SENIOR LIFESTYLE

FAMILY-OWNED COMMUNITIES

2018 Benefits Open Enrollment

October 31 – November 15, 2017

Group B Employees

What's Inside

Welcome

Welcome to your 2018 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 2018

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.

To ensure that we continue to offer our employees best-in-class benefits, we will be making the following changes for 2018:

- **All employees who enroll in the Cigna Bronze, Silver, or Gold plan must complete a tobacco affidavit by December 8, 2017.** Those who do not will be subject to an automatic 40% surcharge.
- **Aflac will now provide our short term disability insurance.** If you are a current participant in the Allstate short term disability program, your coverage will automatically transfer to Aflac. If you are a new participant, you can enroll this year without answering any medical questions. Speak with a benefit counselor for more information.
- **Aflac will now provide our universal life insurance.** Allstate universal life insurance will no longer be available through payroll deduction. If you are a current participant, you must speak with a benefit counselor to enroll in the new Aflac plan. During this year's open enrollment, you can enroll without answering any medical questions.
- **New Vision Plan Option.** You now have the choice between the standard or enhanced vision plan.

Enrollment Process

Professional benefit counselors will be available over the phone or on-site at select communities to answer your questions and help you complete the enrollment process.

To speak with a counselor over the phone to enroll or for help scheduling an appointment, call 844-799-8774 (Option 1), Monday – Friday 8 a.m. – 7 p.m. and Saturday 7 a.m. – 4 p.m. Central or log on to **SLC.mybenefitsappointment.com** to schedule an appointment online. Please see your Executive Director for more information.

Important Note About the Individual Mandate

The Affordable Care Act (ACA) requires most individuals to have health insurance. If you do not, you may be required to pay a fee for any month you, your spouse, or your tax dependents do not have qualifying health coverage. To learn more about the fees, visit www.healthcare.gov.

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, 2018, 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:

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

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

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

Understanding Your Medical Plans

You have three medical plans available to you: the Cigna Gold, Silver, and Bronze plans. All plans satisfy the ACA Individual Mandate. Please read below and review the chart on the next page for highlights of your plan options.

Cigna Gold Plan

- $1,500 single/$3,000 family in-network deductible
- **Does not pay any benefits until the deductible has been met,** meaning that you will pay $1,500 (individual) before you receive any benefits from this plan
- If you elect this option, Senior Lifestyle will contribute an annual amount of $660 into your HSA account, which will be provided in per pay period increments. Please note that the $660 annual amount is based on an employee being enrolled in a Cigna medical plan the entire year.

Cigna Silver Plan

- $3,000 single/$6,000 family in-network deductible
- **Does not pay any benefits until the deductible has been met**, meaning that you will pay $3,000 (individual) before you receive any benefits from this plan
- If you elect this option, Senior Lifestyle will contribute an annual amount of $660 into your HSA account, which will be provided in per pay period increments. Please note that the $660 annual amount is based on an employee being enrolled in a Cigna medical plan the entire year.
- Benefits for hospital admission and confinement through Aflac, see below

Cigna Bronze Plan

- $6,650 single/$13,300 family deductible.
- **Does not pay any benefits until the deductible has been met,** meaning that you will pay $6,650 (individual) before you receive any benefits from this plan.
- Coverage for preventive care
- If you elect this option, Senior Lifestyle will contribute an annual amount of $660 into your HSA account, which will be provided in per pay period increments. Please note that the $660 annual amount is based on an employee being enrolled in a Cigna medical plan the entire year. The annual amount is pro-rated if you don't join the plan at the beginning of the plan year.
- Benefits for hospital admission and confinement through Aflac, see below

Cigna Telehealth

Employees who enroll in a medical HSA program will have access to Cigna Telehealth Connection through Amwell and MDLIVE.

- This program allows you to access a board-certified medical doctor from your phone, video enabled smart phone, or computer 24/7 and from any location
- Doctors can prescribe medication if needed
- Great for non-life threatening conditions like sore throat, fever, rash, headache, cold & flu, etc.
- Sign up or call via Amwellforcigna.com/855-667-9722 or MDLIVEforCigna.com/888-726-3171

Medical Plan Features						
	Cigna Gold		Cigna Silver		Cigna Bronze	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Deductibles						
Single	$1,500	$3,000	$3,000	$6,000	$6,650	$13,300
Family	$3,000	$6,000	$6,000	$12,000	$13,300	$26,600
Annual Out-of-Pocket Maximum						
Single	$6,650	$13,300	$6,650	$13,300	$6,650	$13,300
Family	$13,300	$26,600	$13,300	$26,600	$13,300	$26,600
Coinsurance						
After deductible	80%	60%	80%	60%	100%	60%
Physician Services *(after deductible)*						
Preventive Visit	100% no deductible	60%	100% no deductible	60%	100% no deductible	60%
Physician Visit	80%	60%	80%	60%	100%	60%
Specialist Visit	80%	60%	80%	60%	100%	60%
Telemedicine	$42/visit	N/A	$42/visit	N/A	$42/visit	N/A
Other Services *(after deductible)*						
Urgent Care	80%	60%	80%	60%	100%	60%
ER	80%	60%	80%	80%	100%	100%
Inpatient/ Outpatient	80%	60%	80%	60%	100%	60%
Retail	80%	60%	80%	60%	100%	60%
Mail Order	80%	60%	80%	N/A	100%	N/A
RxCut Discount Card	N/A	N/A	Included	Included	Included	Included

Hospital Indemnity

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. **Enrollment in the Cigna Silver or Bronze plans includes a $1,000 hospital indemnity benefit through Aflac.** This plan is also available as a standalone option if you if you are not enrolled in either of those plans or if you wish to purchase additional coverage. To file a claim for this benefit, please contact Aflac.

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

Ask a counselor about the special value-added services available to you if you participate in the Aflac programs! See page seven for more information.

Health Savings Account (HSA)

A Health Savings Account (HSA) allows employees who participate in the Cigna Bronze, Cigna Silver, or Cigna Gold 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 the Cigna Bronze, Cigna Silver, or Cigna Gold plan, Senior Lifestyle will contribute an annual amount of $660 into your HSA account, which will be provided in per pay period increments. Please note that the $660 annual amount is based on an employee being enrolled in a Cigna medical plan the entire year.

Total contributions to the plan cannot exceed the IRS maximum for 2018 of $3,450 for an employee and $6,900 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 $660 annually, provided in per pay period increments* • $3,450 2018 individual account max	• $2,600 medical FSA • $5,000 dependent care FSA	• $2,600
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

**The $660 annual amount is based on an employee being enrolled in a Cigna medical plan the entire year.*

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 $2,600 in 2018. 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 day care 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.

401(k)

Employees are eligible to participate in the Senior Lifestyle Corporation 401(k) Retirement Plan the first quarter following 2 months of employment and the attainment of age 21. However, the match does not start until after a year of service. The discretionary company match is $.25 up to 6% capped at $1,500 annually. To register and make elections, log on to the Transamerica website, www.ta-retirement.com.

Accident Insurance

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

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 year's 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	**Standard Plan**	**Enhanced Plan**
Exam	$10 copay	$10 copay
Eye Glasses		
Prescription Glasses	$25 copay	$25 copay
Frames	$140 allowance, 20% off balance	$140 allowance, 20% off balance
Lenses	Included in prescription glasses copay	Included in prescription glasses copay and includes scratch-resistant and UV resistant coating
Contacts		
Exam	$60 copay	$60 copay
Conventional	$140 allowance	$140 allowance
Frequency		
Exam	Every 12 months	Every 12 months
Lenses or Contacts	Every 12 months	Every 12 months
Frame	Every 24 months	Every 12 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 *- now through Aflac!*
This policy protects up to 60% of your monthly income (up to 40% if you have state disability available to you), not to exceed $6,000 per month, if you become disabled due to an off-the-job injury or illness. Benefits begin after 14 days and can last up to six months. Includes benefits for pregnancy and limited benefits for disabilities due to mental illness or alcoholism and/or drug addiction. You must be actively at work for six months prior to enrolling, other waiting periods and limitations may apply.

During this year's open enrollment period only, you can elect up to $3,000 per month of coverage without answering any medical questions! Please speak with a benefit counselor for more information.

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	During your initial enrollment and 2018 open enrollment, $10,000 increments up to $250,000 without medical questions, not to exceed policy maximum of $500,000, not exceeding 10 times annual salary.
Spouse	During your initial enrollment and 2018 open enrollment, $10,000 increments up to $30,000 without medical questions, not to exceed policy maximum of 100% of employee's supplemental life coverage.
Children	Up to $10,000 in increments of $2,500.

Universal Life with Long Term Care *- now through Aflac!*
This policy offers flexible benefits that allow you to adjust your death benefit, cash value, and premiums as your financial needs change. 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.

During this enrollment period only, you can elect up to the lesser $200,000 of coverage or $20 per week in premium without answering any medical questions. Please speak with a benefit counselor for more information.

Employee Assistance Program

The Support Linc Employee Assistance Program (EAP) offers professional consultation for a variety of problems that may affect your personal well being and your job performance. Coverage is available to full-time and part-time employees immediately upon employment and extends to immediate family (spouse and dependents), as well as to anyone living in the employee's household, at no cost to the employee.

Support Linc's Case Managers are available to assist with a variety of concerns, including job stress, anxiety, anger management, substance abuse, and more. Members can access the SupportLinc EAP by phone or via the internet twenty-four hours a day, seven days a week.

The Cost of Your Benefits

The tables below show the per pay check employee cost for medical, dental, and vision insurance.

Bi-Weekly Medical Rates						
	Cigna Gold		Cigna Silver		Cigna Bronze	
	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
Employee	$80.77	$113.08	$55.38	$77.54	$41.31	$57.83
Employee + Spouse	$402.22	$563.10	$331.68	$464.35	$214.24	$299.93
Employee + Child(ren)	$280.87	$393.22	$227.30	$318.22	$178.38	$249.74
Family	$455.69	$637.97	$369.25	$516.96	$302.34	$423.28

Bi-Weekly Dental and Vision Rates					
	Dental Gold	Dental Platinum	Dental HMO	Standard Vision	Enhanced Vision
Employee	$10.36	$15.50	$9.29	$2.76	$4.02
Employee + Spouse	$21.76	$32.54	$16.32	$4.43	$6.45
Employee + Child(ren)	$19.17	$28.67	$20.33	$4.52	$6.59
Family	$29.02	$43.39	$29.28	$7.29	$10.61

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.

- $80.77 for the Cigna Gold medical coverage
- $12.10 for hospital indemnity coverage
- $10.36 for Gold dental coverage
- $2.76 for vision coverage
- $20 for $92,588 of Universal Life with Long Term Care coverage
- $6.40 for accident coverage
- $10.28 for $30,000 of critical illness coverage
- $12.65 for $1,000 of monthly short term disability coverage

Benefit Contact Information				
Plan	**Carrier**	**Group Number**	**Phone Number**	**Website**
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
Short Term Disability	Aflac	N/A	800-433-3036	aflac.com
Universal Life	Aflac	N/A	800-433-3036	aflac.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
Medical *(Bronze, Silver, and Gold)*	Cigna	2499672	800-244-6224	mycigna.com
Telehealth	Cigna	N/A	855-667-9722 888-726-3171	Amwellforcigna.com MDLIVEforCigna.com
Employee Assistance Program	Support Linc	N/A	888-881-5462	N/A
Health Savings Accounts	UMB Health Care Services	N/A	866-520-4472	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	800-445-0402	unum.com
Basic Long Term Disability	Unum	422565-002	800-445-0402	unum.com
Vision	VSP	12179982	800-877-7195	vsp.com
Flexible Spending Accounts	WageWorks	0000041126	888-557-3156	myspendingaccount.wageworks.com

To speak with a counselor over the phone to enroll or for help scheduling an appointment, call **844-799-8774 (Option 1)**, Monday – Friday, 8 a.m. – 7 p.m. and Saturday 7 a.m. – 4 p.m. Central or log on to **SLC.mybenefitsappointment.com** to schedule an appointment online.