Your Cardinal Health benefits
Here to help you live for what matters

We know benefits are important to you. They help you feel well and do well — both at home and at work. Here are the highlights of what you need to know to choose your benefits. For all the details, visit the Enrollment Resource Center at cardinalhealth.com/enroll.

Don’t wait! Enroll soon
You’ll have 31 days from your date of hire to enroll in most programs. And your coverage is effective retroactive to your hire date. Read this to learn how to enroll.

What you need to know
• Visit the Enrollment Resource Center at cardinalhealth.com/enroll for enrollment resources, such as your 2018 Benefits Guide. It outlines your eligibility, plan descriptions and costs.
• Watch your mail for your Enterprise ID and password. You need these to enroll.
• Understand your plan options. Cardinal Health offers two types of consumer-driven health plans (CDHPs), both of which offer a Health Savings Account (HSA). These two plans are powered by the Anthem Blue Cross Blue Shield network. Based on where you live, a Kaiser Permanente plan option may also be available to you.
• Consider contributing to a Health Savings Account (HSA). Use the Medical Expense Estimator tool during online enrollment for help deciding how much to put in your HSA in 2018.
• Don’t overlook retirement benefits. The Cardinal Health 401(k) Savings Plan is a great way to help you meet your retirement goals and includes a Cardinal Health match. You’re eligible on your first day of employment and can enroll at any time.
  — Cardinal Health employees: There are two easy ways to enroll in your 401(k): either text RETIRE to 93557 for a link to enroll, or go to wells Fargo.com.
  — na viHealth employees: Go to principal.com.
• Take the household tobacco-free pledge, or complete a tobacco cessation alternative program. You can receive up to a $600 discount on your 2018 medical premiums (prorated based on your hire date) by taking a household tobacco-free pledge when you enroll (or by completing a tobacco cessation alternative program within 180 days from your hire date). To learn more about tobacco cessation options, contact our Healthy Lifestyles partner, StayWell®, by calling 866.280.9835.
• Pre-tax savings opportunities.
  — Consider contributing to the healthcare and/or dependent care flexible spending accounts (FSAs).* See the 2018 Benefits Guide to learn more.
  — Save on your commute. Use pre-tax dollars to buy transit passes and commuter products for you — and for your family too! Place your order at wageworks.com.

What you need to do
The Benefits Center, also known as Your Benefits Resources™ (YBR), is the tool you will use to enroll in your benefits.
• If you’re signed on to a computer on the Cardinal Health network, go to myHR (hr.cardinalhealth.com). Go to Popular Tools > Alight to access YBR. Note: If you’re signed on to myHR, you will not need to log on again when you reach YBR.
• If you’re on a mobile device or not signed on to a computer on the Cardinal Health network, log on to the YBR website directly at resources.hewitt.com/cardinalhealth. Note: When accessing YBR directly, you will need to log on. Select Are you a new user? and create a user name and password.

Once you’re at the Benefits Center, review your options and enroll within 31 days from your hire date. If you have questions, call the myHR Service Center for help at 866.471.7867.

*If you contribute to a healthcare FSA while in one of the Anthem HSA plans, how you use this money will be limited.
Healthy Lifestyles pays

Cardinal Health offers employees and covered spouses/domestic partners the opportunity to participate in Healthy Lifestyles benefits to earn a discount toward medical premiums. While your participation in the Healthy Lifestyles benefits is still encouraged, you’ll automatically receive the 2018 Healthy Lifestyles Kick Start Incentive (prorated based on your hire date), which translates into money off your 2018 medical premiums. The prorated Kick Start Incentive is the maximum credit you will receive for 2018.* Visit healthylifestyles.staywell.com for more information and watch for Healthy Lifestyles communications about the 2019 Incentive.

*If you are hired after September 1, 2018, you will automatically receive the Healthy Lifestyles Kick Start Incentive — which translates into $300 off your 2019 medical premiums. While your participation in the Healthy Lifestyles benefits is still encouraged, the Kick Start Incentive is the maximum credit you will receive for 2019.

Receiving Cardinal Health funding

If you enroll in the Anthem CDHP with Funded Health Savings Account (HSA), your hire date determines the amount you receive in your HSA from Cardinal Health, and the timing of that deposit.

| Anthem CDHP with Funded Health Savings Account (HSA): Cardinal Health contribution schedule |
|-----------------------------------------------|-----------------------------------------------|-----------------------------------------------|-----------------------------------------------|-----------------------------------------------|-----------------------------------------------|
| 2018 hire date                                | Hired between January 1 and March 1           | Hired between March 2 and June 1               | Hired between June 2 and September 1          | Hired between September 2 and December 1      | Hired between December 2 and December 31      |
| Cardinal Health HSA contribution             | Full first quarter contribution*              | Full second quarter contribution will be applied starting in April* | Full third quarter contribution will be applied starting in July* | Full fourth quarter contribution will be applied starting in October | You will not receive a Cardinal Health contribution until first quarter 2019 |
| Timing of HSA opening with HealthEquity      | Account opened in first quarter               | Account opened in second quarter              | Account opened in third quarter               | Account opened in fourth quarter              | Your account will not be opened until the first quarter of 2019 |

*You will continue receiving the full Cardinal Health contribution to your HSA for each following quarter in 2018, as long as you remain employed full-time by Cardinal Health and enrolled in the Anthem CDHP with Funded HSA.

Learn about your Cardinal Health benefits

The Enrollment Resource Center has the resources to help you learn about and understand the benefits available to you as an eligible Cardinal Health employee. Go to cardinalhealth.com/enroll to learn about, choose and use your benefits to help you live for what matters in 2018 — and beyond.

Because your health matters.