AFTER YOU HEAR THE WORD “CANCER”

YOUR GUIDE TO CARING ONCOLOGY SUPPORT SERVICES

• Connect with a caring health advocate who will help you deal with an unexpected health crisis.
• Lean on the comprehensive support through Express Scripts’ Therapeutic Oncology Resource Center.
• Treat the emotional side of cancer with help from your Employee Assistance Program.
• Protect your income through MetLife’s Voluntary Benefits.
• Learn what to expect if you need to take a leave of absence from work.
Welcome

With a cancer diagnosis, life as you know it changes in an instant. Doctors, hospitals, labs and tests become your new normal. This guide was prepared to help you learn what comes after you hear the word “cancer” so you can quickly and easily connect with all of the resources available to help you or your loved one fight this disease.

More than one million people in the United States get cancer each year. Whether you have cancer or are close to someone who does, understanding what help is available through your HCR ManorCare Benefits program can make all the difference in how you cope.

In this guide, you’ll find all of the resources at your disposal within the Quantum Health medical and prescription drug plans, the Employee Assistance Program and several MetLife Voluntary benefits. You’ll also learn what to expect if you need to take a leave of absence from work during the course of your treatment or to care for a loved one with a serious illness.

A Note About Eligibility:

Many of the resources listed in this guide require you to be enrolled either at the annual Open Enrollment period or when first hired; however, there are resources here that are available to all full-time employees, and no enrollment is necessary. If you’re not sure what applies to your situation, just ask your Human Resources Designee where you work.

Making the Connection: Many providers listed in this guide will automatically reach out to you; however, some providers won’t know of your need until you contact them. Please be sure and read the “Connect With” information included in each section.
When Amy was admitted to the hospital for a headache and vision problems, her doctors discovered she had a brain tumor. Throughout Amy’s hospital stay, her Nurse Care Coordinator was in daily contact with Amy and her physicians to review her care.

Amy’s Nurse Care Coordinator helped her transition home from the hospital by reviewing her discharge plan and coordinating, reviewing and helping Amy through chemotherapy.

Amy’s Nurse Coordinator also helped her understand her course of treatment, explained the symptoms and side effects of chemotherapy and radiation, and confirmed her follow-up appointments with in-network and preferred providers.

The Nurse Coordinator continued to guide Amy throughout her cancer journey by:

• Explaining her benefits along the way.
• Steering her to in-network providers.
• Connecting her with community resources, such as mobile meals and assistance in paying her utility bills.
• Offering her continued words of encouragement.

If you’re enrolled in a company medical plan with Quantum Health, you have a special team of advocates to guide you through your health journey. Having an advocate is never more important than when your journey includes a cancer diagnosis either for you or a covered loved one.

Your Care Coordinators include specialized nurses who are certified in oncology services. Your Nurse Care Coordinators are well-equipped to handle your daily oncology case management and can tap into a team of nurse specialists, a pharmacist, a medical oncology specialist and a radiology specialist to help.

Your Care Coordinators will guide oncology patients by:

• Determining medical necessity using national cancer treatment standards.
• Collaborating with your medical plan’s medical reviewers, including a medical oncology specialist and radiologist.
• Collaborating with your providers and reviewing all chemotherapy and radiation authorizations and treatment plans.

• Helping you understand your condition, treatment options, medications and benefits.
• Educating your providers on the way your benefit plan works, so you don’t have to.
• Helping you connect to valuable resources included in your medical plan, such as:
  › Getting a Second Opinion through Best Doctors.
  › Finding in-network providers and services and helping you know what the cost will be ahead of time based on where you are in your medical plan using Castlight.
  › Helping you connect with Doctor On Demand, a company-paid resource included in your medical plan. While you’ll mostly talk to your oncologist, there may come a time when you need to talk with a physician for a minor illness. In these cases, Doctor On Demand is available to you at no cost to talk to a board-certified physician anytime, even in the middle of the night or when your doctor’s office is closed, for a minor illness or injury.
• Completing assessments to determine your needs, including connecting you with community cancer resources, such as the American Cancer Society, Mobile Meals and more.
From her initial cancer diagnosis and throughout her treatment, Maryann relied on Accredo - the Express Scripts specialty pharmacy - for help.

Throughout her cancer treatment Accredo provided Maryann with medication and support from a specialty trained team, including a pharmacist, dietitian, nurse and social worker through the Oncology Therapeutic Resource Center® (TRC).

When Maryann wasn’t sure she could afford her medication, her Accredo team assisted in coordinating financial assistance for her. When she had a question, anytime, day or night, they were there to help.

“We give our patients tender care,” says Oncology TRC pharmacist Melissa Pointer, “to help cancer patients make their new normal as close to their old normal as possible.”

Accredo’s Oncology Therapeutic Resource Center

Video Guide
Scan the QR code or click here to watch a video resource about the support offered through the Oncology Therapeutic Resource Center!

“Accredo’s Oncology Therapeutic Resource Center

You care about you,” says Maryann emphatically. “That’s how I feel.”

MARYANN’S STORY

SPECIALTY RX SUPPORT

If you’re enrolled in a company medical plan with Quantum Health, your pharmacy benefit includes Accredo – the Express Scripts specialty pharmacy that surrounds cancer patients with care and support.

Through Accredo, you have access to a team of specialty trained nurses and pharmacists through the Oncology Therapeutic Resource Center® (TRC). The TRC offers countless resources to support your cancer treatment, including:

• 80 Oncology Pharmacists
• 40 Nurses
• 200 Patient Care Advocates
• Dietitian and social worker support

Comprehensive support for oncology patients is crucial, especially if you’re new to therapy and ordering your specialty prescription drug(s) through Accredo for the first time. Specialty trained pharmacists help oncology patients, caregivers and their healthcare providers in many ways, including:

• Medication education and how to take it properly.
• Side effect management.
• Staying adherent to medication regimens.
• Addressing nutritional needs during treatment.

The Value of Specialist Pharmacists:
Your specialty trained pharmacists specialize in a single clinical area and put their deep understanding of a particular cancer to work for you to help you stay on the right treatment path and avoid unnecessary, harmful side effects.

Oncology Nutrition Support: Because malnutrition affects 85 percent of cancer patients, one of the most important questions you may have is “What should I eat?” The TRC provides comprehensive oncology nutrition support, including one-on-one registered dietitian counseling for nutritional support during the course of your treatment. Your specialty trained Pharmacist will address food-related FDA label information and TRC dietetic protocols for your safety and adherence.

http://tiny.cc/AccredoVideo/qr/print/L
The Oncology TRC provides complimentary nutritional support services, including TherapEase Cuisine. Good nutrition is vital in oncology, so all Accredo oncology patients have a patented, web-based oncology nutrition service. TherapEase Cuisine is a patient-driven, 24/7 online tool with e-mail support from a registered dietitian to help with:

- Weight maintenance, tracking and assessment.
- Food and drug interaction review and identification of dietary restrictions.
- Meal planning.

Social Services Support: A cancer diagnosis can affect many areas of your life and leave you in need of other non-medical services. For this reason, the TRC connects you with many other helpful resources, for example, if you need help arranging transportation to treatment or require financial assistance coordination. Other support includes:

- Cancer-specific resources.
- Community resources.
- Psychosocial assessment.
- Financial resources.
- Crisis intervention.
- Clinical staff training and referrals.
- Counseling and emotional support.

Support through Coordination of Financial Assistance: Some cancer drug therapies can cost more than $10,000 per month. Accredo coordinated and connected patients with $463 million in total co-pay assistance across all health conditions. Staff will work with you to first review your medical and prescription drug coverage and out-of-pocket expenses and then look for any available financial resources through third party co-pay assistance programs or foundations.

To get started with TherapEase Cuisine:

1. Your Healthcare provider sends your prescription to Accredo.
2. Accredo will contact you to arrange delivery of your medication.
3. Use your Accredo prescription number at www.therapeasecuisine.com to sign up and begin reviewing meal plans.
Best Doctors can give you and your family a strong voice in getting the right diagnosis and best treatment advice during a difficult time.

Getting a cancer diagnosis is one of the most devastating events in anyone’s life. When you are facing any serious medical challenge such as cancer, getting a second opinion from an expert physician in that specialty can be one of the most important decisions you will ever make.

Best Doctors provides second opinions and medical advice from the world’s leading medical experts. And in many cases, those second opinions have turned into second chances.

Should you need help in deciding among multiple treatment options or you’re questioning the need for surgery or if you don’t understand your diagnosis, reach out to Best Doctors – a service that’s free to you because it’s paid for by HCR ManorCare when you’re enrolled in a company medical plan with Quantum Health.

WHEN SHOULD YOU CALL BEST DOCTORS?

- When you need help finding an oncologist close to you who is a recognized expert in your particular type of cancer.
- When you have any questions related to your cancer diagnosis or any other medical condition.

Your company has partnered with Best Doctors to give you free access to more than 53,000 of the world’s top physicians to make sure you can make health care decisions based on the best medical knowledge available.

Best Doctors can help you with many types of cancer, including these:

- Benign tumors
- Breast cancers
- Lymphatic cancers
- Skin cancers
- Colon cancers
- Lung cancers
- Testicular cancers
- Prostate cancers

Connecting to Best Doctors: First, you’ll be assigned a Best Doctors clinician to help guide you through the process. With your permission, Best Doctors can collect and consolidate your medical records for you, so there is no need to travel or call anyone else. Best Doctors then carefully identifies the right expert physician from its proprietary database of over 53,000 of the world’s very best doctors.

The Best Doctors Expert(s) will conduct an in-depth review of your medical case and provide an easy-to-understand report that either confirms your diagnosis and treatment or recommends a change. Your Expert Report can even be provided electronically.
IMPORTANT STEPS TO TAKE

1. When your doctor recommends labs, specialists and other medical services, find them using Castlight to learn about the cost and quality of your options.

2. Register on Castlight at www.mycastlight.com or call a Quantum Health Care Coordinator at 1.855.512.9991 and ask for assistance.

3. Use Doctor On Demand if it’s the middle of the night and you have a minor illness or injury.

USE CASTLIGHT TO ARM YOURSELF WITH INFORMATION

A cancer diagnosis can leave you feeling vulnerable and out of control. Arming yourself with information using Castlight can give you a greater sense of assurance and control in managing your care.

From diagnosis throughout treatment, you may be directed to multiple providers and facilities for lab work, testing, treatment and more.

Castlight is an online resource in the Quantum Health Medical Plans that shows quality ratings, costs and patient reviews for doctors and facilities you may be considering.

Castlight shows how much every doctor charges, where they went to medical school, how long they’ve been practicing and how other patients have rated them.

You can also use Castlight to find and compare in-network doctors, pharmacists, medical facilities and pharmacies; understand your medical plan; and review past medical spending.
RON’S STORY
After Ron, a devoted father, uncle and grandfather, was diagnosed with stage IV liver cancer, his treatment was expensive and left his family struggling financially. When Ron heard he was going to receive a financial grant from the Hug Fund, he was overwhelmed.

“I couldn’t believe people were generous enough to help me – a co-worker they don’t even know – at such a critical time in my life. Getting a Hug Fund grant relieved our stress to not have to worry about finances.”

Hear in his own words how a Hug Fund grant helped Ron, an RN Case Manager at HCR ManorCare, at a difficult time in his and his family’s life. Scan the QR Code above, or click here.

IMPORTANT STEPS TO TAKE
1. Don’t suffer in silence. If you just need someone to talk to, call the EAP.
2. Encourage family members to contact the EAP, too.
3. Visit https://hugfund.org/doiqualify or call the Hug Fund at 1.877.329.9500 to learn if you’re eligible for financial help from the Hug Fund.
4. Ask your HR rep for a Hug.

Connect with your EAP
Call: 1.844.729.5175
www.guidanceresources.com

Connect with the Hug Fund
Call: 1.877.329.9500
hugfund.org/doiqualify

TREATING THE EMOTIONAL SIDE OF CANCER
Treating the emotional side of cancer is a critical step in your journey. The Employee Assistance Program and the Hug Fund can help.

Dealing with cancer from the initial diagnosis through treatment and recovery can be extremely overwhelming. HCR ManorCare’s Employee Assistance Program (EAP) is available day or night, year-round, to help you work through all of the emotions you experience.

If you need to talk to someone in person, the EAP provides face-to-face therapy sessions for you and any family members. You’ll also have access to online legal, financial, child care and caregiving resources to help you through this difficult time.

The EAP will help you find a balance with cancer treatment and work and life. The EAP also provides resources to help family members caring for a loved one dealing with cancer, so encourage any family members – even those not living in your home – to reach out to the EAP for help.

Contact the EAP at 1.844.729.5175 or visit www.guidanceresources.com.

Employees Helping Employees through the Hug Fund
If you’re struggling financially because of your illness, you may be eligible for tax-free financial help from the Hug Fund.

The Hug Fund provides financial assistance to eligible HCR ManorCare employees for an unexpected catastrophic event such as a serious illness that is creating a severe economic hardship beyond their control. The Hug Fund is to help employees who are unable to financially meet their urgent need.

An employee must be an active full-time, part-time or PRN employee in good standing with HCR ManorCare. For PRN employees, the employee’s hours worked must exceed or be projected to exceed 390 hours for the year.

For more information about qualifying for Hug Fund financial help or to confidentially apply online for help, visit hugfund.org/DoIQualify or call HCR ManorCare Gives toll-free at 1.877.329.9500 with any questions.

The Heartland Hospice Memorial Fund: HCR ManorCare Gives also provides the Heartland Hospice Memorial Fund to help terminally ill individuals and their families who are experiencing financial distress and are unable to be self-sufficient due to a terminal diagnosis. For more information, call HCR ManorCare Gives at 1.877.329.9500.
IMPORTANT STEPS TO TAKE

1. If you’re not sure what to do, ask for help!
2. Call your HR rep where you work or contact MetLife.
3. Ask your HR rep how much sick time you have available to use first.
4. Ask a family member to help you complete your claims packet.

When a serious illness such as cancer strikes, use your Voluntary benefits (if enrolled) to help with unexpected expenses.

If you enrolled in any of the following MetLife Voluntary benefits and have a qualifying health event, here’s a brief overview of what you can expect. Read more detailed information in the Reference Center of your employee benefits website, MyBenefits Online, at www.benefits.hcr-manorcare.com.

Short-Term Disability: Voluntary Short-Term Disability (STD) Insurance can help you replace a portion of your income during the initial weeks of a disability. This benefit replaces a portion of your predisability earnings, minus any income you may receive from other sources, such as sick pay. You are considered disabled and eligible for this benefit if, due to a non-occupation sickness or as a direct result of an accidental non-occupational injury, you are receiving appropriate care and treatment from a physician, complying with treatment requirements, and are unable to earn more than 80 percent of your predisability base salary earnings at your occupation. This benefit pays 60 percent of your predisability weekly earnings with a maximum weekly benefit of up to $1,500, minus other income sources, such as sick pay.

To start a STD claim, contact MetLife at 1.866.729.9200, and they will mail a claim kit to your home. Follow the instructions provided in the packet to initiate a STD claim with MetLife.

Long-Term Disability: Voluntary Long-Term Disability (LTD) Insurance helps provide income replacement when a disability prevents you from earning an income for an extended period of time. The Voluntary LTD benefit replaces a portion of your predisability monthly earnings (base salary), minus the income you may receive from other sources, such as workers’ compensation, no-fault auto laws, sick pay, Social Security benefits, etc.). This benefit pays either 40 or 50 percent of your predisability monthly earnings, up to a maximum monthly benefit of $6,000.

To file a claim, start the process by calling MetLife’s claims department at 1.866.729.9200. MetLife will mail a claim packet to your home. Follow the instructions provided in the packet to initiate your Voluntary LTD claim with MetLife.

Accident & Hospital: If you’re enrolled in MetLife’s Accident & Hospital Insurance, you can use it to pay for out-of-pocket expenses, such as insurance deductibles, copays, hospital stays, X-rays, transportation to and from medical centers, and other household expenses that may be harder to cover due to lost or reduced income, like your mortgage, car payment, child care or household upkeep while you recover.

Your Accident & Hospital Insurance coverage payments are made directly to you to use as you see fit.

Call MetLife at 1.800.438.6388 Monday through Friday from 8 am to 11 pm ET to obtain a claim form online, or by e-mail, fax or mail. Follow the instructions provided in the packet to initiate your claim with MetLife.

Critical Illness: Critical Illness Insurance can help you pay for unexpected expenses resulting from an unexpected illness, such as cancer. Critical Illness Insurance provides a lump-sum payment to use any way you want to help cover extra costs, such as groceries, childcare, mortgage and car payments, and other expenses not usually covered by medical or disability income plans, if you enrolled, experience a critical illness, and meet the policy and certificate requirements.

Call MetLife at 1.800.438.6388 Monday through Friday between 8 am and 11 pm ET to obtain a claim form online, or by e-mail, fax or mail. Follow the instructions provided in the packet to initiate your claim.

Eligibility: The resources listed on this page require you to be enrolled in them either at Open Enrollment or when first hired.
IMPORTANT STEPS TO TAKE

1. Talk to your Human Resources rep about your need to take a leave from work.
2. Decide what health insurance coverage you want to keep or change while on leave and turn in your paperwork within 30 days.
3. Continue to pay your benefit premiums so you won’t lose coverage.
4. Ask a family member for help to stay on top of any required leave paperwork.

IF YOU NEED TO TAKE A LEAVE OF ABSENCE

Should there come a time when you need to take a leave of absence from work because of your serious health condition or to care for a spouse, parent or child with a serious health condition, your job is protected through the Family Medical Leave Act*.

Here’s what you need to know about taking a leave of absence from work and what steps to take.

Talk to your supervisor and the Human Resources Designee (HRD) where you work to request a leave in advance of when you need to be off work.

Your HRD will determine if you are eligible for a leave and guide you through the process.

One decision you’ll need to make is whether you want to continue, change or stop any health insurance benefits in which you’re already enrolled during your leave. If you continue your benefits, you’ll still need to pay the premiums. Your HRD will let you know the amount to pay and will collect your payments, too.

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*Full-time, part-time and PRN employees are eligible for Family Medical Leave if they have worked 1,250 hours in the past 12 months before the start of the leave. (This is an average of about 25 hours of work per week.)

Keep in mind, if you stop a benefit upon taking a leave, you won’t have that coverage. When you return to work, you may resume any benefit that you dropped, but you may have to meet Evidence of Insurability requirements to reinstate Voluntary Life Insurance and Long-Term Disability if you’re enrolled in these benefits.

Your HRD will also stay in touch with you about completing any paperwork and what to do when returning to work.
# Resources and Contacts

Keep this list handy and add your own contacts as needed.

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<thead>
<tr>
<th>Topic</th>
<th>Resource</th>
<th>Contact Information</th>
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| Care management and support; Nurse Care Coordinator; benefit plan information | Quantum Health Care Coordinators | 1.855.512.9991  
www.myhcrmedical.com |
| Help in getting a referral from your Primary Care Physician to see a Specialist | Quantum Health Care Coordinator | 1.855.512.9991  
www.myhcrmedical.com |
| Expert help from oncology pharmacists, nurses, dietitians, patient care advocate, and social workers | Express Scripts and Accredo | 1.866.544.3694  
www.express-scripts.com |
| Second opinion and Ask the Expert | Best Doctors | 1.866.904.0910  
www.bestdoctors.com/members |
| Compare quality and costs for providers in your area; See personalized costs | Castlight | Call a Care Coordinator for help at 1.855.512.9991  
www.mycastlight.com |
| Talk to a board-certified physician for minor illness/injury | Doctor On Demand | 1.800.997.6196  
www.doctorondemand.com |
| Emotional counseling | Employee Assistance Program | 1.844.729.5175  
www.guidanceresources.com  
Web ID: HCREAP |
| Financial Assistance | Hug Fund | 1.877.329.9500  
https://hugfund.org/doiqualify/ |
| Taking a Leave of Absence from work | Your HR Designee where you work | Add your work location phone number here:____________________ |
| Income Protection Benefits | MetLife Voluntary Short-Term Disability | 1.866.729.9200 |
| Income Protection Benefits | MetLife Voluntary Long-Term Disability | 1.866.729.9200 |
| Income Protection Benefits | MetLife Accident & Hospital Insurance | 1.800.438.6388 |
| Income Protection Benefits | MetLife Critical Illness Insurance | 1.800.438.6388 |
| Benefit Information | MyBenefits Online | www.benefits.hcr-manorcare.com |
# Your Cancer Resources and Contacts

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<td><strong>Note:</strong> The following oncology resources are provided courtesy of the Employee Assistance Program</td>
<td></td>
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<tr>
<td>CancerCare</td>
<td><a href="http://www.cancercare.org">www.cancercare.org</a> — 1.800.813.4673</td>
<td></td>
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<tr>
<td>CancerCare for Women</td>
<td><a href="http://cancercareforwomen.org/">http://cancercareforwomen.org/</a></td>
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<td>LungCancer.org</td>
<td><a href="http://www.lungcancer.org/">http://www.lungcancer.org/</a></td>
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<tr>
<td>CancerCare Co-Payment Assistance Foundation</td>
<td><a href="http://www.cancercarecopay.org/">http://www.cancercarecopay.org/</a></td>
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<tr>
<td>Team CancerCare</td>
<td><a href="http://www.teamcancercare.org/">http://www.teamcancercare.org/</a></td>
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<tr>
<td>En Español (Spanish)</td>
<td><a href="http://www.cancercare.org/espanol">http://www.cancercare.org/espanol</a></td>
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<tr>
<td>American Cancer Society</td>
<td>1.800.227.2345 or <a href="http://www.cancer.org">www.cancer.org</a></td>
<td></td>
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<tr>
<td>National Coalition for Cancer Survivorship</td>
<td><a href="http://www.canceradvocacy.org/">www.canceradvocacy.org/</a></td>
<td>1.877.NCCS.YES</td>
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<tr>
<td></td>
<td><a href="mailto:info@canceradvocacy.org">info@canceradvocacy.org</a></td>
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<tr>
<td>Association of Cancer Online Resources</td>
<td><a href="http://www.acor.org/">www.acor.org/</a></td>
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<tr>
<td>Cancer Support Community</td>
<td>1.888.793.9355</td>
<td><a href="http://www.cancersupportcommunity.org">www.cancersupportcommunity.org</a></td>
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