2017 Benefits Open Enrollment

October 31 - November 18, 2016

SENIOR LIFESTYLE

FAMILY-OWNED COMMUNITIES

Group B Employees

What's Inside

Welcome

Welcome to your 2017 open enrollment guide! In this guide you will find an overview of the benefits available to you through Senior Lifestyle. We encourage you to read this guide carefully so that you understand the value that our benefits offer you as you decide what levels of protection best meet your needs.

What's New for 2017

We strive to offer a benefits package that gives our employees peace of mind in knowing that the most important things in life are protected - your family, your finances, and your future.

After an in-depth review of the marketplace and our current benefit offerings, we have found that overall the benefits offered by Senior Lifestyle not only meet, but in many cases exceed, industry standards. To ensure that we continue to offer our employees best-in-class benefits, we will be making the following changes for 2017:

- **Active enrollment process.** You must take action to ensure you have coverage in 2017. All current medical, dental, vision, and FSA elections will end on December 31, 2016.
- **A new medical plan option.** The Cigna HSA 3000 plan is a high deductible plan with an in-network employee only deductible of $3,000 and an in-network family deductible of $6,000. This plan also includes hospital indemnity benefits and a discount prescription card.
- **New Aflac Benefits.** Aflac will now be the provider for our accident, critical illness, and hospital indemnity programs. During this initial enrollment opportunity, you may elect coverage without answering any medical questions. Speak with a benefit counselor for more information.
- **Allstate accident, critical illness, and hospital indemnity programs will no longer be available.** If you currently have any of these benefits, your coverage will automatically transition to the new Aflac programs.
- **Health Savings Account (HSA) Employer Contributions** will now be provided to all Cigna high deductible medical plans. Senior Lifestyle will contribute $55 per month into an HSA for employees to use towards qualified medical expenses.
- **Vision Plan Changes.** You can now get lenses or contacts every 12 months; however, frames are still every 24 months.
- **Flexible Spending Account and HSA Administrator Change.** ADP will now administer our Healthcare FSA, Dependent Care FSA, and HSA benefits.
- **HSA accounts** will be set up with UMB bank. Current HSA funds with HSA Bank will not automatically rollover to UMB Bank. If you want to roll them over, contact ADP. If you leave your funds with HSA Bank, there will be a $3.00 per month administrative fee charged to your account beginning 3/1/2017.

Important Note About the Individual Mandate

The Affordable Care Act (ACA), often called Obamacare, requires most individuals to have health insurance. If you do not have health insurance, you may be required to pay a penalty. In 2017, the percentage fee will remain at 2.5% of your yearly household income and the flat fee will be adjusted for inflation. All medical plans offered by Senior Lifestyle will satisfy the individual mandate.

Eligibility

Regular full time exempt employees working 30 or more hours per week are eligible for Senior Lifestyle benefits the first of the month following 30 days of employment. Regular full time nonexempt employees working 30 or more hours per week are eligible for Senior Lifestyle benefits the first of the month following 60 days of employment.

Eligible dependents

Your dependents are eligible for coverage in most plans you elect. Your eligible dependents include:

- your legal spouse or domestic partner
- you or your spouse's children and any children for whom you are a legal guardian up to age 26, unless otherwise stated.

Making Careful Choices

Please choose your benefits carefully. Benefits you elect will be effective through December 31, 2017, unless you experience a qualified life event. Certain life changes may make you eligible to make changes to your benefits outside of this enrollment. Listed below are events that could be classified as a qualified life event:

1. Change of status, including:
   - change in legal marital status
   - change in number of dependents
   - change in employment status of employee, spouse, or dependent due to termination or start of employment, strike, lockout, beginning or end of unpaid leave of absence, or change in worksite
   - changes in employment status of employee, spouse, or dependent resulting in eligibility or ineligibility for coverage
   - change in residence of employee, spouse, or dependent to a location outside of the employer's network service area
   - changes which cause a dependent to become eligible or ineligible for coverage
2. Court order
3. Medicare or Medicaid eligibility/entitlement
4. Significant change in cost of coverage
5. Changes in coverage of spouse or dependent under another employer's plan
6. Reduction in work hours below 30 hours per week
7. Enrollment in a Qualified Health Plan (QHP)

Please contact Human Resources if you have questions about what designates a qualifying event.

If you experience a qualifying event, you must notify Human Resources within 30 days of that event to change your benefit elections.

Enrollment Process

Professional benefit counselors will be available **over the phone** to answer your questions and help you complete the enrollment process. Open Enrollment will take place from **October 31 – November 18, 2016.** Please see your BOM or Executive Director for more information. For your convenience, you may schedule an appointment with a benefit counselor.

Online. Log on to **SLC.mybenefitsappointment.com** to schedule your appointment. Select the option for a telephonic benefits appointment from the drop down menu, choose the date and time that best fits your schedule, and fill out the form with your information. You will receive an email confirming your appointment. A benefit counselor will call you at your selected time at the number you provided.

Call. 877-922-3242 Monday – Saturday, 7 a.m. – 7 p.m. Central.

Every benefit-eligible employee has the opportunity to elect medical coverage with Senior Lifestyle. If you do not wish to elect coverage, you must waive this opportunity and provide a viable reason for doing so. Please see your BOM or Executive Director to complete a simple electronic waiver.

Your Medical Plans

You have two medical plans available to you: the Cigna HSA 1500 and Cigna HSA 3000 plans. Please review the chart below for plan highlights.

Medical Plan Features				
	Cigna HSA 1500		Cigna HSA 3000	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Deductibles				
Single	$1,500	$3,000	$3,000	$6,000
Family	$3,000	$6,000	$6,000	$12,000
Annual Out-of-Pocket Maximum				
Single	$6,550	$13,100	$6,550	$13,100
Family	$13,100	$26,200	$13,100	$26,200
Coinsurance				
After deductible	80%	60%	80%	60%
Physician Services				
Preventive Visit	100% no deductible	60% after deductible	100% no deductible	60% after deductible
Physician Visit	80% after deductible	60% after deductible	80% after deductible	60% after deductible
Specialist Visit	80% after deductible	60% after deductible	80% after deductible	60% after deductible
Other Services				
Urgent Care	80% after deductible	60% after deductible	80% after deductible	60% after deductible
ER	80% after deductible	60% after deductible	80% after deductible	80% after deductible
Ambulance	80% after deductible	60% after deductible	80% after deductible	80% after deductible
Inpatient/ Outpatient	80% after deductible	60% after deductible	80% after deductible	60% after deductible
Hospital Admission	80% after deductible	60% after deductible	$1,000	$1,000
Hospital Confinement	80% after deductible	60% after deductible	$100 per day, up to 31 days per event	$100 per day, up to 31 days per event
Prescription Coverage *Generic / Preferred / Non-preferred*				
Retail	80% after deductible	60% after deductible	80% after deductible	60% after deductible
Mail Order	80% after deductible	60% after deductible	80% after deductible	N/A
RxCut Discount Card	N/A	N/A	Included	Included

Hospital Indemnity *now available through Aflac*

You have the option to enhance your medical plan with additional hospital benefits from Aflac. These benefits are designed to provide financial protection by paying you a benefit for hospital admission, hospital confinement, and ICU care. You can use this benefit to pay for out-of-pocket expenses and extra bills that can occur relating to hospitalization. Ask a counselor about the special value-added services available to you if you participate in the Aflac programs! See page six for more information.

Hospital Benefits *available as an enhancement to your medical plan*

Event	Benefit
Hospital Admission	$1,500 once per year
Hospital Confinement	$200 per day, up to 31 days
Hospital Intensive Care	$200 per day, up to 10 days
Intermediate Intensive Care Step-Down	$100 per day, up to 10 days

Health Savings Account (HSA)

A Health Savings Account (HSA) allows employees who participate in our medical plan to contribute funds to a personal HSA on a pre-tax basis, which can be used to pay for eligible medical expenses until the deductible is met. If you elect to participate in either medical plan, Senior Lifestyle will contribute $55 per month to your account.

Total contributions to the plan cannot exceed the IRS maximum for 2017 of $3,400 for an employee and $6,750 for a family; employees age 55 or over may contribute an additional $1,000. The HSA is your account and will roll over from year to year and will stay with you if you leave employment. To be eligible for this account you must not have coverage under another medical plan.

Some highlights about the plan can be found below:

- The HSA is your individually owned tax-advantaged account
- You cannot be covered under other health insurance
- You cannot be claimed as a dependent on someone else's tax return
- You may withdraw from your HSA (tax-free) to pay for qualified medical expenses.

Important Note: If you have an HSA you may only have a limited medical Flexible Spending Account (FSA).

Understanding How HSAs and FSAs Differ

It is important to understand how Health Savings Accounts differ from Flexible Spending Accounts and who is eligible for what type of account. The chart below highlights some important details about these accounts to help you understand how they work.

HSA vs. FSA

	Health Savings Account (HSA)	Flexible Spending Account (FSA)	Limited Purpose Flexible Spending Account (FSA)
Purpose	• Pay for current and future expenses on a tax-free basis • Save for retirement	• Pay for current expenses on a tax-free basis • Both medical and dependent care accounts available	• Pay for current dental and vision expenses on a tax-free basis
Unused Funds	• Rollover year to year • You own your account – money is yours to keep	• Use it or lose it	• Use it or lose it
Annual Funding Limits	• SLC contributes $55 per month • $3,400 2017 account max	• $2,550 medical FSA • $5,000 dependent care FSA	• $2,550
Funding	• Funds are deducted pre-tax OR post-tax • Funds are only available once they have been contributed	• Funds are deducted pre-tax • Full medical FSA amounts available immediately; dependent care FSA only reimbursed once contributed	• Funds are deducted pre-tax • Funds available immediately

Flexible Spending Accounts (FSA)

Flexible Spending Accounts (FSAs) allow you to pay for eligible health care and dependent care expenses using pre-tax dollars. The money deposited into your spending account is deducted from your paycheck before taxes are withheld, which lowers your taxable income. Unused funds in your account cannot carry forward, so plan carefully.

A **Health Care Spending Account** helps you pay for medical, dental, and vision expenses not covered by insurance. The annual maximum contribution will be $2,550 in 2017. You can use this account to pay for things such as deductibles and copayments, orthodontia, glasses and contact lenses.

Before you enroll in a Healthcare FSA, you should evaluate what your out-of-pocket medical, dental, and vision expenses will be for the coming year. Remember, the key to effective use of the flexible spending accounts is planning ahead. Any money left in the FSA at the end of the plan year will be forfeited. This is called the Use It or Lose It provision.

Medical		**Vision**		**Dental**	
Deductibles	$ ________	Exams	$ ________	Routine checkups	$ ________
Copayments	$ ________	Eye surgery	$ ________	Fillings/crowns	$ ________
Doctor visits	$ ________	Lenses/frames	$ ________	Orthodontics	$ ________
Prescriptions	$ ________	Contacts	$ ________	Other	$ ________
Other	$ ________	Other	$ ________		
Total	$ ________	Total	$ ________	Total	$ ________

Total (add Medical, Vision, and Dental totals) $ ____________________

A **Limited Purpose Health Care Spending Account** is available for those who have an HSA. This account only reimburses you for eligible dental and vision expenses.

A **Dependent Care Account** can help fund the care of children under the age of 13 or a disabled spouse or parent while you work. The annual maximum contribution is $5,000. You can use this account to pay for things like payments to a licensed daycare provider or nursery school, before and after school care or summer day camp program, and elder care.

Fill out the table below to estimate how much you should contribute to your account.

Dependent Day Care Expenses	
Children	$ ________
Adults	$ ________
Total	$ ________

Important Note: If you have an HSA you may only have a limited purpose health care FSA.

Accident Insurance *now available through Aflac*

Since accidents can happen at any time, 24 hours a day, 7 days a week, it's important to prepare for the unexpected. This policy can help you pay for out-of-pocket expenses associated with an accident by paying you a benefit depending on the injuries you suffer and the treatment you receive.

You can use the money as you see fit, whether to pay for expenses associated with your accident, like a trip to the emergency room, or to pay for childcare so you can get to the doctor for a follow-up visit. The policy does not coordinate with any other coverage, so you can still receive benefits on top of what your medical plan provides.

Accident Insurance Features

Event	Benefit*
Ambulance	$300
Emergency Room Visit	$300
Leg Fracture	$1,800
Crutches	$375
X-ray	$150
3 Follow Up Visits	$150
Total	**Up to $3,075**

Critical Illness Insurance *now available through Aflac*

Critical illness insurance protects your family and your assets. No one saves to get sick, which is why being diagnosed with a covered condition can be especially draining, both emotionally and financially. The policy provides you with a lump sum cash benefit in the event you or an insured loved one is diagnosed with a covered condition such as cancer, heart attack, or stroke. It can help provide financial protection so you can focus on what's really important – getting better.

You have the option of picking from four levels of coverage so you can make sure you have the right protection for your family. The policy will also pay an annual wellness benefit of $75 for completing an eligible health screening.

Good news! During this enrollment period only, you can elect up to $30,000 in coverage for yourself and up to $15,000 of coverage for your spouse without answering any medical questions.

Value Added Benefits from Aflac

If you participate in Aflac's accident, critical illness, or hospital indemnity programs, you will have access to value-added services at no additional cost.

- **Health Advocacy from Health Advocate** gives you access to Personal Health Advocates who can help you find providers, schedule appointments, resolve benefits issues, and more.
- **Medical Bill Saver from Health Advocate** can help you negotiate medical and dental bills of $400 or more that are not covered by health insurance.
- **Telemedicine from MeMD** provides 24/7/365 access to U.S. licensed health providers. When you have a health issue, log on and request a provider consultation for a range of health issues such as allergies, colds, and medication refills for $35 per visit.

**This example is for illustrative purposes only; your actual benefits may differ.*

Dental

Because maintaining your smile is important, Senior Lifestyle offers three dental plans through Cigna. Although you have the option to see any provider you wish, you will receive the best benefits when you choose an in-network dentist.

Dental Plan Features			
	Gold Plan	Platinum Plan	DHMO
Deductible *individual / family*	$100/$300	$75/$225	None
Preventive Services	80%	100%	100%
Basic Services	80%	80%	Fees based on services
Major Services	50%	50%	Fees based on services
Orthodontia *children to age 26*	Not covered	50%	Fees based on services
Annual Maximum	$1,500	$1,500	None
Orthodontia Lifetime Maximum	Not covered	$1,000	None

To locate a dentist in your area, please visit www.cigna.com.

Vision

We are proud to offer vision benefits through VSP. Although you have the option to see any provider you wish, you will get the most out of your benefit and have lower out-of-pocket costs when you see a VSP doctor.

Vision Plan Features	
Benefit	
Exam	$10 copay
Eye Glasses	
Prescription Glasses	$25 copay
Frames	$140 allowance, 20% off balance
Lenses	Included in prescription glasses copay
Contacts	
Exam	$60 copay
Conventional	$140 allowance
Frequency	
Exam	Every 12 months
Lenses or Contacts	Every 12 months
Frame	Every 24 months

To locate a VSP provider in your area, log on to www.vsp.com.

Disability Insurance

Basic Short Term Disability (STD) Insurance is provided for full time officers, corporate employees, and exempt employees working 35 or more hours per week. The plan protects up to 60% of your income, not to exceed $2,000 per week for officers and $500 per week for corporate and exempt employees, if you become disabled due to an injury or illness. Benefits begin after seven days.

Voluntary Short Term Disability (STD) Insurance protects up to 60% of your monthly income (up to 30% if you have state disability available to you), not to exceed $5,000 per month, if you become disabled due to an injury or illness. Benefits begin after 14 days and can last up to six months. Includes benefits for pregnancy (after nine months of coverage). You must be actively at work for six months prior to enrolling.

Long Term Disability (LTD) Insurance is provided for full time officers, corporate employees, and exempt employees working 35 or more hours per week. The plan protects up to 60% of your monthly income, not to exceed $10,000 per month for officers and $5,000 per month for corporate and exempt employees, if you become disabled due to an injury or illness. Benefits begin after 90 days of disability.

Life Insurance

Basic Life Insurance provides active, full time employees working 35 or more hours per week with coverage of one times your annual salary, up to a maximum of $500,000. Benefits for accidental death and dismemberment are also included. This benefit is available at no cost to you and is paid for by Senior Lifestyle.

Supplemental Life Insurance is available in addition to your employer-provided basic life. You may also purchase life insurance for your dependents if you purchase additional coverage for yourself.

Employee	For this enrollment, up to the lesser of three times annual salary or $250,000 without medical questions, not to exceed policy maximum of four times annual salary, up to $500,000.
Spouse	For this enrollment, up to $30,000 without medical questions, not to exceed policy maximum of 50% of employee's supplemental life coverage.
Children	Up to $10,000 in increments of $2,500.

Universal Life with Long Term Care is designed to help you meet your financial needs throughout your lifetime – from supporting a family, to sending your children to college, to the need for long-term care. This policy builds cash value over time so you have access to it for life's challenges and opportunities. Benefits can be paid as a death benefit, living benefits, or a combination of both, meaning that you and your family have protection when you need it most.

If something happens to you, your family will have money to use as they need it – to pay for funeral costs and final expenses, or to pay for the mortgage, retirement, and more. The policy includes living benefits for qualified long term care expenses such as assisted living, home healthcare, adult day care, or skilled nursing home care, should you ever need them.

The Cost of Your Benefits

The tables below show the per pay check employee cost for medical, dental, and vision insurance. During your individual meeting with a benefit counselor, you will receive rates for our other benefit programs.

Bi-Weekly Medical Rates				
	Cigna HSA 1500		Cigna HSA 3000	
	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
Employee	$69.24	$96.93	$55.39	$77.54
Employee + Spouse	$378.09	$529.33	$331.68	$464.35
Employee + Child(ren)	$259.03	$362.65	$227.30	$318.22
Family	$421.25	$589.75	$369.25	$516.96

Bi-Weekly Dental and Vision Rates				
	Dental Gold	Dental Platinum	Dental HMO	Vision
Employee	$9.74	$13.83	$9.29	$2.76
Employee + Spouse	$19.48	$27.66	$16.32	$4.43
Employee + Child(ren)	$18.50	$26.28	$20.33	$4.52
Family	$29.22	$41.50	$29.28	$7.29

The cost of your other benefit choices depends on different factors, such as who you choose to cover and the amount of coverage you'd like. The benefit counselor will give you a customized rate during your individual meeting. Read below for examples of how much a 35 year old non-smoker would pay per check for single coverage.

$69.24 for Cigna HSA 1500 medical coverage

$12.10 for hospital indemnity coverage

$9.74 for Gold dental coverage

$2.76 for vision coverage

$20 for $70,360 of universal life with long term care coverage

$6.40 for accident coverage

$10.28 for $30,000 of critical illness coverage

$13.61 for $1,000 of voluntary monthly short term disability coverage

Ask a benefit counselor for your customized rates!

Notes

Benefit Contact Information

Plan	Carrier	Group Number	Phone Number	Website
Flexible Spending Accounts	ADP	0000041126	888-557-3156	https://myspendingaccount.adp.com
Accident	Aflac	N/A	800-433-3036	aflac.com
Critical Illness	Aflac	N/A	800-433-3036	aflac.com
Hospital Indemnity	Aflac	N/A	800-433-3036	aflac.com
Universal Life	Allstate	AB216	800-521-3535 800-348-4489	allstate.com/tools-and-resources/financial/universal-life-insurance.aspx
Voluntary Short Term Disability	Allstate	AB216	800-521-3535 800-348-4489	allstateatwork.com/PolicyHolders.aspx
Medical	Cigna	2499672	800-244-6224	mycigna.com
Dental *(Gold Plan)*	Cigna	3330139	800-244-6224	mycigna.com
Dental *(Platinum Plan)*	Cigna	3330139	800-244-6224	mycigna.com
Dental *(DHMO)*	Cigna	3330139	800-244-6224	mycigna.com
Employee Assistance Program	CuraLinc	N/A	888-881-5462	curalinc.com
Pharmacy Discount *(Cigna 3000)*	RxCut	N/A	800-808-1213	rxcut.com
Health Savings Account	UMB Health Care Services	N/A	866-520-4472	https://www.hsa.umb.com
Basic Life	Unum	422566-001	800-445-0402	unum.com
Supplemental Life	Unum	422566-001	800-445-0402	unum.com
Basic Short Term Disability	Unum	422565-001	866-224-9402	unum.com
Long Term Disability	Unum	422565-002	866-224-9402	unum.com
Vision	VSP	12179982	800-877-7195	vsp.com

Open enrollment is October 31 - November 18, 2016.

Log on or call to schedule your appointment
with a benefit counselor today!

www.SLC.mybenefitsappointment.com or
877-922-3242 Monday – Saturday, 7 a.m. – 7 p.m. Central