy, the D-H Pharmacy department will reach out to you later this year to transition your prescription to ensure that there is no disruption in your therapy.