



# 2021-2022 | Benefits Open Enrollment Guide

*Group A 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 **SLCGroupA.MyBenefitsLibrary.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 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 2021-2022:

- **New voluntary plans available!** You can now enroll in Pet Insurance and MetLaw Legal Services.
- **Medical Plan Design Changes:** This year you will see several changes to the Blue Cross Blue Shield Silver and Bronze plan deductible amounts. Refer to page 4 to learn more.
- **Tobacco Affidavit:** All employees who enroll in the Blue Cross Blue Shield Silver or Bronze plan must complete an electronic tobacco affidavit by September 15, 2021. Those who do not will be subject to an automatic 40% surcharge.

## Important Note About the Individual Mandate

The Affordable Care Act (ACA) originally required all employees to carry medical coverage, or be subject to a fine at tax time. The federal mandate is no longer being enforced, however your state may still have a requirement to carry coverage. For more information, visit [www.healthcare.gov](http://www.healthcare.gov).

## Back Cover

Benefit Contact Information

## Eligibility

Regular, full-time, non-exempt (hourly) employees scheduled to work 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.

### Health Savings Account Eligibility

If you cease to be HSA eligible for any reason, including being entitled to Medicare, it is your duty to notify Senior Lifestyle Corporation. Upon notification, your Health Savings Account employer contributions and employee contributions will be stopped. If you don't notify Senior Lifestyle Corporation, you may be subject to penalties.

### 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](http://SLCBenefits.com) or calling 833-357-8163.**



## Understanding Your Medical Plans

Please read below and review the chart for highlights of your plan options. All plans satisfy the ACA Individual Mandate. *The chart represents In-Network benefits only. Please visit [SLCGroupA.MyBenefitsLibrary.com](http://SLCGroupA.MyBenefitsLibrary.com) to review your plan documents for Out-of-Network coverage details.*

**Allied MEC Plan** provides preventive care and some hospital services, including...

- \$0 deductible.
- Coverage for routine immunizations, designated health screenings for adults and children, comprehensive coverage for women's preventive care.
- Free Teladoc telemedicine.
- Benefits for hospital admission and confinement through Aflac.
- RxCut can save you up to 80% on your generic prescription medication.

**Allied MEC Orange Plan** includes all benefits of the MEC plan, plus...

- Prescription drug coverage (24 prescriptions per year).
- Coverage for physician's office visits (6 per year), emergency/urgent care (2 per year).

**Blue Cross Blue Shield Silver Plan**

- \$3,500 single/\$7,000 family in-network deductible.
- **This plan does not pay any benefits until the deductible has been met**, meaning that you will pay \$4,000 (individual) before you receive any benefits from this plan, including prescription costs.

**Blue Cross Blue Shield Bronze Plan**

- \$7,000 single/\$14,000 family deductible.
- **This plan does not pay any benefits until the deductible has been met**, meaning that you will pay \$7,000 (individual) before you receive any benefits from this plan, including prescription costs.

## Health Advocacy - Available to all Senior Lifestyle Employees

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. Our experts are skilled at working with healthcare providers, insurance plans and other health-related organizations to resolve complex clinical and administrative issues and help employees no matter what the issue — saving time, money and worry. Get care for your health care with Health Advocacy. To get started, call 855-423-8585 or visit [healthadvocate.com/SLC](http://healthadvocate.com/SLC).

## Medical Bill Saver from Health Advocate

Through Medical Bill Saver, you have access to skilled negotiators who will work to reduce medical and dental bills over \$400. Medical Bill Saver is available for you, your spouse, dependent children, parents and parents-in-law. Medical Bill Saver is here to help you reduce expensive medical costs. Call 855-423-8585 or visit [healthadvocate.com/SLC](http://healthadvocate.com/SLC) to learn more.

## Medical Plan Features

Network:	Allied		Blue Cross Blue Shield	
	MEC Group #: A16116	MEC Orange Group #: A16116	Silver Group #: PH3671	Bronze Group #: PH3668
	Participating Provider Organization (PPO)			
<b>Deductibles</b>				
Single/Family	\$0**	\$0**	\$3,500/\$7,000	\$7,000/\$14,000
<b>Annual Out-of-Pocket Maximum</b>				
Single/Family	N/A. This plan only covers preventive care	N/A	\$7,000/\$14,000**	\$7,000/\$14,000**
<b>Coinsurance</b>				
After deductible			80%	100%
<b>Physician Services (after deductible)</b>				
Preventive Visit	Covered 100%	Covered 100%	100% no deductible	100% no deductible
Physician/Specialist Visit	N/A. This plan only covers preventive care	\$10 copay / \$20 copay, up to 6 combined visits per year	80%	100%
Telemedicine	No cost per visit	No cost per visit	\$44 per visit	\$44 per visit
<b>Other Services (after deductible)</b>				
ER/Urgent Care	N/A. This plan only covers preventive care	\$175/\$75 copay, up to 2 visits per year	80%	100%
Inpatient/Outpatient	N/A	N/A	80%	100%
Hospital Admission/Confinement	N/A	N/A	80%	100%
Retail***	Coverage for preventive prescriptions only, up to 34-day supply	\$5 generic / \$40 formulary, up to 24 per year*	80%	100%
Mail Order	Coverage for preventive prescriptions only, up to 90-day supply	N/A	80%	100%

\*Limited to a combined maximum of 24 prescriptions for retail drugs. \*\*Deductible & OOP Max (Opx) is aggregate, meaning that a family must meet the family deductible or Opx for the plan to begin to pay accordingly. \*\*\*Does not include CVS in-network.

## Find a Provider

- **Allied:** Visit [alliedbenefit.com](http://alliedbenefit.com) to find an in-network provider.
- **Blue Cross Blue Shield:** Visit [bcbsil.com/find-a-doctor-or-hospital](http://bcbsil.com/find-a-doctor-or-hospital) to find an in-network provider. You can search as a guest if you are not currently covered by a BCBS plan or if you intend to make plan changes.
  - Silver and Bronze Plan Network: Participating Provider Organization (PPO)

## 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 Allied MEC, and Allied MEC Orange plans includes a \$1,000 hospital indemnity benefit through Aflac.**

If you choose to purchase the \$1,500 plan, the benefits are layered on top of the \$1,000 plan that is included if you are a Allied MEC or Allied MEC Orange participant.

This plan is also available as a standalone option 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	\$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.

## Telemedicine

### Allied Teladoc

Teladoc telemedicine benefits are included in the Allied MEC and Allied MEC Orange plans. With Teladoc, 24/7/365 access to a doctor is only a phone call away. Call 800-835-2362 for access to licensed U.S. based physicians for medical information, general advice and for evaluation, diagnosis and prescription medication as appropriate.

### Blue Cross Blue Shield Telehealth

Employees who enroll in a medical HSA program (BCBS Silver or Bronze) will have access to virtual visits through MDLIVE.

- Access a board-certified medical doctor from your phone, video enabled smart phone, or computer 24/7 and from any location. Sign up via MDLIVE.com/bcbsil, mobile app, or call 888-676-4204 directly.
- Doctors can prescribe medication, if needed.
- Great for non-life threatening conditions sore throat, fever, rash, headache, cold and flu, etc.

## Health Savings Account (HSA)

A Health Savings Account (HSA) allows employees who participate in the Blue Cross Blue Shield Silver or Bronze 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 Blue Cross Blue Shield Silver or Bronze plan, Senior Lifestyle will contribute an annual amount of \$550 into your HSA account, which will be provided in per pay period increments. Please note that the \$550 annual amount is based on an employee being enrolled in a Blue Cross Blue Shield medical plan for the entire year.

Total contributions to the plan cannot exceed the IRS maximum for 2021 of \$3,600 for an employee and \$7,200 for a family; employees age 55 or over may contribute an additional \$1,000. The maximum contributions for 2022 will be \$3,650 for an employee and \$7,300 for a family. The HSA is your account and will roll over from year to year and will stay with you if you depart from Senior Lifestyle. 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 Purpose Flexible Spending Account (FSA).**

## Understanding How HSAs and FSAs Differ

It is important to understand how HSAs differ from FSAs, 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)
<b>Purpose</b>	<ul style="list-style-type: none"><li>Pay for current and future expenses on a tax-free basis</li><li>Save for retirement</li></ul>	<ul style="list-style-type: none"><li>Pay for current expenses on a tax-free basis</li><li>Both medical and dependent care accounts available</li></ul>	<ul style="list-style-type: none"><li>Pay for current dental and vision expenses on a tax-free basis</li></ul>
<b>Unused Funds</b>	<ul style="list-style-type: none"><li>Rollover year to year</li><li>You own your account – money is yours to keep</li></ul>	<ul style="list-style-type: none"><li>Rollover up to \$550 to the next plan year</li></ul>	<ul style="list-style-type: none"><li>Rollover up to \$550 to the next plan year</li></ul>
<b>Annual Funding Limits</b>	<ul style="list-style-type: none"><li>SLC contributes \$550 annually, provided in per pay period increments*</li><li>\$3,600 2021 individual account max</li></ul>	<ul style="list-style-type: none"><li>\$2,750 medical FSA (<i>subject to change once new rates for 2022 are published by the IRS</i>)</li><li>\$5,000 dependent care FSA</li></ul>	<ul style="list-style-type: none"><li>\$2,750 (<i>subject to change once new rates for 2022 are published by the IRS</i>)</li></ul>
<b>Funding</b>	<ul style="list-style-type: none"><li>Funds are deducted pre-tax OR post-tax</li><li>Funds are only available once they have been contributed</li></ul>	<ul style="list-style-type: none"><li>Funds are deducted pre-tax</li><li>Full medical FSA amounts available immediately; dependent care FSA only reimbursed once contributed</li></ul>	<ul style="list-style-type: none"><li>Funds are deducted pre-tax</li><li>Funds available immediately</li></ul>

\*The \$550 annual amount is based on an employee being enrolled in a Blue Cross Blue Shield medical plan the entire year.

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

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.

## **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](http://lifelock.com) or call 800-607-9174.

## **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.

## **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.

## **Disability Insurance**

### **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, alcoholism and/or drug addiction.

## Dental Insurance

Because maintaining your smile is important, Senior Lifestyle offers two dental plans through Blue Cross Blue Shield. 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 Group #: 232750	Platinum Plan Group #: 232751
<b>Deductible individual/family</b>	\$100/\$300	\$75/\$225
<b>Preventive Services</b>	80%	100%
<b>Basic Services</b>	80%	80%
<b>Major Services</b>	50%	50%
<b>Orthodontia</b>	Not covered	50%
<b>Annual Maximum</b>	\$1,500	\$1,500
<b>Orthodontia Lifetime Maximum</b>	Not covered	\$1,000*

\*Includes Adult Orthodontia

To locate a dentist in your area, please visit [www.bcbsil.com/providers/dppo.htm](http://www.bcbsil.com/providers/dppo.htm).

## 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
<b>Eye Glasses</b>		
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
<b>Contacts</b>		
Exam	\$60 copay	\$60 copay
Conventional	\$140 allowance	\$140 allowance
<b>Frequency</b>		
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](http://www.vsp.com).

## 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 period, \$10,000 increments up to \$250,000 (or 3 times salary, whichever is less), without medical questions, not to exceed policy maximum of \$500,000, not exceeding 10 times annual salary.
- Spouse** During your initial enrollment period, \$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 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.

- Employee** 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.
- Spouse** During your initial enrollment period, up to \$15,000 without answering medical questions, or up to \$100,000 with medical questions.
- Children** During your initial enrollment period, up to \$20,000 without answering medical questions.

**NEW! 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.

**NEW! 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).

## 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. You can contribute on a pre-tax basis and choose to invest your money in a variety of investment choices. You can contribute up to the 2021 IRS limit of \$19,500 plus \$6,500 in catch-up contributions if you are age 50 or older. You will not automatically be enrolled in the 401(k) Retirement Plan. To register and make elections, log on to the Transamerica website, [transamerica.com](http://transamerica.com).

### Discretionary Company Match

After one year of service, SLC will match \$0.25 up to 6% capped at \$1,500 annually and it will be deposited into your account each pay cycle, with an annual true-up.

### Vesting

You are always 100% vested in the money you contribute to your retirement account — meaning the money is always yours! SLC uses a graded vesting schedule for the company match, which determines how much of the match you have available for distribution or rollover should you leave SLC.

## 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.

## The Cost of Your Benefits

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

### Bi-Weekly Medical Rates

	Allied MEC	Allied MEC Orange
Employee	\$17.08	\$42.64
Employee + Spouse	\$44.26	\$154.97
Employee + Child(ren)	\$80.88	\$181.15
Family	\$108.05	\$256.26

### Bi-Weekly Medical Rates

	Blue Cross Blue Shield Silver		Blue Cross Blue Shield Bronze <i>Employees making \$12.00 or less per hour</i>		Blue Cross Blue Shield Bronze <i>Employees making \$12.01 or more per hour</i>	
	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
Employee	\$106.49	\$149.08	\$53.08	\$74.31	\$76.62	\$107.26
Employee + Spouse	\$425.22	\$568.72	\$362.62	\$506.12	\$367.00	\$498.45
Employee + Child(ren)	\$308.80	\$432.33	\$256.62	\$359.26	\$256.71	\$359.39
Family	\$523.22	\$666.72	\$439.85	\$583.35	\$442.48	\$573.92

### Bi-Weekly Dental and Vision Rates

	Dental Gold	Dental Platinum	Standard Vision	Enhanced Vision
Employee	\$11.15	\$16.80	\$2.64	\$5.72
Employee + Spouse	\$23.40	\$35.29	\$4.23	\$9.18
Employee + Child(ren)	\$20.62	\$31.09	\$4.32	\$9.38
Family	\$31.20	\$47.06	\$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.

## Tobacco Affidavit

Blue Cross Blue Shield members must complete the electronic tobacco use affidavit during the telephonic enrollment process to qualify for the non-tobacco rates for Blue Cross Blue Shield plans. Employees designated as tobacco users have an opportunity to qualify for the tobacco-free premium discount by participating in the Blue Cross Blue Shield cessation program. Program participation is defined as completing the tobacco cessation program which requires employees to complete a minimum of 6 coaching sessions. The sessions can begin as early as October 1, 2021 and must be completed by November 30, 2021, to qualify for the reduced tobacco-free premium. Once you have met the requirements, you will receive a certificate of completion. Please save it as a PDF and send it to [benefits@seniorlifestyle.com](mailto:benefits@seniorlifestyle.com) so your premiums can be updated.

## Benefit Contact Information

Plan	Carrier	Phone Number	Website/E-mail
<b>SLC Benefits Contact</b>	BenefitSolver	833-357-8163	slcbenefits.com
<b>Medical</b> <b>MEC and MEC Orange</b>	Allied	800-288-2078	alliedbenefit.com
<b>Bronze and Silver</b>	BSBS	800-828-3116	bcbsil.com
<b>Teladoc</b> <i>(MEC and MEC Orange)</i>	Allied/Teladoc	800-835-2362	teladoc.com
<b>Telehealth</b>	BCBS	888-676-4204	MDLIVE/bcbsil.com
<b>Pharmacy</b> <i>(MEC and MEC Orange)</i>	Caremark	877-860-6415	caremark.com
<b>Pharmacy Discount</b>	RxCut	800-808-1213	rxcut.com
<b>Health Savings Accounts</b>	UMB/MyChoice	833-357-8163	slcbenefits.com
<b>Dental (Gold and Platinum)</b>	BCBS	800-367-6401	bcbsil.com
<b>Vision</b>	VSP	800-877-7195	vsp.com
<b>Basic Life</b>	BCBS	800-367-6401	bcbsil.com/ancillary/employees
<b>Supplemental Life</b>	BCBS	800-367-6401	bcbsil.com/ancillary/employees
<b>Universal Life</b>	Transamerica	888-763-7474	transamericaemployeebenefits.com
<b>Voluntary Short Term Disability</b>	Aflac	800-433-3036	aflacgroupinsurance.com/customer-service
<b>Accident</b>	Aflac	800-433-3036	aflacgroupinsurance.com/customer-service
<b>Critical Illness</b>	Aflac	800-433-3036	aflacgroupinsurance.com/customer-service
<b>Hospital Indemnity</b>	Aflac	800-433-3036	aflacgroupinsurance.com/customer-service
<b>Cancer Guardian</b>	Cancer Guardian	855-926-2374	cancerguardian.com
<b>Health Advocacy</b>	Aflac	855-423-8585	healthadvocate.com/SLC
<b>Medical Bill Saver</b>	Aflac	855-423-8585	healthadvocate.com/SLC
<b>LifeLock Identity Theft</b>	LifeLock	800-607-9174	N/A
<b>SLC Employee Resources</b>	ComPsych	855-654-5319	guidanceresources.com
<b>MetLaw Legal Services</b>	MetLife	800-821-6400	info.legalplans.com
<b>Pet Insurance</b>	Nationwide	877-738-7874	petsnationwide.com
<b>401(k)</b>	Transamerica	800-401-8726	transamerica.com
<b>401(k)</b>	Pinnacle Financial Services	561-547-4200	N/A

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.