



2021-2022 | Benefits Open Enrollment Guide

Part-Time Employees

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Welcome

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.

Enrollment Process

Professional benefit counselors will be available over the phone to answer your questions, and help you complete the enrollment process.

To schedule an appointment please call the Benefits Service Center at 833-357-8163 or visit slc1.mybenefitsappointment.com. Phones are answered Monday – Friday 8:00 am – 5:00 pm and Saturday 8:00 am – 3:00 pm Central. Timeslots to enroll will be available Sunday-Saturday 7:00 a.m. – 7:00 p.m. Central to accommodate employees' schedules.

What's New for 2021-2022

We strive to offer a benefits package that gives you 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, you can now enroll in Dental and Vision Insurance, in addition to a suite voluntary benefits including Pet Insurance, MetLaw Legal Services and other benefits offered through Aflac.

Eligibility

Part-time employees working 20 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 September 30, 2022, unless you experience a qualifying life event. Certain life changes may make you eligible to alter your benefits outside of this enrollment.

Listed below are examples of events that could be classified as a qualifying life event:

- change in legal marital status.
- change in number of dependents due to birth, adoption, placement for adoption, or death of a dependent.
- change in employment status of employee, spouse, or dependent resulting in eligibility or ineligibility for coverage.

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

If you experience a qualifying event, you have 30 days from the date of the event to change your benefit elections by logging into SLCBenefits.com or calling 833-357-8163.

Hospital Indemnity*

You have the option to elect 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. To file a claim for this benefit, please contact Aflac.

Hospital Benefits (available as an enhancement to your medical plan)	
Event	Benefit
Hospital Admission	\$1500 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

*Additional hospital benefits are provided through a separate Aflac policy and are limited.

Flexible Spending Accounts (FSA)

Flexible Spending Accounts (FSA) 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. **Please note that the FSA elections you made during last year's open enrollment period will remain in effect until December 31, 2021.**

A **Health Care Flexible Spending Account** helps you pay for medical, dental, and vision expenses not covered by insurance. The annual maximum contribution are \$2,750 in 2021 (subject to change once new rates for 2022 are published by the IRS). 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.

A **Dependent Care Flexible Spending Account** can help fund the care of children under the age of 13, 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.

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.

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.

LifeLock Identity Theft Protection

Safeguard your personal information and defend against attacks with 24/7, proactive identity theft protection from LifeLock. Using the latest advancements, LifeLock alerts members of fraudulent credit, utility, and service applications detected within their extensive network, helps stop online identity threats, reduces the potential for mail fraud, helps to deter theft arising from a lost or stolen wallet, and much more. LifeLock uses proprietary technology that searches for potential threats to your identity. If there is activity using your personal information, LifeLock alerts you. If you are ever victimized by identity theft, a member of LifeLock's U.S.-Based Identity Restoration Team will be dedicated to your case. To know more about LifeLock, visit lifelock.com or call 800-607-9174.

Cancer Guardian

A new and innovative, high touch support program designed to provide an individual and their family with the dedicated resources, technology, and genetic testing needed to effectively navigate cancer while improving chances of survival. Some features of Cancer Guardian include a Cancer Guardian Support Line, Dedicated Nurse Case Manager, Medical Records Storage & Transmission Platform and Comprehensive Genomic (DNA) Profiling.

Voluntary Short Term Disability (STD) Insurance

Voluntary Short Term Disability (STD) Insurance through Aflac 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.

Universal Life Insurance with Long Term Care, offered through Transamerica, offers flexible, permanent protection. The policy's long term care benefits provide financial support to cover the cost of long term care you might need as a result of an accident, illness, or aging. As life insurance, this policy also protects your family with money that can be used any way they choose like your mortgage or rent, education for children, retirement, and final expenses. You may also purchase Universal life insurance for your dependents.

<i>Employee</i>	During your initial enrollment period, up to \$150,000 without answering medical questions, or up to \$500,000 (or 5 times salary, whichever is less), with medical questions.
<i>Spouse</i>	During your initial enrollment period, up to \$15,000 without answering medical questions, or up to \$100,000 with medical questions.
<i>Children</i>	During your initial enrollment period, up to \$20,000 without answering medical questions.

MetLaw Legal Services, offered through MetLife, gives you direct access to a national network of more than 18,000 attorneys that provide telephonic advice and office consultations on a broad range of personal legal needs. Covered legal services include preparation of wills and trusts, real estate matters, traffic matters, document preparation and review, debt matters, and more.

Pet Insurance, offered through Nationwide, provides coverage for a wide range of veterinary services, such as wellness visits, vaccinations, surgical procedures, medical care following accidents and illnesses, and more. With Pet Insurance, you can elect coverage for your dog(s), cat(s), bird(s) and/or exotic pet(s).

Senior Lifestyle Employee Resources Program

Our Senior Lifestyle Employee Resources program is administered by ComPsych. Our Employee Assistance Program takes a comprehensive, global approach to addressing employee needs through an extensive in-house staff of specialists. The Senior Lifestyle Employee Resources program includes services for confidential emotional support, work-life solutions (i.e. finding child or elder care, hiring movers or home repair contractors, and more), legal guidance, and financial resources (i.e. retirement planning, budgeting, and more). It is available to employees 24/7 through the online support or via phone at 855-654-5319.

NEW! Dental Insurance

Because maintaining your smile is important, Senior Lifestyle offers two dental plans through Argus, a division of Aflac. 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		
	Standard Plan	Enhanced Plan
Deductible individual/family	\$100	\$100
Preventive Services	70%, no deductible	80%, no deductible
Basic Services	50%	80%
Major Services	10%	50%
Orthodontia	Not covered	Not covered
Annual Maximum	\$500	\$1,000

To locate a dentist in your area, please visit argusdental.com/find-a-provider.

NEW! Vision Insurance

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	\$180 allowance, 20% off balance
Lenses	Included in prescription glasses copay	Glasses copay includes scratch- 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.

The Cost of Your Benefits

The tables below show the per paycheck employee cost for dental and vision insurance.

Bi-Weekly Dental and Vision Rates				
	Argus Dental by Aflac		VSP Vision	
	Standard	Enhanced	Standard	Enhanced
Employee	\$5.56	\$14.60	\$2.64	\$5.72
Employee + Spouse	\$10.79	\$28.89	\$4.23	\$9.18
Employee + Child(ren)	\$14.06	\$32.79	\$4.32	\$9.38
Family	\$19.30	\$47.07	\$6.96	\$15.11

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.

Benefit Contact Information				
Plan	Carrier	Phone Number	Website/E-mail	
SLC Benefits Contact	BenefitSolver	833-357-8163		slcbenefits.com
Dental	Argus Dental by Aflac	877-864-0625		argusdental.com
Vision	VSP	800-877-7195		vsp.com
Universal Life	Transamerica	888-763-7474		transamericaemployeebenefits.com
Voluntary Short Term Disability	Aflac	800-433-3036		aflacgroupinsurance.com/customer-service
Accident	Aflac	800-433-3036		aflacgroupinsurance.com/customer-service
Critical Illness	Aflac	800-433-3036		aflacgroupinsurance.com/customer-service
Hospital Indemnity	Aflac	800-433-3036		aflacgroupinsurance.com/customer-service
Cancer Guardian	Cancer Guardian	855-926-2374		cancerguardian.com
LifeLock Identity Theft	LifeLock	800-607-9174		N/A
SLC Employee Resources	ComPsych	855-654-5319		guidanceresources.com
MetLaw Legal Services	MetLife	800-821-6400		info.legalplans.com
Pet Insurance	Nationwide	877-738-7874		petsnationwide.com

This guide summarizes the key features of Senior Lifestyle Health Benefit Plans. If any conflict arises between the information stated here and any Plan provisions, the terms of the actual Plan documents or other applicable documents will govern in all cases. Provisions of the plans and eligibility for coverage do not constitute a contract of employment with any individual. Plans described in this guide are subject to change at the discretion of Senior Lifestyle.