



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

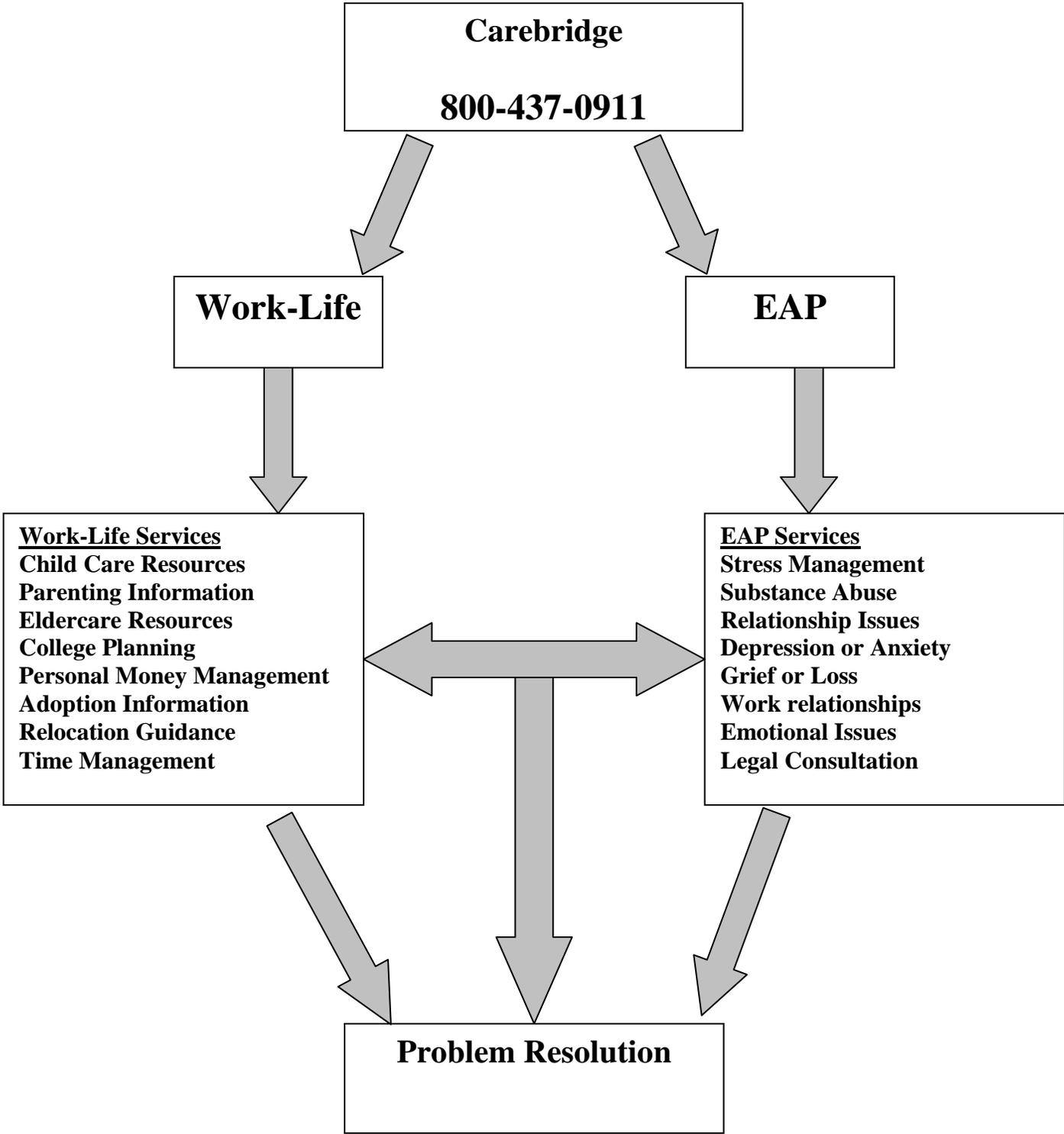
Your counselor will initiate an intensive search of provider and service options available to meet your objectives. The counselor will offer to conduct an extensive telephone search to gather up-to-date information on rates, services, availabilities and eligibilities necessary for you to resolve the 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

End of Plan Year: December 31

Plan Name: Capital Health

Plan Sponsor: Capital Health System, Inc., 2997 Princeton Pike, Suite 200,
Lawrenceville, NJ 08648

Plan Number: 510

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.

PRIVACY PRACTICES

Carebridge considers it a high priority to protect your privacy. We want to assure you that we will do everything necessary to protect that confidence. This notice includes a description of how information may be used and disclosed and how this information is accessed.

PROGRAM OVERVIEW

Carebridge is a private employee assistance and work life services organization. We contract with employers to offer their employees assessment, short-term counseling, and referral for a wide range of personal and job related concerns. We also provide information and resources on a large range of work-life topics. Services provided by Carebridge are offered at no cost to eligible individuals and their immediate family members, spouses and partners. The employer pays for this benefit. Contracted clinicians may provide certain services including mental health and substance abuse counseling, finance and legal services.

Services beyond those we provide may be recommended to you to help resolve problems. The decision to obtain such services is yours and paying for such services is your responsibility. Your health insurance plan may cover some or all of the costs; it is your responsibility to determine which services your health insurance plan covers.

WHAT INFORMATION DO WE COLLECT?

Your employer provides Carebridge with your name, home address, work site address and work phone number. Carebridge clinicians may collect additional information beyond that provided to us by your employer, including your date of birth, gender, health insurance providers, and a general description of the nature of your concern.

WHO ARE OUR AFFILIATES?

Our EAP affiliates include mental health and substance abuse providers, finance specialists, and attorneys. Our affiliates are not employees of Carebridge. They are independent contractors who maintain their own private practices and provide services to clients. We may provide an affiliate with your name, pertinent contact information, and a description of the EAP benefit available to you.

CONFIDENTIALITY

Federal and state law and regulation protect the confidentiality of your EAP record. The principal purpose of maintaining information about you is to document your assessment, intervention and follow-up activities. The highest professional standards will be adhered to by the EAP in maintaining your record. When you voluntarily contact Carebridge EAP for EAP Services, the information you disclose will not be shared with your employer or any other party except under certain circumstances listed under "Disclosures of Information."

When you contact Carebridge to receive services, we may require you to submit personal information. This data is used by Carebridge to provide you with individualized information and resources to assist you with your concern(s). You may update your contact information at any time by contacting your Carebridge counselor. We will not intentionally disclose your personally identifiable data to third parties without your permission.

DISCLOSURES OF INFORMATION

Under federal and state regulations, certain disclosures of information may be made:

1. When you (the client) consent in writing. Any such written consent may be revoked by you in writing.
2. Pursuant to an agreement with a qualified service organization/business associate.
3. To other mental health practitioners who are involved in providing your mental health care contingent upon written consent.
4. When the disclosure is allowed by a valid court order.
5. When the disclosure is made to medical personnel or emergency services personnel in a medical emergency.
6. When the clinician may take steps to hospitalize a client to protect against harm.
7. If there is a situation where the safety of the public or an individual is concerned, the EAP may be required to notify the intended victim and/or law enforcement officials.
8. When there is suspected child or elder abuse and neglect.
9. When a crime is committed by a client at the EAP, or against any person who works for the EAP, or when there is a threat to commit such a crime.

OTHER DISCLOSURES

Employer Referral: When your employer notifies Carebridge EAP that it has referred you for EAP Services and does not state that your position is in jeopardy, then upon request from the employer Carebridge EAP will seek authorization from you to disclose that you have or have not contacted Carebridge for EAP Services. No other information will be disclosed to your employer.

Employer Referral -- Position Jeopardy Situation: When your employer notifies Carebridge EAP that it has made or will make a "Supervisory Referral" because they have determined that your position is in jeopardy, then upon request of the employer Carebridge EAP will ask you for authorization to release to the employer the following information:

1. The date(s) you (the employee) attended or failed to attend meetings or appointments.
2. Whether a follow-up appointment is scheduled and the dates(s) of the appointment.
3. A brief statement indicating whether you demonstrate awareness of and are discussing the behavior(s) identified by your supervisor.
4. Whether you have been referred for treatment or other services.

Carebridge may contact you to provide appointment reminders or to schedule an appointment.

REPORTING

Carebridge reports statistics on utilization to your employer. Quarterly reports include data such as the number of employees who have used EAP services, gender, eligibility status, type of referrals, and problem categories.

QUALITY MANAGEMENT

With your consent, Carebridge staff may follow up with you by mailed questionnaire and/or telephone to evaluate the effectiveness of our program and your satisfaction with our services. This contact will assist us in monitoring and improving the quality of the program.

COMPLAINT AND GRIEVANCE PROCEDURES

You may complain to Carebridge Quality Assurance Department if you believe your privacy rights have been violated. Contact our Office of Quality Assurance at:

Toll-free: 1-800-437-0911

Mail: 40 Lloyd Ave, Malvern, PA 19355

Fax: 610-993-0172

PRIVACY INFORMATION SPECIFIC TO INTERNET USAGE

Because the Internet is not a completely secure environment, it is important for you to read the sections below on use of your personal information. Carebridge and My Life Resource Online seek to deal with all communications in a confidential manner within the limitations the Internet presents.

On registering for service access, we may require you to give certain personal data. We use such information to enhance our ability to focus our services more effectively upon your personal issues and to enable us to communicate with you when you ask for information. This information also enables us to make you aware of new products and services as well as significant changes in existing ones.

We will not intentionally make available your personally identifiable information to third parties without your permission except when such personal data may be required by law or if it is necessary to bring legal action against an individual or group breaking the terms of use of our website.

We do our utmost to protect the privacy of personal information. However, due to the fact that Internet data transmission is not completely secure, we cannot guarantee the security of information transmitted to us, which therefore must be done at your own risk.

The use of an individual, unique password is the best way to protect your account. We urge that you not reveal your password to any other person. The secrecy of your password is your responsibility. Your password will not be requested by us in an unsolicited email or phone call. It is important to be sure you have logged out and closed your browser when your use of the website is completed, thus much reducing the likelihood that someone may access your personal correspondence or information.

We may request certain anonymous information such as the age or age-range, gender, or family status of our users for purposes of service improvement or general utilization reporting. Such anonymous information accumulation will not result in the identification of any individual or particular user.

As a convenience to our visitors, our site may contain links to other (non-Carebridge) sites that we believe may offer useful resources. The Privacy Policy presented here does not apply to those sites. You should

contact these sites directly for information on their privacy agreements, and data collection/distribution procedures.

PRIVACY POLICY UPDATES

This Privacy Policy is subject to occasional revision, and any changes will be posted on this website. If you object to any such changes, you must cease using the Carebridge website. Continued use of our website shall indicate your acknowledgement of such changes and agreement to be bound by the terms and conditions of such changes. This policy was last updated May 2013.