



2026 -
2027

New Hire Benefit Guide

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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 scan the QR code, or call the Benefits Participant Service Center at 833-357-8163, Option 1 or visit [SLC.MyBenefitsLibrary.com](https://slc.mybenefitslibrary.com). Phones are answered Monday – Sunday 7:00 am – 7:00 pm Central.

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 healthcare.gov.

2026-2027 Highlight: Senior Lifestyle HEART Fund

The Senior Lifestyle HEART Fund is an employee funded program, combined with contributions from SLC, that offers financial assistance to our team members during difficult times. The HEART Fund is a financial assistance program that aims to provide a helping hand during times of unexpected hardship. We understand that life can be unpredictable, and we are committed to offering resources and support when you need them most. Whether you face a medical emergency, natural disaster or another unforeseen challenge, Senior Lifestyle wants to be there for you.

Please know that you are not alone. Just as you stand by our residents and your fellow team members, Senior Lifestyle stands beside you, ready to offer support and assistance whenever it is needed.

When you make a gift to the fund, you help people recover from times of crisis. Your donation has a direct and lasting impact on the lives of those affected by a catastrophic or personal disaster.

If you would like to contribute to the fund to help your fellow co-workers, please contact the benefits department to set up a payroll deducted contribution at benefits@seniorlifestyle.com.

Visit e4erelief.powerappsportals.com/en-US/slhome/ or call 833-853-7440.



SCAN ME

Eligibility

Active regular, full-time, part-time, per diem, exempt (salaried) and non-exempt (hourly) employees are eligible for Senior Lifestyle benefits the first of the month following date of hire.

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 until age 26, unless otherwise stated.

Making Careful Choices

Please choose your benefits carefully. Benefits you elect will be effective through September 30, 2027, 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.

This is an active open enrollment and you will be required to enroll or re-enroll in all benefits.

Qualifying Life Events (QLE)

If you experience a qualifying event, you have 30 days from the date of the event to change your benefit elections by calling 833-357-8163, Option 2.

Changes in employment status such as moving from full-time to part-time or per diem **do not qualify** you to add or drop benefit coverage. Only specific qualifying life events, as outlined below, allow for mid-year benefit changes.

- Change in legal marital status, including marriage, divorce, death of a spouse, legal separation, or annulment
- Change in number of children, including birth, adoption, placement of adoption, or death of a child
- Change in employment status of employee, spouse, or dependent, including termination or commencement of employment, commencement or return from unpaid leave of absence
- Change in dependent eligibility status, including attainment of age, student status, or any similar circumstance

Please contact the Benefits Participant Service Center if you have questions about what designates a qualifying event that causes you to need to change your benefit elections outside of open enrollment (qualifying life event).

Understanding Your Medical Plans

SLC offers 2 types of plan coverage. Major Medical plan coverage (BCBSIL & Kaiser) and Minimum Essential Coverage (American Worker MEC plan). BCBSIL & Kaiser plans are Major Medical plans that not only cover preventive care, but also essential ongoing medical and emergency care, including hospitalization and prescription drug coverage. SLC continues to offer a variety of plan design options so employees have a choice in electing what makes the most sense for themselves and their family. For the 2026-2027 plan year, there will be Gold, Silver, Bronze and an HMO option as well.

Blue Cross Blue Shield Gold HDHP Plan

- \$3,000 single/\$6,000 family in-network deductible.
- **This plan 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, including prescription costs.
- This plan allows you to contribute to a Health Savings Account and a Limited Purpose Flexible Spending Account.
- CVS pharmacy is not in network.

BlueCross BlueShield Silver PPO Plan

- \$6,000 single/\$12,000 family deductible.
- This plan provides first dollar coverage with copays for emergency room visits, office visits, specialist visits, and prescription drug benefits, unlike the Gold and Bronze HDHP plans.
- This plan allows you to contribute to a Healthcare Flexible Spending Account.
- CVS pharmacy is not in network.

BlueCross BlueShield Bronze HDHP 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.
- This plan allows you to contribute to a Health Savings Account and a Limited Purpose Flexible Spending Account.
- CVS pharmacy is not in network.

BlueCross BlueShield HMO Plan *only available to employees who reside in Illinois*

- This plan provides first dollar coverage with copays for hospitalization, office visits, and prescription drug benefits, unlike the HSA plans.
- You must designate a primary care physician. All care is coordinated through that provider, and you are only allowed to see that primary care provider (PCP). Any care that cannot be done by that provider will be referred and coordinated by your PCP.
- HMO members do not have access to telemedicine unless their PCP has access.
- This plan allows you to contribute to a Healthcare Flexible Spending Account.
- CVS pharmacy is not in network.

Kaiser Plan *only available to employees who reside in California, Georgia, Maryland, Oregon, Virginia, and Washington, D.C.*

- \$1,500 single/\$3,000 family deductible.
- Pay a \$30 copay for office and urgent care visits.
- This plan allows you to contribute to a Healthcare Flexible Spending Account.



Hospital Indemnity

You have the option to enhance your medical plan with additional hospital benefits. 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 BlueCross BlueShield Bronze HDHP, Silver PPO, American Worker MEC Plus plans includes a \$1,000 hospital indemnity benefit through MetLife.**

You also have the option to purchase voluntary, employee-paid hospital coverage. More information is available on page 11.

Hospital Benefits <i>(available as an enhancement to your medical plan)</i>	
Event	Included with BCBS Bronze HDHP, Silver PPO and MEC Plus Plans
Hospital Admission	\$1,000 per admission (up to a maximum of 4 admissions per calendar year)
Hospital Confinement	\$100 per day, up to 31 days
Hospital Intensive Care	\$200 per day, up to 30 days
Hospital Observation Stay	\$200 per day, up to 1 day

Find a Provider

- **BlueCross BlueShield:** Visit 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 BlueCross BlueShield plan or if you intend to make plan changes.
 - Gold, Silver, and Bronze Network: Participating Provider Organization (PPO)
 - HMO Plan Network: Blue Advantage HMO Network (ADV)
- **Kaiser:** Visit healthy.kaiserpermanente.org/doctors-locations to find an in-network provider.



Medical Plan Features

Network:	BlueCross BlueShield	
	Gold HDHP Plan Group #: 451890	Silver PPO Plan Group #: PM4975
	Participating Provider Organization (PPO)	
Deductibles		
Single/Family	\$3,000/\$6,000**	\$6,000/\$12,000
Annual Out-of-Pocket Maximum		
Single/Family	\$7,000/\$14,000**	\$8,500/\$17,000
Coinsurance		
After deductible	80%	80%
Physician Services (after deductible)		
Preventive Visit	100% no deductible	100% no deductible
Physician/Specialist Visit	80%	\$40 copay / \$60 copay
Telemedicine	\$48 per visit	\$40+ copay, depending on service
Other Services (after deductible)		
ER/Urgent Care	80%	\$400 copay, no deductible / 80%
Inpatient/Outpatient Procedure	80%	80%
Retail <i>Does not include CVS in-network</i>	80%	variable copays, no deductible
Mail Order	80%	available; refer to the plan summary for more information
Network:	BlueCross BlueShield	
	Bronze HDHP Plan Group #: PH3668	Blue Advantage HMO Group #: B00935 <i>Available to Illinois residents only</i>
	Participating Provider Organization (PPO)	
Deductibles		
Single/Family	\$7,000/\$14,000	\$0
Annual Out-of-Pocket Maximum		
Single/Family	\$7,000/\$14,000	\$3,000 / \$6,000
Coinsurance		
After deductible	100%	N/A
Physician Services (after deductible)		
Preventive Visit	100% no deductible	100% no deductible
Physician/Specialist Visit	Deductible then 100%	\$50 copay / \$70 copay, no deductible
Telemedicine	\$48 per visit	N/A
Other Services (after deductible)		
ER/Urgent Care	100%	\$500 copay, no deductible
Inpatient/Outpatient Procedure	100%	\$500 per admission, no deductible
Retail <i>Does not include CVS in-network</i>	100%	\$10 generic / \$40 formulary / \$60 non-formulary copay, no deductible
Mail Order	100%	2x 30-day, no deductible

**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.

Medical Plans Continued - Available to California, Georgia, Maryland, Oregon, Virginia, and Washington, D.C. Residents Only

Medical Plan Features	
	Kaiser CA Group #: 234973 GA Group #: 10657 OR Group #: 24910 MD, VA & D.C. Group #: 29787
Deductibles	
Single/Family	\$1,500/\$3,000
Annual Out-of-Pocket Maximum	
Single/Family	\$3,000 / \$6,000
Coinsurance	
After deductible	80%
Physician Services (after deductible)	
Preventive Visit	Covered 100%
Physician/Specialist Visit	\$30 copay / \$50 copay
Telemedicine	No cost per visit
Other Services (after deductible)	
ER/Urgent Care	80% / \$30 copay
Inpatient/Outpatient Procedure	80%
Retail	\$20/\$40/\$60 50% SPC (up to \$150 max)
Mail Order	Prescription plan details may differ slightly depending on state of residence



Understanding Your Medical Plans

SLC offers 2 types of plan coverage. Major Medical plan coverage (BCBSIL & Kaiser) and Minimum Essential Coverage (MEC Plan) through American Worker. The MEC plan is a low-cost option that covers 100% of in-network preventive services such as annual exams, immunizations, and screenings. This plan **only covers preventive care**. This is **NOT** a Major Medical plan, therefore while there is **very limited coverage** for illness, injury and emergency care, there is **no coverage** for maternity services, surgeries or hospital stays. **You would be responsible for the full cost of any non-preventive services.**

You must use in-network providers to receive covered services. The MEC plan is ideal for those seeking preventive care at a lower cost but should not be used as full medical coverage.

American Worker MEC Plus Plan

- \$0 deductible.
- Coverage for routine immunizations, designated health screenings for adults and children, comprehensive coverage for women’s preventive care.
- Free HealthiestYou telemedicine.
- This plan has **very limited coverage for illness, injury and emergency care**. It **does not** cover hospital stays, surgeries or maternity services at all.
- You must use an in-network provider to receive covered services.
- Prescription drug coverage for ACA preventive medications and discounts on non-preventive drugs.
- This plan allows you to contribute to a Healthcare Flexible Spending Account.
- Prescription drug copays (24 prescriptions per year).
- Coverage for physician’s office visits (6 per year), emergency/urgent care (2 per year), and diagnostic test and labs (3 days per year).

Medical Plan Features	
Network:	American Worker MEC Plus Group #: MEC40431
Deductibles	
Single/Family	\$0
Annual Out-of-Pocket Maximum	
Single/Family	N/A
Coinsurance	
After deductible	
Physician Services (after deductible)	
Preventive Visit	Covered 100%
Physician/Specialist Visit	\$10 copay / \$20 copay, up to 6 combined visits per year
Telemedicine	No cost per visit
Other Services (after deductible)	
ER/Urgent Care	\$175/\$75 copay, up to 2 visits per year
Inpatient/Outpatient Procedure	N/A
Retail	\$5 generic / \$40 brand, up to 24 per year*
Mail Order	N/A

*Coverage based on formulary list and is limited to a combined maximum of 24 prescriptions for retail drugs.

Find a Provider

- **American Worker:** Visit Multiplan.com/awp to find an in-network provider.

Accident Insurance

If you are enrolled in the American Worker MEC Plus Plan, you receive accident coverage at no cost. This plan provides scheduled payments per injury for work-related accidents, with no deductible, provides scheduled payments per injury for non-work-related accidents, emergency care, physician visits, and other medically necessary treatment for up to one year following an accident. It also includes accidental death and dismemberment (AD&D) coverage for employees, with additional coverage available for spouses and dependents.

You also have the option to purchase voluntary, employee-paid Accident insurance. More information is available on page 11

Telemedicine

American Worker HealthiestYou | HealthiestYou is included in the American Worker MEC Plus plan. With HealthiestYou, 24/7/365 access to a doctor is only a phone call away. Visit healthiestyou.com for access to licensed U.S. based physicians for medical information, general advice and for evaluation, diagnosis and prescription medication as appropriate.

BlueCross BlueShield Telehealth | Employees who enroll in a BlueCross BlueShield medical plan will have access to virtual visits through MDLIVE. This service is not available on the BlueCross BlueShield HMO plan.

- 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 1-888-676-4204 directly.
- Doctors can prescribe medication, if needed.
- Great for non-life threatening conditions such as sore throat, fever, rash, headache, cold and flu, etc.

Kaiser Telehealth | Kaiser medical plan participants have free access to telehealth services via the Kaiser smartphone app. Speak with a licensed U.S. based physician for medical information and general advice and for evaluation, diagnosis and prescription medication as appropriate at no cost to you.

- Register and log in to your account to access specific information related to your telehealth program at healthy.kaiserpermanente.org/southern-california/front-door

Senior Lifestyle Employee Resources Program

Our Senior Lifestyle Employee Resources program is administered by MetLife. 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 1-888-319-7819. The EAP is offered at no cost to employees and is 100% confidential.

Voluntary Dental Insurance: MetLife

Because maintaining your smile is important, Senior Lifestyle offers two dental plans through MetLife. The dental network is the MetLife PDP Plus. 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 #: 235231	Platinum Plan Group #: 235231
Deductible individual/family	\$100/\$300	\$50/\$150
Preventive Services	80%	100%
Basic Services	80%	80%
Major Services	50%	50%
Orthodontia	Not covered	50%*
Annual Maximum	\$1,500	\$1,500
Orthodontia Lifetime Maximum	Not covered	\$1,000*

*Includes Adult Orthodontia

To locate a dentist in your area, please visit <https://providers.online.metlife.com/findDentist?searchType=findDentistMetLife>

Voluntary Vision Insurance: BCBSIL

We are proud to offer vision benefits through BlueCross BlueShield EyeMed. 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 BCBS EyeMed doctor.

Vision Plan Features		
Benefit	Standard Plan Group #F025730	Enhanced Plan Group #F025730
Exam	\$10 copay	\$10 copay
Eye Glasses		
Prescription Glasses	\$25 copay	\$25 copay
Frames	\$100 allowance, 20% off balance	\$150 allowance, 20% off balance
Lenses	Included in prescription glasses copay	Glasses copay includes scratch- and UV-resistant coating
Contacts		
Conventional	\$140 allowance	\$230 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 BCBS EyeMed provider in your area, visit: eyemedvisioncare.com/bcbsil

Health Savings Account (HSA)

A Health Savings Account (HSA) allows employees who participate in the BlueCross BlueShield Gold 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.

Total contributions to the plan cannot exceed the IRS maximum for 2026 of \$4,400 for an employee and \$8,750 for a family; employees age 55 or over may contribute an additional \$1,000. The maximum contributions for 2027 will be \$4,500 for an employee and \$9,000 for a family (subject to change based on IRS legislation), and 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 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.

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 employee contributions will be stopped. If you don’t notify Senior Lifestyle Corporation, you may be subject to penalties.

Important Notes: If you have an HSA you may only have a Limited Purpose Flexible Spending Account (FSA).

Commuter Transit & Parking *Intended for our team members based in Illinois!*

Commuter benefits allow you to put up to \$340 from your paycheck aside each month, before taxes are taken out, for qualified mass transit and parking expenses. You can adjust the amount you contribute to the plan each month at any time; no qualifying event is needed. The commuter plan is flexible and your funds will continue to roll over month to month until the funds are used. Your funds will no longer be available if you terminate employment.

Flexible Spending Accounts (FSAs)

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. Unlike HSA's, FSA's have a use it or lose it provision. This means any funds not used during the plan year will be lost. **Please note that the FSA elections you made during last year's open enrollment period will remain in effect until 9/30/2026. The new elections you make will be in effect from 10/1/2026 - 9/30/2027.**

A **Health Care Flexible Spending Account** helps you pay for medical, dental, and vision expenses not covered by insurance. The annual maximum contributions are \$3,400 in 2026 and 2027 (subject to change due to IRS legislation). You can use this account to pay for things such as medical deductibles and copayments, orthodontia, glasses, and contact lenses. Employees who participate in BlueCross BlueShield Gold HDHP and Bronze HDHP medical plans are not eligible to participate.

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. Since FSA's have a use it or lose it provision, at the end of the plan year unused funds will be forfeited based on IRS rules depending on the type of account. See chart below for more details.

A **Limited Purpose Flexible Spending Account** is available for those who are contributing to an HSA. This account only reimburses you for eligible dental and vision expenses. Employees who participate in BlueCross BlueShield Gold HDHP and Bronze HDHP medical plans are eligible to participate.

A **Dependent Care Flexible Spending 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 \$7,500. 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. Unlike the Limited Purpose FSA, these funds are not front-loaded. Funds are available for use after they are deducted from your paycheck.

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)
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	• Medical FSA: Rollover up to \$680*. Any unused funds in excess are forfeited October 1 of the following year. <i>*Subject to change due to IRS regulations Rollover is allowed even if FSA is not elected for the following plan year.</i> • Dependent Care FSA: No rollover. There is a 75-day grace period (2.5 months) after the plan years ends to use any remaining funds before they are lost. Expenses must be incurred by December 15th to be eligible. Funds must be claimed by December 31st. All unused funds are forfeited after 90 days (January 1 of the following year).	• Rollover up to \$680 to the next plan year
Annual Funding Limits	• \$4,400 2026 individual / \$8,750 2026 family account max	• \$3,400 medical FSA • \$7,500 dependent care FSA	• \$3,400 limited purpose FSA
Funding	• 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

Voluntary Employee Paid Benefit Programs

In addition to medical, dental, and vision benefits, you have access to a variety of supplemental plans designed to help you customize your coverage. These plans offer additional protection and flexibility for you and your family. Speak with a benefit counselor to learn more or get rates. **The individual voluntary plans are neither sponsored by nor endorsed by SLC.**

Hospital Indemnity Insurance: MetLife

You have the option to enhance your medical plan with additional hospital benefits. 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. If you choose to purchase voluntary, employee-paid hospital coverage your benefits will include \$2,500 per admission and \$200 per day of confinement should you experience a covered claim. See benefit chart for more detail. **This coverage is 100% paid for by the employee.**

To file a claim for this benefit, please contact MetLife.

Hospital Benefits (available as an enhancement to your medical plan)		
Event	Included with BCBS Bronze HDHP, Silver PPO and MEC Plus Plans	Employee Paid/ Buy-up Plan
Hospital Admission	\$1,000 per admission (up to a maximum of 4 admissions per calendar year)	\$2,500 per admission (up to a maximum of 4 admissions per calendar year)
Hospital Confinement	\$100 per day, up to 31 days	\$200 per day, up to 31 days
Hospital Intensive Care	\$200 per day, up to 30 days	\$400 per day, up to 30 days
Hospital Observation Stay	\$200 per day, up to 1 day	\$200 per day, up to 1 day

Accident Insurance: MetLife

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. The policy will also pay an annual wellness benefit of \$50 for completing an eligible health screening. **This coverage is 100% paid for by the employee.**

Critical Illness Insurance: MetLife

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. 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. **This coverage is 100% paid for by the employee.**

Pre-Existing Condition Clause

A pre-existing condition clause in disability insurance limits coverage for disabilities caused by health issues that existed before the policy started or within a defined look-back period, often 3 to 12 months prior to coverage. Short-term disability policies typically do not include this clause, while long term disability policies do. **Only the Chubb Short Term Disability plan has the 12/12 pre-existing condition clause.**

Disability Insurance

Basic Short Term Disability (STD) Insurance: MetLife

Basic Short Term Disability (STD) Insurance is provided through MetLife for full-time officers, corporate employees, and community 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 not to exceed \$750 per week for corporate and exempt employees, if you become disabled due to a covered off the job injury or illness. Benefits begin after seven days and are available for 13 weeks. For eligible employees, this benefit is available at no cost to you and is paid for by Senior Lifestyle. Employees who are not eligible for this benefit may elect Voluntary Short Term Disability through Chubb. See below to learn more.

Voluntary Short Term Disability (STD) Insurance - CHUBB

Voluntary Short Term Disability (STD) Insurance protects up to 60% of your monthly income (up to 45% if you have state disability available to you), not to exceed \$5,000 per month, if you become disabled due to a covered 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. **This coverage is 100% paid for by the employee.**

Long Term Disability (LTD) Insurance: MetLife

Long Term Disability (LTD) Insurance is provided through MetLife for full-time officers, corporate employees, and community 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 a covered off the job injury or illness. LTD benefits begin after 90 days of disability, with carrier approval, following the 13 week STD benefit period. For eligible employees, this benefit is available at no cost to you and is paid for by Senior Lifestyle.



Life Insurance

Basic Life Insurance: MetLife

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.

Benefit amount reduces to 65% at age 65, to 40% at age 70 and to 25% at age 75. Coverage terminates at retirement unless retiree coverage is provided. Premium amounts are also reduced accordingly, and automatically adjusted for the new benefit amount(s).

Supplemental Life Insurance: MetLife

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. This benefit is available through Metlife for full-time officers, corporate employees and exempt employees working 35 or more hours per week. If you are a new hire, this is your opportunity to enroll up to the Guarantee Issue amount without having to provide Evidence of Insurability (EOI). If you do not enroll in the Supplemental Life policy as a New Hire and decide to elect this benefit in the future, any amount elected for yourself (and Spouse) will be subject to Evidence of Insurability and there is no guarantee of coverage. **Employees who did not enroll in the Voluntary Life/AD&D coverage when it was first offered to them, will have to provide Evidence of Insurability (EOI) for themselves and/or their spouses for any amount of coverage they elect during a future Open Enrollment period. Coverage will only become effective if the employee completes and submits the Evidence of Insurability form in full, it goes through the MetLife EOI process and the employee is notified that they and/or their spouse have been approved. Coverage is not guaranteed. This coverage is 100% paid for by the employee.**

Employee	\$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.
Spouse	\$10,000 increments up to \$30,000 without medical questions, not to exceed policy maximum of 100% of employee’s supplemental life coverage.
Children	Birth to age 26: \$2,500 increments to a max of \$10,000.

Supplemental Spouse and Children Accidental Death and Dismemberment (AD&D) Insurance	
	Benefit Amount
Active Eligible Employees	
Spouse	\$10,000 to a maximum of \$100,000 in \$10,000 increments, not to exceed 100% of the employee’s Supplemental Life insurance amount.
Children	Up to \$10,000 in increments of \$2,500

LifeTime Benefit Term Insurance with Long-Term Care - CHUBB

LifeTime Benefit Term Insurance with Long-Term Care includes living benefits that provide financial support to cover the cost of long-term care such as nursing home care or assisted living facilities that you might need as a result of an accident, illness, or aging. Like life insurance, the program 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. **This coverage is 100% paid for by the employee.**

- **Employees:** During your new hire enrollment period only, you can elect up to \$150,000 without answering medical questions.
- **Spouse:** Spouses who wish to enroll must answer up to four questions depending on their age and the amount of coverage they are selecting.

Cancer Advocate Plus (CAP) - CHUBB

CAP is a first-of-its-kind-genetics-based cancer insurance program that customizes cancer care. It is more than advocacy - it's developed to help save lives. CAP is a personal, precise, and proactive way for you to manage your health. CAP combines financial protection and cancer care, including genetic cancer screening, to help you determine your risk for cancer and pharmacogenomic testing to determine your best treatment based on your own DNA. In addition to testing and treatment, CAP provides a dedicated oncology nurse advocate to coordinate clinical trial enrollment, expert medical review, and so much more. **This coverage is 100% paid for by the employee.**

Aura Identity Theft Protection: MetLife

Safeguard your personal information and defend against attacks with 24/7, proactive identity theft protection from Aura. Using the latest advancements, Aura 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. To learn more, call 844-931-2872. **This coverage is 100% paid for by the employee.**

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. To learn more, visit info.legalplans.com or call 800-821-6400. **This coverage is 100% paid for by the employee.**

401(k)

Employees are eligible to participate in the Senior Lifestyle Corporation 401(k) Retirement Plan on the first day of the month following 60 days of employment, provided they have attained age 21.

You may contribute to the plan on a pre-tax, Roth (after-tax), or a combination of both bases and choose from a variety of investment options to help meet your retirement goals.

For 2026, you may contribute up to \$24,500 in employee deferrals. Employees ages 50–59 and 64 or older may contribute an additional \$8,000 in catch-up contributions. Employees ages 60–63 are eligible to make an enhanced catch-up contribution of up to \$11,250, if permitted by the plan.

Beginning in 2026, employees who are age 50 or older and whose prior-year Social Security (FICA) wages from Senior Lifestyle exceeded \$150,000 must make any catch-up contributions on a Roth (after-tax) basis, as required by the SECURE 2.0 Act. This requirement applies only to catch-up contributions; regular 401(k) contributions may still be made on a pre-tax or Roth basis, subject to plan provisions.

Participation in the 401(k) Retirement Plan is voluntary. You will not be automatically enrolled and must actively elect to participate.

Discretionary Company Match

Beginning the start of the next fiscal quarter after your first year anniversary, SLC will match \$0.25 on the dollar up to 6%, capped at \$1,500 annually. The employer contribution 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.

The Cost of Your Benefits

The tables below show the per paycheck employee cost for medical insurance.

Bi-Weekly Medical Rates <i>Available to All</i>				
	BlueCross BlueShield Gold HDHP Plan Group #: 451890		BlueCross BlueShield Silver PPO Plan Group #: PM4975	
	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
Employee	\$103.18	\$144.45	\$98.92	\$138.49
Employee + Spouse	\$482.60	\$675.64	\$450.28	\$630.39
Employee + Child(ren)	\$342.24	\$479.13	\$320.44	\$448.61
Family	\$597.21	\$836.09	\$559.63	\$783.48

Bi-Weekly Medical Rates <i>Available to All</i>				
	BlueCross BlueShield Bronze HDHP Plan Group #: PH3668			
	Employees making \$13.99 or less per hour		Employees making \$14.00 or more per hour	
	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
Employee	\$44.12	\$61.77	\$77.32	\$108.24
Employee + Spouse	\$409.45	\$573.23	\$405.30	\$567.42
Employee + Child(ren)	\$288.53	\$403.94	\$279.85	\$391.78
Family	\$502.15	\$703.01	\$495.76	\$694.06

Bi-Weekly Medical Rates <i>Available to Illinois Residents Only</i>		
	BlueCross BlueShield HMO Group #: B00935	
	Non-Tobacco	Tobacco
Employee	\$74.02	\$103.63
Employee + Spouse	\$389.30	\$545.01
Employee + Child(ren)	\$263.19	\$368.47
Family	\$466.06	\$652.49

Bi-Weekly Medical Rates <i>Available to California, Georgia, Maryland, Oregon, Virginia, and Washington, D.C. Residents Only</i>				
	Kaiser			
	CA Group #234973	OR Group #24910	GA Group #10657	MD, VA, D.C. Group #29787
Employee	\$89.36	\$89.36	\$80.97	\$78.19
Employee + Spouse	\$457.94	\$459.05	\$446.77	\$443.97
Employee + Child(ren)	\$323.90	\$325.03	\$323.90	\$307.16
Family	\$558.46	\$571.87	\$558.46	\$544.50

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 meeting.

The Cost of Your Benefits Continued

The table below shows the per paycheck employee cost for the American Workers MEC Plus plan.

Bi-Weekly Medical Rates <i>Available to All</i>	
	American Worker MEC Plus Group #: MEC40431
Employee	\$58.92
Employee + Spouse	\$154.97
Employee + Child(ren)	\$181.15
Family	\$256.26

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

Bi-Weekly Dental and Vision Rates <i>Available to All</i>				
	Dental Gold	Dental Platinum	Standard Vision	Enhanced Vision
Employee	\$9.81	\$15.01	\$2.64	\$5.72
Employee + Spouse	\$20.61	\$31.52	\$4.23	\$9.18
Employee + Child(ren)	\$18.15	\$27.76	\$4.32	\$9.38
Family	\$28.92	\$42.01	\$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

BlueCross BlueShield members must complete the electronic tobacco use affidavit during the telephonic enrollment process to qualify for the non-tobacco rates for BlueCross BlueShield plans. Employees designated as tobacco users have an opportunity to qualify for the tobacco-free premium discount by participating in the BlueCross BlueShield cessation program by calling BCBSIL at 877-806-9380. 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, 2026 and must be completed by November 30, 2026, 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 so your premiums can be updated.

Newly hired employees are not eligible for the Non-Tobacco premium reduction until SLC's standard benefit open enrollment.

The Definition of Tobacco Use:

Senior Lifestyle Corporation defines tobacco use as smoking cigarettes, clove cigarettes, cigars or pipes, or using smokeless tobacco such as chewing tobacco, e-cigarettes, or snuff. Regular tobacco users are individuals who have used tobacco products more than one time per month, over the last 12 months. Non-tobacco users are individuals whose tobacco use has been one or less times per month for at least 12 months.

Frequently Asked Questions

1. Who is eligible for benefits?

All employees are eligible for SLC benefits regardless of status. Active regular, full-time, part-time, per diem, exempt (salaried) and non-exempt (hourly) employees are eligible for Senior Lifestyle benefits the first of the month following date of hire.

2. When can I elect or drop coverage for myself and my dependents?

Open Enrollment is your annual opportunity to add, remove or change what plans you and your dependents want to have for the coming year. SLC's 2026 Open Enrollment runs from August 10th through August 31st. New enrollments, changes to, or cancellations of coverage will start on October 1, 2026.

3. If my employment status changes (Full-time/Part-time to Per Diem and vice versa), what happens to my benefits?

Status changes do not change your benefits or eligibility. Benefits can only be changed or waived during Open Enrollment or within 30 days of a Qualifying Life Event. Dates for a QLE must match what is provided to the counselor and what is shown on your documentation for loss/gain of coverage and associated dependents or the QLE will be denied.

4. What are Qualifying Life Events* (QLEs)?

- Changes in legal marital status, including marriage, divorce, death of a spouse, legal separation, or annulment
- Change in number of children, including birth, adoption, placement of adoption, or death of a child.
- Change in employment status of employee, spouse, or dependent, including termination or commencement of employment, commencement or return from unpaid leave of absence.
- Change in dependent eligibility status, including attainment of age, student status, or any similar circumstance.

*If you experience a qualifying event, you have 30 days from the date of the event to change your benefit elections

5. Who should I notify if I have a QLE?

If you experience a qualifying event, you have 30 days from the date of the event to change your benefit elections by calling 833-357-8163, Option 2.

6. Who do I contact to add or drop a Domestic Partner?

Please call 833-357-8163, Option 2.

7. What if I go PRN?

You are still responsible for paying for your coverage to SLC as you still have benefits. Remember if you gain other coverage at another company, this is considered a QLE and you have 30 days to report it.

8. When do my medical benefits end after termination?

The last day of the month of termination.

9. What is my medical plan network?

- **BCBSIL Plans:**
Gold, Silver and Bronze Plans: PPO Network
BlueAdvantage HMO Plan (for IL Employees Only): Blue Advantage HMO Network
- **Kaiser Plans:** Kaiser Permanente with Permanente Medical Group providers
- **American Worker Plan:** PHCS Limited Benefit Plan Network

10. Do all plans cover hospitalization?

- **BCBSIL Plans:** Yes
- **Kaiser Plans:** Yes
- **American Worker MEC Plus Plan:** The MEC Plus plan does not cover hospitalization but offers very limited coverage for ER and Urgent Care.

11. Do all plans cover pregnancy?

- **BCBSIL Plans:** Yes
- **Kaiser Plans:** Yes
- **American Worker MEC Plus Plan:** The MEC Plus plan offers preventive services for pregnant women. Office visits are limited to 6 visits per Calendar Year, including pre-natal and post-partum visits. Additionally, all Physician Office Visits and Specialist Office Visits are limited to the 6 visits.

12. Is preventive care covered by each plan?

- **BCBSIL Plans:** Yes
- **Kaiser Plans:** Yes
- **American Worker MEC Plus Plan:** Yes

13. Where do I go to confirm a medical or dental provider is In Network?

- **BCBSIL Plans:** www.bcbsil.com
- **Kaiser Plans:** www.kp.org
- **American Worker Plan:** www.multiplan.com/awp
- **MetLife Plans:** www.metlife.com/mybenefits

14. For Voluntary Life Insurance, how much time do I have to complete an Evidence of Insurability for myself and/or my spouse?

EOI will be closed out if there is no response within 60 days. That time may be extended however if the carrier receives incomplete information and send out a letter requesting the necessary additional information.

15. I am no longer employed by SLC and am enrolled in the Supplemental Life/AD&D plan. Am I able to port or convert this coverage to a private policy?

Employees may port or convert supplemental life policies for themselves and/or their dependents (spouse and children), if applicable. This must be done within 31 days of becoming ineligible for coverage on the employer plan.

Once a termination is processed, MetLife will send a portability packet to the home address of the terminated employee. Portability forms can be sent to MetLife directly via contact information located in the packet. Please contact MetLife directly with any questions about the portability forms or process.

16. How do I get a new WEX: HSA/FSA card?

A new card can be ordered through an employee's WEX online account or mobile app or by calling the WEX participant services team at 866-451-3399.

17. Am I able to change the HSA or transit deduction amount at anytime during the year?

Employees are allowed to change their HSA or transit deduction amounts at anytime during the year, without experiencing a QLE. Employees can update HSA or transit deduction amounts anytime by logging into MyADP.com

18. Am I able to change my FSA, LPFSA or Dependent care contributions at any point during the year?

Employees are only allowed to change their FSA, LPFSA or Dependent care contributions if they have Qualifying Life Event or a QLE. You can find a list of QLE's listed in #5 above.

19. I am no longer employed with SLC. When can I expect to receive documents related to COBRA? Who should I contact with questions?

Once an employee's termination is processed, WEX will mail the COBRA paperwork the employee's home. If you have any questions regarding COBRA, please contact SLC's COBRA vendor partner WEX at 866-451-3399.

20. What do I need to do to update address changes?

Employees can update their addresses via self serve on MyADP.com and make corrections.

21. Where can you go to enroll in or ask any of your 401(k) questions?

You have 4 options:

- You can visit: www.mykplan.com to set up your login credentials.

- You can also text to enroll. Text “Enroll 401k” to 72408.
- Link to assist with enrollment:
https://cms.adpretirementmarketing.com/asset/pdf/99-6054-P_Enrollment_Tools_Flyer.pdf/null/955
- Calling the Participant Call Center at 800.695.7526

22. How do I rollover/cash out my 401(k)?

Log into your MyADP.com and look for the tile that says Retirement and look for the tile that says rollover/cash out.

23. Where can I find contact information for my benefit carriers?

Employees can find phone, email and/or website information for all of SLC’s carrier partners in the back of the SLC Benefit Guide.

24. What if I need to file an Accident, Critical Illness, or Hospital Indemnity claim for the period *prior* to 10/1/2026?

Please visit www.voya.com/claims or call 877-236-7564 to speak with a Voya representative.

25. Where do I go for information regarding state mandated Paid Family Medical Leave?

MetLife’s PFML website allows you to explore solutions to understand coverage details and benefits: Paid Family Medical Leave . For information per State, please see below:

California: 877-238-4373 (Spanish: 877-379-3819)

Colorado: 866-263-2654

Connecticut: 877-499-8606

Maine: 207-621-5024

New Jersey: 609-292-7060

New York: 877-632-4996

Oregon: 833-854-0166

Benefit Contact Information

Plan	Carrier	Phone Number	Website/E-mail
SLC Benefits Participant Service Center	ADP	833-357-8163	my.adp.com
Senior Lifestyle HEART Fund	E4E Relief	833-853-7440	e4erelief.powerappsportals.com/en-US/slhome/
Medical Gold, Silver & Bronze	BlueCross BlueShield	800-828-3116	bcbsil.com
MEC Plus	American Worker	855-495-1190	theamericanworker.fbg.com
HMO Medical Group	BlueCross BlueShield	800-892-2803	
Kaiser	Kaiser	CA: 800-464-4000 GA: 888-865-5813 MD, VA, D.C.: 800-777-7902 Portland, OR: 503-813-2000 OR: 800-813-2000	kp.org
Hospital Indemnity	MetLife	800-438-6388	www.metlife.com/mybenefits
Accident	MetLife	800-438-6388	www.metlife.com/mybenefits
Critical Illness	MetLife	800-438-6388	www.metlife.com/mybenefits
American Worker HealthiestYou (MEC Plus)	American Worker/HealthiestYou	866-703-1259	healthiestyou.com
Telehealth BlueCross BlueShield (Gold, Silver & Bronze)	BlueCross BlueShield/ MDLive	888-676-4204	MDLIVE/bcbsil.com
Kaiser Telehealth	Kaiser		healthy.kaiserpermanente.org/southern-california/front-door
Consumer Accounts (HSA, FSA, Dependent Care, Parking & Transit) & COBRA	WEX	866-451-3399	wexinc.com
Dental	MetLife	800-438-6388	www.metlife.com/mybenefits
Vision	BlueCross BlueShield EyeMed	855-362-5539	eyemedvisioncare.com/bcbsil
Basic Short Term Disability	MetLife	800-438-6388	www.metlife.com/mybenefits
Voluntary Short Term Disability	Chubb	833-542-2013	chubb.com/us-en/contact.html
Basic Long Term Disability	MetLife	800-438-6388	www.metlife.com/mybenefits
Basic Life	MetLife	800-638-6420	www.metlife.com/mybenefits
Supplemental Life	MetLife	800-638-6420	www.metlife.com/mybenefits
LifeTime Benefit Term Insurance	Chubb	855-241-9891	chubb.com/us-en/contact.html
Cancer Advocate Plus	Chubb	833-542-2013	chubb.com/us-en/contact.html
Aura Identity Theft Protection	MetLife/Aura	844-931-2872	https://my.aura.com/sign-in
MetLaw Legal Services	MetLife	800-821-6400	info.legalplans.com
401(k)	ADP	800-695-7526	my.adp.com
SLC Employee Resources	MetLife/Telus Health	888-319-7819	one.telushealth.com User Name: metlifeeap Password: eap

Enrollment Preparation

To help ensure a smooth enrollment experience, you may use the worksheet below as a preparation tool.

To finalize your benefit elections, you **must** speak with a professional benefits counselor. Please note that completing this worksheet is **not** a benefit election form and does **not** constitute a valid enrollment. This worksheet is intended only to help you prepare for your enrollment call.

Employee Information

Appointment Date & Time _____

Name _____

Employee ID Number _____ Phone Number _____

Email Address _____

Beneficiary & Dependent Information

Name _____ Relationship _____ Date of Birth _____

Name _____ Relationship _____ Date of Birth _____

Name _____ Relationship _____ Date of Birth _____

Name _____ Relationship _____ Date of Birth _____

Benefit Options

Benefit	Coverage Level <i>Employee Only, Employee + Spouse, Employee + Child(ren), or Family (Where Applicable)</i>	Benefit	Coverage Level <i>Employee Only, Employee + Spouse, Employee + Child(ren), or Family (Where Applicable)</i>
☐ Medical Insurance		☐ Vision Insurance	
☐ Hospital Indemnity		☐ Basic Life and AD&D	
☐ Accident Insurance		☐ Voluntary Life Insurance	
☐ Health Savings Account		☐ Identity Theft Protection	
☐ Health Care FSA		☐ MetLaw Legal Services	
☐ Limited Purpose FSA		☐ Critical Illness Insurance	
☐ Dependent Care FSA		☐ LifeTime Benefit Term Ins.	
☐ Commuter Transit & Parking		☐ Short-Term Disability	
☐ Dental Insurance		☐ Cancer Advocate Plus	



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.