Congratulations! You are eligible to join the Amedisys Holding, L.L.C. 401(k) Plan. The Plan is one of the best ways available to you to invest for retirement. If you don’t prepare now for later in life, you may limit your choices and have to keep working after you’d hoped to retire.

The Plan offers a variety of attractive features, along with a broad range of investment choices that can help you build a retirement portfolio appropriate for your goals and tolerance for investment risk.

**Amedisys makes it easy**

- **Automatic deductions** – Your contributions to the Plan are deducted from your paychecks automatically.
- **Matching contributions** – The company may offer a matching contribution on a portion of your contributions.
- **Current tax reductions** – With pre-tax contributions, you defer current income taxes on your contributions and any earnings on them. (Taxes are due upon withdrawal, and you may be subject to a 10% additional federal tax if you take a withdrawal before age 59½.)
- **Investment choices** – Choose your own mix of investment options, a target date fund or a GoalManager® portfolio model, or consider Advice Access for a personalized retirement strategy. More experienced investors can consider Self-Direct Brokerage for a broader menu of investment options.

**Get started now!**

It’s easy to enroll in the Plan. You just need to decide:

1) How much to contribute
2) How to invest

Then contact Merrill Lynch, online or by phone, to enroll.

**Benefits OnLine®**
www.benefits.ml.com

**Retirement & Benefits**
Contact Center
1.800.228.4015

**Need help?**
Call Merrill Lynch between 8 a.m. and 7 p.m. Eastern on any day the New York Stock Exchange is open. Or, use Benefits OnLine’s click to chat feature.
Your retirement plan: a quick look

<table>
<thead>
<tr>
<th>Eligibility</th>
<th>You must be at least 18 years old and employed full-time, part-time or per diem.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Enrollment</td>
<td>You may enroll immediately upon hire, but your contributions will not begin until after the first day of the month following your date of hire and as soon as administratively possible.</td>
</tr>
<tr>
<td>Contribution limits</td>
<td>You may contribute up to 90% of your eligible compensation, up to the IRS limit of $18,000 in 2017. All contributions are on a pre-tax basis.</td>
</tr>
<tr>
<td>Catch-up contributions</td>
<td>If you are age 50 or older during the calendar year and make the maximum allowable contributions, you may be able to contribute an additional $6,000 in 2017.</td>
</tr>
<tr>
<td>Employer contributions</td>
<td>The company may match all or part of your pre-tax contributions each quarter if you are employed on the last day of the quarter. These discretionary company contributions are invested in Amedisys common stock.</td>
</tr>
<tr>
<td>Changing your contribution rate</td>
<td>You may change your contribution rate anytime. If you are unsure how much you should contribute, consider using Advice Access to review your personalized recommendations.</td>
</tr>
<tr>
<td>Rollovers</td>
<td>The Plan accepts rollovers from other tax-qualified retirement plans. Be sure to consider the advantages and disadvantages of a rollover before initiating one.</td>
</tr>
<tr>
<td>Vesting</td>
<td>Your right to your account balance is called vesting. You are always 100% vested in your own contributions and any rollovers (each adjusted for earnings or losses). Your vesting in company matching contributions occurs over a five-year period, starting with 25% vesting after two years and reaching 100% vesting after five years (adjusted for earnings or losses).</td>
</tr>
<tr>
<td>Investment choices</td>
<td>You elect how to invest your contributions. View a complete list of your investment options, along with educational materials about investing, on Benefits OnLine. Or consider one of the three services listed below. If you do not choose an investment, contributions will be invested in a Vanguard Target Retirement Date Fund with the year closest to the year you turn 65.</td>
</tr>
<tr>
<td>Vanguard Target Retirement Date Funds</td>
<td>A target date retirement fund holds a mix of investments that is adjusted to become more conservative as the fund approaches the year in its name. When investing in this single source choice, you would generally pick the year when you think you will retire or need the money in your account and select the fund with the year closest to that date.</td>
</tr>
<tr>
<td>Advice Access</td>
<td>This service can help you develop a personal retirement plan by helping to answer questions such as “How much should I contribute?” and “How should I invest my money?”</td>
</tr>
<tr>
<td>GoalManager®</td>
<td>The GoalManager® Portfolio Rebalancing service offers a selection of portfolio models, each consisting of a different mix of investments tailored to a different level of investment risk and potential return.</td>
</tr>
<tr>
<td>Self-Direct Brokerage</td>
<td>This separate account offered through the Plan allows you to invest in eligible securities not available in the Plan’s investment menu. It is best suited for those who seek greater flexibility and control of their retirement account, and are willing to pay more for their investments.</td>
</tr>
<tr>
<td>Changing your investments</td>
<td>You may change the way your account is invested once each business day.</td>
</tr>
<tr>
<td>Loans</td>
<td>You may borrow from your vested Plan account balance, subject to certain maximum/minimum limits. You may have two loans outstanding. A non-refundable one-time loan set-up fee of $50 will apply to each loan you take. You can repay each loan by payroll deduction over 5 years or less, or 15 years or less if the loan is taken to purchase your principal residence. Please consider the advantages and disadvantages of taking a loan before initiating one.</td>
</tr>
<tr>
<td>Withdrawals</td>
<td>You may withdraw funds from your account before you leave the company under certain conditions as defined by the Plan and the IRS. Taxes are due upon withdrawal (see below).</td>
</tr>
<tr>
<td>Distributions</td>
<td>You may receive a distribution due to retirement, termination of employment, total and permanent disability, or death. With certain exceptions, you may continue to defer taxes by rolling over a distribution to another employer’s plan that accepts rollovers. Otherwise, taxes are due upon withdrawal (see below).</td>
</tr>
<tr>
<td>Taxes</td>
<td>Taxes are due on contributions and earnings upon withdrawal. You may also be subject to a 10% additional federal tax if you take a withdrawal before age 59%.</td>
</tr>
</tbody>
</table>

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1 Amedisys stock gives you the potential for capital appreciation. As there are no other forms or types of investments in this option, the value of the stock stands on its own. Because this option is a single stock investment, it generally carries more risk than do the mutual funds offered through the Plan.

2 The retirement date for these funds is the approximate date when an investor plans to start withdrawing his or her money. The principal value of these funds is not guaranteed at any time, including at the target date. These funds are designed to become more conservative over time as the target date approaches.

3 As a “fund of funds,” this Fund, as a shareholder of underlying mutual funds, will indirectly bear its pro rata share of the expenses incurred by the underlying funds.
Time passes faster than you think

Ever notice how time seems to speed up with every birthday? The “future” can be here before you know it. Will you be ready? Even in difficult financial times, contributing as much as you can to your account—as soon as you can—can be a smart move. Over the years, your contributions could really add up. Plus, if you’re eligible, Amedisys may also contribute to your account.

How your contributions could add up

<table>
<thead>
<tr>
<th>Weekly contribution</th>
<th>Potential value after 20 years</th>
<th>Potential value after 25 years</th>
<th>Potential value after 30 years</th>
</tr>
</thead>
<tbody>
<tr>
<td>$25</td>
<td>$49,362</td>
<td>$73,621</td>
<td>$106,086</td>
</tr>
<tr>
<td>$30</td>
<td>$59,234</td>
<td>$88,346</td>
<td>$127,303</td>
</tr>
<tr>
<td>$35</td>
<td>$69,106</td>
<td>$103,070</td>
<td>$148,521</td>
</tr>
</tbody>
</table>

This hypothetical illustration assumes a salary of $26,000 and contribution rates of 5%, 6% and 7%, with contributions made at the beginning of the month and a 6% annual effective rate of return. Hypothetical results are for illustrative purposes only and are not meant to represent the past or future performance of any specific investment vehicle. Investment return and principal value will fluctuate and when redeemed the investments may be worth more or less than their original cost. Taxes are due upon withdrawal. If you take a withdrawal prior to age 59½, you may be subject to a 10% additional federal tax.

Keep in mind that each dollar contributed toward your future reduces your take-home pay today by less than a dollar. That’s because your contributions are deducted from your pay before federal income tax is calculated.*

To estimate how different contributions rates could affect your take-home pay, use the Take Home Pay Calculator on Benefits OnLine. To use the Calculator, visit www.benefits.ml.com > 401(k) Plan > Current Elections > Contributions Rates > Change Contribution Rate.

Uncle Sam may help

If you earn up to $31,000 a year in 2017 ($46,500 for heads of household and $62,000 if married, filing jointly), you may be eligible for a tax credit of 10% to 50% of each $1 you contribute on a pre-tax basis, up to the first $2,000 you put into the Plan. For more information consult a tax advisor. (Source: IR-2016-141, Oct. 27, 2016)

Designating your beneficiary

If you participate in the Plan, it’s extremely important to choose someone as your beneficiary. That’s because your beneficiary is the person who would receive your 401(k) assets in the event of your death. To designate your beneficiary on Benefits OnLine, visit www.benefits.ml.com > 401(k) Plan > Current Elections > Beneficiary Designations/Updates.

Contact Merrill Lynch

Use the website and contact center to enroll, make changes, conduct transactions, learn about Advice Access, GoalManager and Self-Direct Brokerage and much more.

Benefits OnLine®
www.benefits.ml.com

Retirement & Benefits Contact Center
1.800.228.4015

*Taxes are due upon withdrawal, and you may be subject to a 10% additional federal tax if you take a withdrawal before age 59½.
Online resources for you

Take advantage of these online resources from Merrill Lynch to help with your retirement planning.

**Benefits OnLine® Education Center**

Make smart, informed financial decisions with the help of articles, videos, calculators and planning tools.

[www.education.ml.com](http://www.education.ml.com)

**Risk Assessment and Investment Guide**

Take the quiz to get direction on your investment mix.

[go.ml.com/quiz](http://go.ml.com/quiz)

**myFuture®**

Get practical investment guidance and financial tips from this online newsletter.

[www.mlmyfuture.com](http://www.mlmyfuture.com)

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**The Advice Access service uses a probabilistic approach to determine the likelihood that you may be able to achieve your stated goal and/or to identify a potential wealth outcome that could be realized. Additionally, the recommendations provided by Advice Access may include a higher level of investment risk than you may be personally comfortable with. You are strongly advised to consider your personal goals, overall risk tolerance, and retirement horizon before accepting any recommendations made by Advice Access. You should carefully review the explanation of the methodology used, including key assumptions and limitations, which is provided in the Advice Access disclosure statement. It can be obtained through Benefits OnLine or through a participant service representative.**

**IMPORTANT:** The projections or other information shown in the Advice Access service regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results. Results may vary with each use and over time.

Investing involves risk, including the possible loss of principal. Investments in foreign securities or sector funds, including technology or real estate stocks, are subject to substantial volatility due to adverse political, economic or other developments and may carry additional risk resulting from lack of industry diversification. Funds that invest in small- or mid-capitalization companies experience a greater degree of market volatility than those of large-capitalization stocks and are riskier investments. Bond funds have the same interest rate, inflation, and credit risks associated with the underlying bonds owned by the fund. Generally, the value of bond funds rises when prevailing interest rates fall and falls when interest rates rise. Investing in lower-grade debt securities ("junk" bonds) may be subject to greater market fluctuations and risk of loss of income and principal than securities in higher rated categories. There are ongoing fees and expenses associated with investing. Bear in mind that higher return potential is accompanied by higher risk.

**Investors should consider the investment objectives, risks, charges and expenses of investment options carefully before investing.**

This, and additional information about the investment options, can be found in the prospectuses and, if available, the summary prospectuses, which can be obtained on Benefits OnLine® at [www.benefits.ml.com](http://www.benefits.ml.com) or by calling Merrill Lynch at 1.800.228.4015. Investors should read the prospectuses and, if available, the summary prospectuses carefully before investing.

Neither Merrill Lynch nor any of its affiliates or financial advisors provide legal, tax or accounting advice. You should consult your legal and/or tax advisors before making any financial decisions.

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This material is only a general outline of the Plan. You are encouraged to read the Summary Plan Description to obtain more detailed information regarding the Plan’s operation. This document gives you information you need to make educated decisions about joining the Plan and maintaining a Plan account. If a provision described in this outline differs from the applicable provision of the Plan documents, the Plan documents prevail.

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