

New hire checklist



The Intranet can only be accessed from inside the Riverside network

Enroll in benefits within 30 days of your hire date

Go to riverside.bswift.com to link to our enrollment portal. Follow instructions on the site to log in. If you have questions, reach out to our Call Center at 1-844-378-5779 from 8 a.m. to 8 p.m. Monday through Friday. To start saving for retirement go to www.principal.com and log in. Click 403b plan, then contributions and loans, then manage my contributions to get started.

Access Riverside email in Outlook within seven days

Log in with your Riverside network ID and password. All team members are expected to check email at least weekly. Many important notifications and updates are shared by email. If you have questions about access, call the Help Desk at 757-534-7104.

Review and verify the Code of Conduct within 14 days

Go to intranet.rivhs.com/codeofconduct. Review all the sections and sign off using the Verify Now button.

Complete Riverside Care Difference Training within 30 days

In-person Team Up for Safety training will be scheduled for you. You must also complete an online module in NetLearning (go to the Intranet and look for the Applications heading on the left. Click on NetLearning).

Review and verify the Employee Handbook within 30 days

Go to intranet.rivhs.com/handbook. Review all the sections and sign off using the Verify Now button.

Complete your first task in rPolicies within 90 days

Look for the Policies link on the Intranet home page. Click the Launch rPolicies button. Log in using your Riverside network ID and password. Click on My Tasks to locate the "Welcome to rPolicies" document.

Get your free My Healthy Lifestyle Wellness Visit

This applies to team members and spouses covered by our medical plan. Visit must be completed within 90 days of insurance start date. You can save up to \$750 off your insurance. Learn more: intranet.rivhs.com/mhl.

Employee Self Service

In ESS, you will find pay stubs and much more. There are also several tasks you should complete right away. Access ESS on the Riverside Intranet at intranet.rivhs.com. In the navigation bar on the left under Quick Links, choose Employee Self Service. Log in using your Riverside network ID and password.

Set up direct deposit as soon as possible

Once logged in to ESS, under the bookmarks tab, choose RHS Employee Self Service. Select Direct Deposit. Follow the prompts. If you have issues or questions, go to intranet.rivhs.com/payroll. Set up direct deposit by the Monday of your first pay week or your check will automatically go on the Rapid! PayCard that will be sent to your home.

Other tasks to complete in Employee Self Service

Check your Social Security Number: Under the bookmarks tab, choose RHS Employee Self Service. Select Personal Profile. Confirm that the last four digits of your Social Security Number are correct. If there is a problem, reach out to Human Resources.

Set up your contact and emergency notification information: Under the bookmarks tab, choose RHS Employee Self Service. Select Contact Info/Everbridge. On the first tab, you will fill in your contact information and designate how you want to be notified of emergencies through our Everbridge system. On the second tab, verify that your mailing address is correct.

Verify your dependents: Under the bookmarks tab, choose Benefits. Select Spouse/Dependent Info. This enables your family to receive the 25 percent discount off most Riverside services.

Medical insurance eligibility

Riverside offers medical insurance to those who are budgeted and expected to work 30 hours or more per week — typically full-time team members.

Benefits are effective:

- New hires — The first of the month following 30 days of employment
- Status changes — The first of the month after the status change effective date

If you have insurance coverage and you change to a variable-hour status, you may cancel coverage within 30 days of your status change effective date or continue coverage through the end of that calendar year.

Variable-hour team members

Team members who work in a part time, labor pool or PRN status are considered variable-hour team members. Here's the process for determining eligibility for variable-hour team members:



We track your hours for the first 12 months of your employment. This is the Initial Measurement Period.



If you average 30+ hours per week, you will be offered insurance, with 30 days to enroll or waive coverage in bswift. Medical benefits will be offered the first of the month following the Initial Measurement Period.



We continue to track hours during the Standard Measurement Period, October to October, to determine your eligibility the following year.

We have partnered with MarketLink to help team members who are not eligible for Riverside medical coverage. Call 1-844-961-9412

Picking the right medical plan for you

Enhanced \$500 deductible	Standard \$1,000 deductible	High Deductible \$2,600 deductible
Premium: \$\$\$	Premium: \$\$	Premium: \$
Out-of-pocket: \$	Out-of-pocket: \$\$	Out-of-pocket: \$\$\$

Deductibles listed are for employee-only Riverside Platinum Network Tier 1 coverage. Tier 2 deductibles are higher.

What kind of user am I?

Low user: You're healthy. Best options could be the Standard or High Deductible plan.

Mid-user: You see specialists, have regular prescriptions, and could have an inpatient stay. Best option may be the Enhanced plan.

High user: You could face a health crisis. Best options could be the Enhanced or High Deductible plan. Look at out-of-pocket max amounts.



Key terms

Premium — The amount that comes out of your paycheck as your share of the cost for the plan.

Deductible — The amount you pay out of pocket before the plan pays anything.

Copay — The amount you pay for routine services like doctor visits. Copays don't count toward your deductible, and when you have a copay, that's all you pay. The High Deductible plan does not have copays.

Coinsurance — Percentage of charges that your plan will pay after your deductible is met.

Out-of-pocket max — The most you would pay for covered services in a year. After that, the plan pays 100 percent.

Compare premium savings to expected expenses



How much can I save on premiums by moving to a higher-deductible plan?

How many services do I expect to need during the plan year?

Will the premium savings offset my out-of-pocket expenses?

Deeper dive | Go to riverside.bswift.com

Enroll within 30 days of your hire date

Ways to save

2020 benefits



Aetna Teladoc, for when you need care now, but it's not an emergency

Aetna Teladoc gives you access to health care from anywhere, 24 hours a day, on your mobile device. The copay is \$0 for general medical and outpatient behavioral therapy with the Standard and Enhanced plans. That makes Teladoc more affordable than the ED.

Set up your account at Teladoc.com/Aetna. You can also call 1-855-835-2362.

25 percent discount

Team members get a 25 percent discount for using most Riverside services, even if they don't have Riverside insurance. Approved family members can also get the discount. Verify your dependents in Employee Self Service.

Learn more at intranet.rivhs.com/discount

Riverside Platinum Network

You get significant out-of-pocket savings with the Riverside Platinum Network. This Tier 1 network includes all Riverside providers, plus outside providers added based on specialty and geography. Get the best care at the best price!

Learn more at intranet.rivhs.com/platinum.



Save up to 66 percent on medications

Get prescriptions filled through Pavilion Pharmacy to save up to 66 percent with our Standard and Enhanced plans. The pharmacy is located at Riverside Regional Medical Center, but we make deliveries to Riverside Behavioral Health Center, Riverside Tappanock Hospital, Riverside Doctors' Hospital Williamsburg, Riverside Walter Reed Hospital and Riverside Shore Memorial Hospital. Get refills through our app.

Learn more at intranet.rivhs.com/mypharmacy or by calling 757-223-7709.

Medical insurance

High Deductible Plan



Plan basics

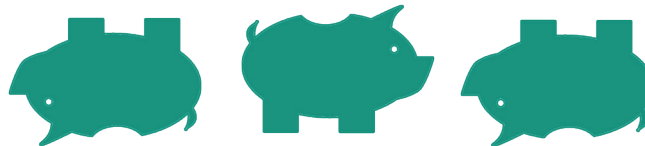
Lowest premiums

Offers a Health Savings Account

Best for those who rarely go to doctor, or who may face a health crisis and hit their out-of-pocket max

How is the High Deductible Plan different?

- No copays.
- Preventative services covered at 100 percent.
- \$2,850 individual/\$5,700 family deductible.
- The plan pays 80 percent and you pay 20 percent after deductible is met.
- Plan comes with a Health Savings Account to pay for qualified medical expenses. HSA debit card can be used anywhere to cover out-of-pocket expenses.



Your HSA funds roll over year to year

Riverside offers a **My Healthy Lifestyle incentive, which funds your HSA**

Learn more at intranet.rivhs.com/MHL

Over 10 years, your My Healthy Lifestyle incentive could grow to nearly

\$8,000

Assumes full \$750 incentive, no withdrawals, 5 percent growth

HSA tax advantages

Money goes in pretax, grows tax-free and can be withdrawn tax-free to cover qualified medical expenses.

Deeper dive | Go to riverside.bswift.com

Enroll within 30 days of your hire date



Educational Assistance can help you develop yourself professionally



The application is all online



We've increased rates for the sixth year in a row



You get reimbursement up front

Here's how much you can be reimbursed each calendar year:

- Associate's Degree
\$1,800
- Bachelor's Degree
\$3,650
- Graduate Degree
\$4,000

Employment repayment obligation applies.

It's all part of Riverside's commitment to your professional growth

Applications must be submitted before courses end | Reimbursement must meet eligibility requirements

Full-time and part-time team members are eligible upon hire

Go to intranet.rivhs.com/ed

Required Documentation for Insured Dependents

As part of the Riverside family, you can extend benefits coverage to your spouse and dependent children. To safeguard our plans, we must ensure those relationships meet certain legal requirements. Documentation to add or remove coverage for a spouse or any other dependents must be uploaded at riverside.bswift.com within 60 days of enrollment. Your dependents will remain in a pending status, and coverage changes will not take effect, until you have supplied the required documentation.

The chart below outlines our documentation requirements.

Insured dependent	Eligibility for all Riverside plans	Required documentation
Spouse	Your spouse is an individual to whom you are lawfully married, of the opposite or same sex.	One of the following is required: <ul style="list-style-type: none"> • Marriage certificate between employee and spouse issued by any state to add spouse • Divorce decree to remove spouse
Biological Child	Your child is eligible under age 26 regardless of marital status, financial dependency, school status or residency.	One of the following is required: <ul style="list-style-type: none"> • Birth certificate of child • Proof of birth letter provided by hospital
Adopted Child		One of the following is required: <ul style="list-style-type: none"> • Court order of adoption • Court order naming you as guardian of child
Stepchild		You must supply a birth certificate for the child and one of the following: <ul style="list-style-type: none"> • Marriage certificate for you and the biological parent to add child • Divorce decree to remove child
Child under legal guardianship		You must supply a valid court order naming you as the child's guardian

Riverside reserves the right to verify at any time that covered spouses and dependents meet the rules of our plan.

Instructions for uploading documentation

Go to riverside.bswift.com and log into your benefits portal. Click on Employee File. Upload your documentation.

Once documentation is verified, coverage and premiums will be applied as outlined below. This may be retroactive, depending on when your documentation was verified.

- New hires — First of the month following 30 days of employment
- Status change — First of the month following the status change
- Most qualifying events — First of the month following event date
- New baby — Baby's birth date
- Divorce — Date of divorce
- Death — Date of death

You go the extra mile to care for others. Now it's time to care for yourself.

Self-care matters more than ever during these challenging times. We encourage all team members and spouses covered by our Riverside medical plan to safeguard your health with a free My Healthy Lifestyle Physical. This yearly exam helps you build a strong relationship with your primary care provider. You will be scored on a series of risk factors based on this process. You can get a substantial insurance savings — up to \$750 — depending on how you score. All steps must be completed by Oct. 31, 2020 to be eligible for the savings in 2021. It's easier than ever this year, since your exam and labs can all be done in the same visit!



Schedule online NOW through MyChart

You can also call your primary care provider. Schedule now for the best appointment availability. If you don't have a PCP, call 757-534-5352.

- Schedule a My Healthy Lifestyle Physical. Make sure the following labs are ordered: Fasting lipid panel and complete metabolic panel. Three additional labs are optional and are covered by the plan: A1C, CBC and urinalysis. (Any extra labs beyond the five noted may have a copay.)
- Get your labs done in your PCP office on the day of your exam to avoid out-of-pocket charges. As in the past, you will need to fast overnight.
- Get 10 extra points if your provider is part of Riverside Medical Group. The RMG team will submit your paperwork.
- If you see a non-RMG provider you will have to return the attached form and your lab results to Health Advocate, our third-party partner.

Complete all steps of this process by Aug. 31 to be eligible for a prize drawing

You will automatically be entered once your results are received by Health Advocate.

If your visit is already completed

If you completed the My Healthy Lifestyle process before June 1, you will not have to repeat any step of the process, and no action is needed for entry into the drawing.

20 POINTS	10 POINTS
No tobacco for 2+ years	No tobacco for less than 2 years
Blood pressure <120/80	Blood pressure 121-150/81-90
HDL ratio ≤3.0 or total cholesterol <200	HDL ratio 3.1-5.0 or total cholesterol 200-239
Glucose <100 or HbA1c <5.7 percent	Glucose 100-124
BMI ≤24.9 or waistline measurement of <36 inches for women and <41 inches for men	BMI of 25-30

If you are married, both you and your spouse must get 70+ points for the full incentive. If only one of you gets 70 points, you will receive a partial incentive of \$375.

How the scoring works

All scoring is done by Health Advocate, the third-party vendor partner that administers this incentive. Log in or register at healthadvocate.com/riverside to see your results within 14 days. Scores will also be available on the Health Advocate app (search for Health Advocate in your app store. Once installed, enter Riverside Health System as the organization).

Following your visit, your lab results will be available in MyChart. Your doctor's office will reach out if there are any concerns that need to be discussed. Learn more about MyChart at riversideonline.com/mychart.

Low score? No problem

The My Healthy Lifestyle Physical is required, but if you don't make the 70 points, there are several programs you can complete to earn the incentive. Call 1-866-799-2643.

Physician Health Screening Form

Patient to Complete Form to Red Line - PLEASE PRINT – Form Must Be Completed in Full

Patient Last Name: _____ First Name: _____

Choose one: Employee Spouse

Phone: _____ Email Address: _____

DOB: ____ / ____ / ____ Last 4 SS# (optional): _____ Gender: Male Female
(Month) (Day) (Year)

I authorize my healthcare provider to release the requested information to Health Advocate. I acknowledge that I have read, signed and submitted to Health Advocate the Notice and Authorization Form as provided on the reverse of this form.

Signature: _____ Date: _____

If you are a spouse please complete the section below:

Employee Name: _____ DOB: ____ / ____ / ____

If it is unreasonably difficult due to a medical condition for you to achieve the standards for this incentive under this program, contact Health Advocate for the Exemption Physician Health Screening form and take it to your PCP for completion. Please be advised your PCP must also complete this form.

Personal information contained on this form is confidential.
Dear Provider: Riverside's My Healthy Lifestyle initiative offers resources to help Riverside employees take charge of their health. The program includes an incentive for Riverside employees and spouses covered

under Riverside's health insurance to meet with their primary care team for an annual wellness visit. This encounter is intended to serve as a full physical with the following labs ordered: fasting lipid panel, A1C, CBC, Urinalysis, and Complete Metabolic Panel. These labs and the full physical should be billed using the diagnosis code of Z00.00 so there is no patient responsibility. Please support Riverside's efforts by communicating with your patient the importance of preventive health and helping to manage their risk factors. As part of the wellness visit, please provide the following results, attach a copy of the test results and provide your signature as verification of the accuracy of information provided:

To Be Completed by Physician Office

Please enter the results of the health screening below.

Riverside Provider: Yes No

Height: _____ FEET _____ INCHES	Trig: _____ LDL: _____
Weight: _____ POUNDS	Ratio: _____
Waist: _____ INCHES	Glucose Fasting: _____
Total Chol: _____	OR HbA1c: _____
HDL: _____	Blood Pressure: _____ / _____

Tobacco Use Status: Does patient use chewing tobacco? Yes No Does patient smoke? Yes No

If patient previously smoked, how long ago did he/she quit? _____

____ / ____ / ____ DATE OF EXAM

Patient Pregnant: Yes No

Healthcare Provider Signature

Office Telephone Number

Signature Date

Riverside Team Member: Make and keep a copy of this completed form. Return the form (with lab results attached) AND your completed Patient Consent and Authorization (unless a valid Patient Consent and Authorization is already on file with Health Advocate) to Health Advocate, Attn: Riverside Health Form, 3043 Walton Road, Suite 150, Plymouth Meeting, PA 19462.

Fax: 610-397-7896 - Attn: Riverside Team. **Email:** RiversideCareAdvocate@healthadvocate.com - Attn: Riverside Team

Important Information

The purpose of this Notice and Authorization Form relates to screening for cholesterol, glucose (or HbA1c), blood pressure and/or body composition measurements as part of an employee wellness program. By participating, you hereby release the administrators of the screenings, Health Advocate, the employer and/or its group health plan, from any and all claims, demands, actions, and causes of action which may result from participation in this program.

What information we collect and how we protect that information:

The information collected and the results of your screening contain health information, such as your height, weight, body mass index, cholesterol levels, glucose levels and blood pressure. This health information may constitute "genetic information" if gathered from an employee's family members. The health information we collect from you will be stored using state-of-the-art secure technology to ensure security and confidentiality. Health Advocate follows the HIPAA Security Rule and secures your health information on computer servers in a controlled, secure environment, protected from unauthorized access, use or disclosure. When personal information is transmitted to other websites, it is protected through the use of encryption, such as the Secure Socket Layer (SSL) protocol. In the event of a breach of your Personal Health Information, Health Advocate will notify your employer sponsored health plan pursuant to its business associate agreement with that plan.

How we may use or disclose your information:

Health Advocate will use and disclose your Personal Health Information only as permitted by our business associate agreements with your employer sponsored health plans, as required to by law, or where required by the of U.S. Department of Health and Human Services (HHS) to investigate or determine Health Advocate's compliance with the HIPAA Rules. Under no circumstances will genetic information be used for underwriting purposes.

You are not required to provide your health information. The employer may not retaliate against employees who refuse to provide their health information. However, employees who do provide this information may receive an incentive from the wellness program. The employer will not receive any health information that will identify you as an individual unless the employer needs individually identifiable health information for limited purposes of administering parts of the wellness programs. In that case, the employer must agree to implement reasonable safeguards to adequately separate plan administration functions from other employment activities, and to otherwise protect the confidentiality, integrity and availability of the Personal Health Information they utilize on behalf of a group health plan. Minimally identifiable health information will be shared for those administrative purposes. The employer will not receive any individually identifiable genetic information, only genetic information on the aggregate. Your data may be stripped of all identifying information and combined with others in a large statistical database for aggregate reporting back to your employer and used for the development and implementation of preventive health programs and resources. Employees may not be discriminated against in employment because of the health information you provide. Employers may not use the health information to make any employment decisions about employees. Employer plan sponsors are also required to implement reasonable safeguards to adequately separate plan administration functions from other employer activities.

Your individual data may be shared with a third party such as disease management vendors who must abide by strict confidentiality and privacy guidelines, and with your written authorization on the previous page, will assist you with chronic condition management and other wellness program services. Your information will not be sold or transferred to, or exchanged or shared with, any third party except if needed to carry out specific activities related to the wellness program. The only other persons who will receive your individually identifiable health information are you and the professionals who need the information to deliver health and wellness services to you.

Authorization

By my signature on the previous page, I hereby authorize Health Advocate or the employer, if necessary, to use or disclose my health information collected during today's screening pursuant to the terms of this Notice and Authorization for the purposes of my continued Health Education or Care Management over the duration of my participation in the wellness program. These services may include care coordination, locating providers, claims/appeals assistance, health coaching, healthy reminders and other wellness services. This Authorization expires upon termination of my enrollment in the wellness program unless another date is indicated.

I further agree, understand, and acknowledge my rights in relation to the following:

- I may refuse to sign this Notice and Authorization. But if I do refuse to provide my authorization, I may not participate in the health screening that is the subject of this authorization.
- A photocopy of this Notice and Authorization will be as valid as the original.
- Health Advocate will ensure my rights of access, amendment and accounting of disclosures with respect to the Personal Health Information it maintains about me on behalf of HIPAA covered entities.
- I have received a copy of this Notice and Authorization, and that I am entitled to a copy of this authorization upon request.
- I may ask questions about the health information collected about me or make requests about this Notice and Authorization by contacting Health Advocate's Privacy Officer at 1-866-385-8033.
- I may also complain to Health Advocate, my employer or group health plan, or the Secretary HHS if I believe my privacy rights have been violated, and no retaliatory actions will be taken against me for filing a complaint.
- I understand that this authorization may be revoked in writing if delivered to Health Advocate although revocation will not be effective as to the disclosure of any information whose release I have previously authorized, or where other action has been taken in reliance on my authorization.

Helping you manage your retirement goals

With 24/7 account access



Planning for retirement doesn't have to be complicated. Set up your account to stay on track with your retirement savings goals. And since your life is busy enough, we've made getting to your information simple and convenient. Use these resources to access your account when and how you want.

Online

First-time users

Go to principal.com/Welcome

- › Select **Get Started**
- › Enter your first name, last name, date of birth, mobile phone number (this is the quickest way to verify your identity), and your ID number (this is either your Social Security number or a specific ID provided by your employer) or ZIP code
- › Agree to do business electronically and click **Continue**
- › If you don't provide your mobile phone number, you'll need to answer a few personal questions as an alternative way to confirm it's really you
- › Create a **unique username**, set a secure **password** and add your **email address**
- › Select and answer **three security questions** to use if you need to call us
- › You now have access to your online account, and you'll get a confirmation email within a few minutes
- › The first time you log in, you'll need to choose where we send you **verification codes** (text message or email) and how often you want to use them

Ongoing account access

Go to principal.com

- › Select **Log In** and choose **Personal**
- › Enter your **username** and **password** (click **Forgot Username** or **Forgot Password** if you need to reset) and click **Log In**
- › If you're logging in from a new device, resetting your username or password, or you've opted to use verification codes every time you log in, you'll receive a security code via text message or email
- › Enter the security code and click **Verify**



Questions?

Having trouble setting up your login? Give us a call at **800.986.3343**.

Stay up to date!

Keeping your email address current helps you stay in the know with communications tailored to you.

- › Click on the **Retirement Plan** link of the account you want to access. Use the tabs at the top of the page to navigate the website.

Your account

Education Hub

Available options include:

Not all options are available for certain plans. Check with your human resources contact to find out what is available.

- › Plan info & forms
- › Statements
- › Contributions
- › Investments
- › Loans & withdrawals
- › Rollovers
- › Retirement
- Wellness Planner

- › Overview
- › My Virtual Coach
- › Monthly webinars
- › Retirement planning
- › Managing money
- › Life event planning
- › Calculators & tools

Mobile

Check your account balance and rate of return on the go.

- › Principal® App — Available for iPhone® and Android™*
- › Text message
- › Email

Phone

First-time users

Call **800.547.7754**

- › Enter your **Social Security number** when prompted
- › Listen to the menu and select an option
- › When prompted, establish your **personal identification number (PIN)** using your **Account/Contract Number 6-28838**

Ongoing account access

Call **800.547.7754**

- › Enter your **Social Security number** when prompted
- › Listen to the menu and select an option
- › If prompted, enter your **(PIN)**
(Note: Some options do not require you to enter your PIN.)

Follow the prompts to:

(Not all options are available for certain plans. Check with your human resources contact to find out what is available.)

- › Check your account balance
- › Check investment performance
- › Request or review loan information
- › Review investment options
- › Manage your rollover funds
- › Transfer retirement funds between available investment options
- › Hear information regarding an expected Form 1099-R

* The mobile application offered by Principal® to view account information is currently supported on iPhone® (operating systems 11.0 or higher) and Android™ (operating systems 6.0 or higher).



principal.com

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PT383R-13 | 08/2019 | 921620-082019 | © 2019 Principal Financial Services, Inc.