



Excellence in Employee Support Services

CAPITAL HEALTH

Summary Plan Description

Employee Assistance Program (EAP)

Work-Life Services

Carebridge Highlights

The Carebridge benefit is designed to support you in successfully managing issues related to your personal and work life by providing confidential access to professional counselors through the Employee Assistance Program and Work-Life Services. Carebridge assistance can be accessed 24 hours a day, 7 days per week by calling 800-437-0911.

Employee Assistance Program

Carebridge Employee Assistance Program (EAP) is a confidential counseling service to support you in successfully managing issues related to your personal and work life. The program provides telephonic access to professional counselors who can provide assessment and short-term solution focused counseling addressing a variety of issues such as relationship problems, substance abuse, stress, grief or emotional difficulties.

The EAP benefit also includes legal consultation and referral. This benefit allows you to access an attorney for a free face-to-face or telephonic 30-minute legal consultation with a discount for additional time.

Work-Life Services

Carebridge Work-Life Services support you in successfully managing issues related to child care, eldercare, college planning, parenting, and adoption. Work-Life Services also includes guidance on time management, financial and retirement planning. The confidential benefit allows you unlimited telephonic access to professional counselors who can provide assessment, consultation and referrals to successfully address personal and work issues and concerns.

Library Services

Carebridge offers an extensive selection of print materials pertaining to EAP and Work-Life issues. On-line articles and links can also be accessed via the Carebridge website at www.myliferesource.com. Capital Health's access code for the web site is 'TW585'.

Eligibility, Effective Date & Enrollment

Eligibility

You, your legal or civil union spouse, and children to age 26 are eligible for the services provided through Carebridge if you are a full-time or part-time employee as determined by Capital Health.

Effective Date

The Program is effective for all covered employees on the first day of the contract between the Company and Carebridge. For all subsequent new employees, the service becomes effective on the date of hire.

Enrollment

If you are eligible for the Carebridge Program as described above, you are enrolled in the Work-Life and EAP Programs automatically. There are no enrollment forms to complete. Your coverage is effective on the date you become eligible.

When Availability of Carebridge Services Cease

Your coverage ends with Carebridge as provided below:

- If the EAP terminates, your coverage ends at the same time.
- If Capital Health no longer provides coverage for the class of insured persons to which you belong, your coverage ends on the effective date of that change. If this EAP is amended to delete coverage for family members, their coverage ends on the effective date of that change.
- Coverage for family members ends when employee's coverage ends.
- Coverage ends at the end of the period for which the premium has been paid to Carebridge.
- If you no longer meet the requirements set forth in the "Eligible Status," your coverage ends as of the premium due date coinciding with or following the date you cease to meet such requirements.

Rights under COBRA

The right to COBRA continuation coverage was created by a federal law, the Consolidated Omnibus Budget Reconciliation Act of 1985 ("COBRA"). In certain circumstances, COBRA

continuation coverage may become available to you and to your Dependents who are covered under the Employee Assistance Program when you would otherwise lose your Employee Assistance Program coverage. For more information about your rights and obligations under COBRA please contact your employer or your Plan Administrator.

Rights under ERISA

As a participant in a welfare plan you are entitled to certain rights and protections under the Employee Retirement Income Security Act of 1974 (“ERISA”). ERISA provides that all Plan participants shall be entitled to:

- (a) Receive information about your plan and Benefits.
- (b) Continue Group Health Plan for yourself, spouse or dependents if there is a loss of coverage under the Plan as a result of a qualifying event. You or your dependents may have to pay for such coverage.
- (c) Prudent actions by Plan Fiduciaries. ERISA imposes duties upon the people who are responsible for the operation of the employee benefit plan, called “fiduciaries” of the Plan. They have a duty to act prudently in the interest of Plan participants and beneficiaries.
- (d) Enforcement of your rights. If your claim for a welfare benefit is denied or ignored, in whole or in part, you have a right to know why, to obtain copies of documents relating to the decision without charge, and to appeal such denial, all within certain time schedules.
- (e) Assistance with your questions. If you have questions about your plan, you should contact the Plan Administrator as shown in APPENDIX A at the end of this document. If you have any questions about this statement or about your rights under ERISA, or you need assistance in obtaining documents from the Plan Administrator, you should contact the nearest office of the Employee Benefits Security Administration; U.S. Department of Labor, listed in your telephone directory or the Division of Technical Assistance and Inquiries; Employee Benefits Security Administration; U.S. Department of Labor, 200 Constitution Avenue N.W., Washington, D.C. 20210. You may also obtain certain publications under ERISA by calling the publications hotline of the Employee Benefits Security Administration.

The foregoing text is taken from “Your Rights Under ERISA,” which was created by the United States Department of Labor which, by regulations, prescribed inclusion of that text in this SPD. The Plan Administrator, the Company, the fiduciaries, and all other persons and entities associated with the Plan hereby disavow authorship of and the responsibility for the accuracy of the foregoing statement of “ERISA Rights” and each of them states that neither publication of the statement of “ERISA Rights”, nor any other provision of the section, should be construed as the offering of legal advice.

Misstatement of Fact

If there is a misstatement of any fact affecting the services provided to you by Carebridge, the actual facts will be used to determine the services provided to you.

Carebridge Services

Employee Assistance Program (EAP)

The Carebridge EAP provides confidential guidance and assistance for issues related to personal or work concerns. EAP counseling is available by telephone with a licensed clinician.

EAP Counseling Services

An EAP counselor will review the current area of concern and, with you, will formulate the best plan for assistance for a variety of issues such as the following:

- Stress Management – Personal and workplace
- Alcohol and drug problems, including assessment of chemical dependency concerns and assistance with locating and assessing community resources, counseling and treatment programs as well as providing on-going sobriety support.
- Marital relationships
- Depression or anxiety
- Grief or loss
- Work relationships
- Family or parenting relationships
- Legal consultation
- Difficult emotional issues
- Spousal/child/parent abuse

EAP Legal Consultation

You will also have access to legal consultation and discounted legal representation through the EAP. You can speak with a Carebridge designated attorney for a 30-minute consultation by telephone or can meet with a Carebridge designated attorney in your community for a 30-minute face-to-face consultation. If you then hire that attorney, you would receive a 25% discount off the attorney's usual and customary fees. Carebridge can assist with the following types of legal issues:

- Divorce or legal separation
- Custody, visitation or child support
- Powers of attorney
- Domestic violence
- Bankruptcy
- Tax issues
- Consumer complaints
- Home purchase or sale
- Wills and probate

Work-Life Services

The confidential Work-Life benefit allows you unlimited telephonic access to professional counselors who can provide assessment, consultation and referrals to successfully address personal and work-life issues and concerns. Your counselor will work through to solution with you on your question or issue regardless of how many telephone consultations it requires. If you re-contact Carebridge after a period of time, the same counselor will “pick up where she/he left off” and continue the consultation with you until a suitable solution is reached.

Child Care Services

Carebridge has information on all licensed and registered child care services in the United States and Canada and referrals are made from this database. If your child care issue needs to be resolved through informal arrangements, an ad will be placed in a local newspaper at Carebridge’s expense. A professional child care counselor will assist you in finding affordable and convenient resources for the following types of child care needs:

- In-home care
- Family day care homes
- Child care centers
- Elementary and secondary schools
- Before and after school care
- Summer care arrangements
- Nurseries, preschools, and kindergartens
- Care for special needs children

College Planning

Carebridge has a national database which includes full information on every institution of higher education in the United States. Carebridge professional College Planning counselors will work with you on issues such as:

- The correct high school program to achieve college admission
- Effective preparation for tests prerequisite to admission
- Selecting the right college
- Writing the admissions essay
- Planning strategy for the campus visit and admissions interview
- Coping with college costs, including all possible resources/funding
- Parent-child adjustments during the college years
- Continuing education or Graduate School options
- Strategies for the adult student

Adoption Guidance and Information

Carebridge Adoption counselors have extensive experience in methods of adoption and raising adoptive children. The services available to you include:

- Guidance and information regarding adoption alternatives
- International and Domestic adoption agencies
- Information on stepparent and single-parent adoption
- Parenting guidance on raising adopted children, as well support group information

Eldercare Services

Sorting through the many elder programs, services, and entitlements can be very complicated and confusing and coping with elder caregiving can be an overwhelming experience. Carebridge has information on all eldercare services and programs in the United States and Canada and referrals are made from this database. Your Carebridge eldercare counselor will be there to consult with you as many times as necessary to work through your problems, and will be there for you if new problems arise in the future. Assistance is available for the following types of eldercare issues:

- Long distance caregiving
- Geriatric assessment
- Medicare, Medicaid, and Social Security
- Dementia and Alzheimer's Disease
- Grief and bereavement
- Health care options and costs
- Nursing homes and Assisted Living facilities
- Hospice care, respite care, and caregiver supports
- Estates, trusts, powers of attorney, and asset conversions
- Home health care, homemaker and chore services, and transportation
- Independent living helps and ergonomic retrofitting

Personal Care

Helpful guidance and information is available to assist you to better balance work and your personal life. Carebridge counselors will work with you to develop specific strategies to address concerns and pressures related to the following personal issues:

- Time management
- Relocation concerns
- Personal money management
- Retirement planning guidance

Contacting Carebridge for Employee Assistance Program (EAP) Services

You may contact Carebridge 24 hours a day, 7 days each week by calling 800-437-0911. You will speak with an Intake Coordinator who will determine the nature of your need and direct your call to an appropriate EAP counselor. Your EAP counselor will guide you through a few simple steps.

Step #1: Define Your Needs

The EAP counselor will discuss your needs with you and ask for necessary information to assess your concern. The response to emergency situations is immediate and thorough. If you desire printed materials about your area of concern, the counselor will select and mail relevant materials to you.

Step #2: Determine the EAP Care Plan

The counselor will explain how the Carebridge EAP provides counseling services over the telephone. The counselor will also review how the EAP benefit interfaces with your insurance coverage if long-term counseling is appropriate.

Step # 3: Referral to an EAP Counselor

Your telephone counselor will contact you within 24 hours to set up the first counseling appointment.

- OR -

Step #3: Referral for Legal Consultation

The counselor will review the benefit for legal consultation. If you have general legal questions and you wish to access the free 30-minute consultation via the telephone, the counselor will connect your call to an attorney in your state. If you prefer to meet with an attorney face-to-face to consult about a more specific legal concern, your call will be connected to our Legal Client Center who will provide the referral to an attorney in your community with experience in the type of law you need. If you wish to hire that attorney beyond the initial free 30-minute session, you will receive a 25% discount off the usual and customary fees. Some restrictions for the legal service apply--consult with your counselor for specifics.

Contacting Carebridge for Work-Life Services

You may contact Carebridge for Work-Life assistance 24 hours per day, 7 days per week by calling 800-437-0911. You will speak with an Intake Coordinator who will determine the nature of your needs and direct your call to an appropriate Work-Life counselor. All Work-Life consultation is provided via the telephone. Your Work-Life counselor will guide you through a few simple steps.

Step #1: Define Your Needs

The Work-Life counselor will discuss your needs with you and ask for necessary information to assess your concern. You may be asked for relevant financial and geographic information and for personal preferences. You and your counselor will determine the urgency of your need and the response time will be tailored accordingly. The response to emergency situations is immediate and thorough. If you desire printed materials about your area of concern, the counselor will select and mail relevant materials to you.

Step #2: Investigate Available Options

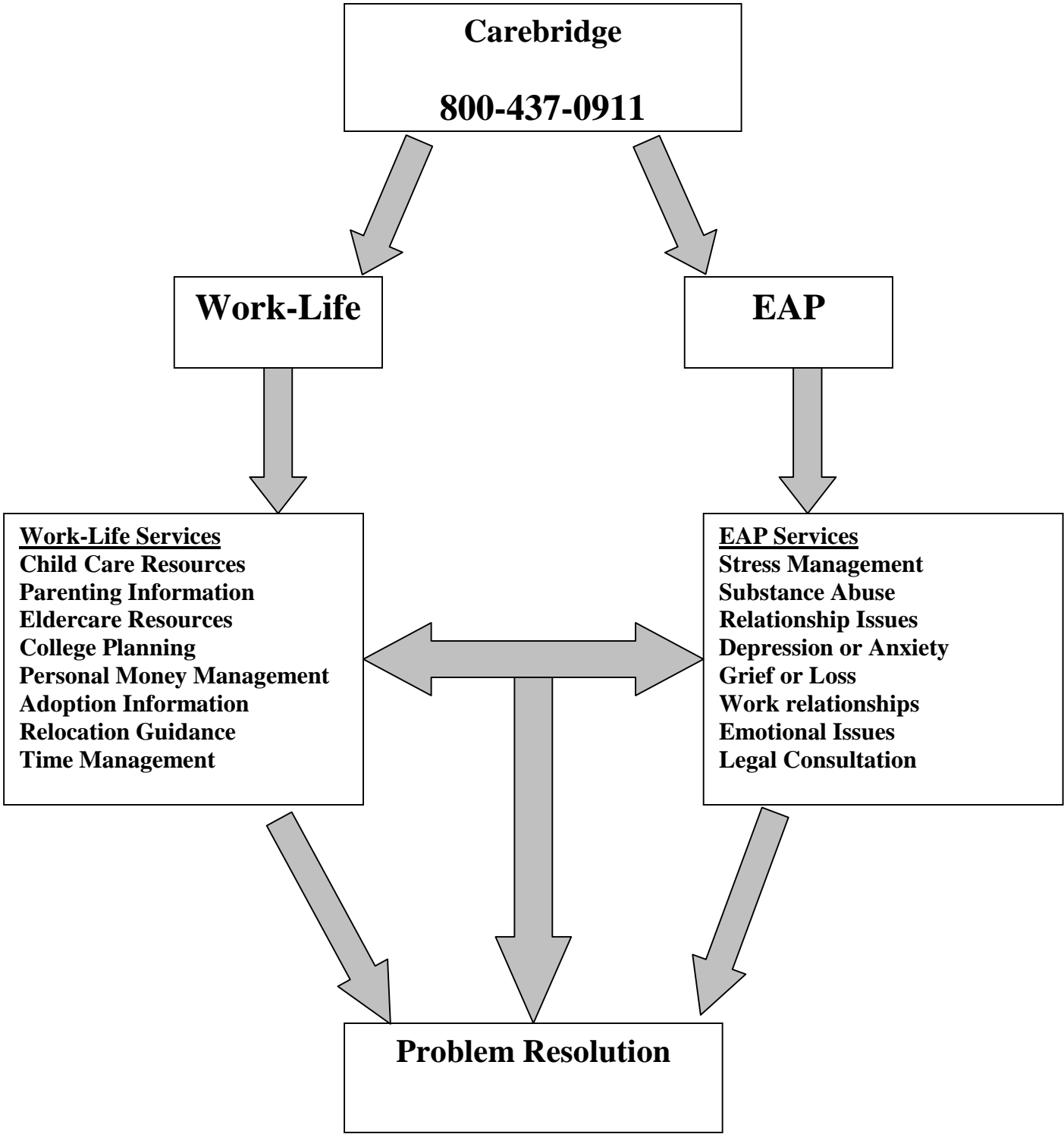
Your counselor will initiate an intensive search of provider and service options available to meet your objectives. The counselor will offer to conduct an extensive telephone search to gather up-to-date information on rates, services, availabilities and eligibilities necessary for you to resolve the problem. Your personal information is not shared with any source unless you have given permission for the counselor to do so.

Step #3: Review and Evaluate Options With Your Counselor

Your counselor will review the results of a search with you. The referral options will be outlined in a letter and mailed or emailed to you. Your counselor will make follow-up phone calls to you to support and guide your evaluation of the options and, if necessary, provide additional options. You will have unlimited search and/or consultation time for your problem. If needed, your counselor can directly contact service or bureaucracies to advocate on your behalf. Your counselor will help you to anticipate further needs related to your problem and work to develop contingency plans to meet these needs. If needs do develop in the future, you will work with the same counselor for a resolution

The final choice on all referrals will always be your responsibility. Carebridge is completely objective in the providers it refers and does not contract with or accept payment from any service providers.

Carebridge Service



Amendment or Termination of the Program

The Company hopes to continue the Carebridge Program indefinitely. However, the Company reserves the right at any time to make changes to the terms and cost of the Program or, if necessary, to discontinue the Program in whole or in part.

Company's Right to Amend and/or Terminate

The Company reserves the right, by written action of its Board of Directors, at any time and from-time-to-time, and retroactively if deemed necessary or appropriate, to amend any or all of the provisions of the Program. No amendment to the Program, specifically including an amendment with a retroactive effective date, may negate or reduce a benefit to which you or your dependents are entitled under the Program on account of a claim incurred prior to the amendment.

The Company reserves the right to terminate the Program, in whole or in part, at any time, provided that Program termination is effected by a written resolution adopted by a majority of the Board of Directors of the Company. The Program also shall terminate automatically if the Company (1) is legally dissolved, (2) makes a general assignment of the benefit to its creditors, (3) files for liquidation under the Bankruptcy Code, (4) merges or consolidates with any other entity and it is not the surviving entity, or if it sells or transfers substantially any of its assets, or goes out of business, unless the Company's successor in interest agrees to assume the liabilities under the Program as to the participants and eligible dependents.

APPENDIX A

Program Name: Carebridge Employee Assistance and Work-Life Services Program

Plan Year: March 1 – February 28

Plan Name: Capital Health

Plan Sponsor: Capital Health System, Inc., 446 Bellevue Avenue, Trenton, NJ 08618

Plan Number: 509

EIN: 22-3548695

Plan Administrator: Capital Health

Program Funding: The program is funded through a contract between employer (Capital Health) and Carebridge Corporation and is employer paid.