

SUMMARY OF BENEFITS EFFECTIVE 5/1/2017

Medical Plans (PPO Network: United Healthcare Choice Plus Options) www.umar.com

3 major medical plans are available so you can select the health coverage option that best meets your needs.



MEDICAL/Rx

- **PREMIER PLAN** offers the higher level of coverage/co-insurance & hospitalization in addition to lower deductibles and annual out-of-pocket maximums. This is an 80/20 Plan in regards to co-insurance.
- **BASIC PLAN** is a standard level plan that will offer you traditional coverage to meet your healthcare needs; Reasonable co-pays in addition to all other conventional services. This is a 70/30 Plan in regards to co-insurance.
- **VALUE PLAN** is our most cost efficient plan, providing basic coverage levels. This is a 60/40 Plan in regards to co-insurance.

Each of these 3 Medical Plans offers the following Special Programs:

-Disease/Case Management Program -Diabetic Sense Program --24/7 Nurse Line -Teladoc (\$20 co-pay)

Dental Plan (PPO Network: United Healthcare Options) www.umar.com



DENTAL

Plan Year Deductible	\$50 Per Individual
Annual Maximum	\$3,000
Preventive Services	0% (Deductible Waived)
Basic & Restorative Services	20% after Deductible
Major Services (6-Month Wait)	50% after Deductible
Orthodontia for Adults & Children (12-Month Wait)	50% (Deductible Waived)
Orthodontia Lifetime Maximum	\$2,000
UCR PERCENTILE	

Vision Plan (Superior Vision) www.superiorvision.com



VISION

Vision Care Services	In-Network Member Cost
Exam (Once Every 12 Months)	\$0 Copay
	\$25 Copay; \$150 Allowance
Frames (Once Every 24 Months)	\$25 Copay
Lenses (Once Every 12 Months)	\$130 Allowance
Contact Lenses (Once Every 12 Months)	\$0 Copay, Paid-in-Full

Basic and Term Life Insurance (Principal)



LIFE/AD&D

Basic Life/ AD&D
Company paid Basic Life/ AD&D coverage for all full-time employees eligible for Senior Care Center's benefit plans.
Basic Life: \$15,000
AD&D: \$15,000

Voluntary Life	
Employee:	Up to 7x's annual salary Min. \$20,000/Max. \$400,000 Guarantee Issue*: \$200,000
Spouse:	Up to \$150,000 Min. \$10,000/Max. \$150,000 Guarantee Issue*: \$30,000
Child(ren):	\$20,000

Short and Long Term Disability (Principal)



VOLUNTARY Short/Long Term Disability

Most of us insure our health, our homes, & our cars - but we don't insure the thing that makes these things possible - our Paycheck! Disability insurance protection is designed to help replace lost income in the event of a disabling injury or illness.

- * Guaranteed coverage for certain benefit amounts.
- * Affordable rates (based on salary)

- * Benefits for total or partial disability
- * Benefits for pregnancy and its complications



EAP: Employee Assistance Program (Magellan)

Senior Care Centers offers ALL team members access to Magellan EAP at no cost to the team member. From online information to confidential consultations with licensed behavioral health professionals, team members and their eligible household members have access to a wealth of practical, solution-focused resources to help reduce stress, strengthen relationships, increase productivity and improve the overall quality of their lives.

EMPLOYEE ASSISTANCE



401 (K)

401(K) Plan (Principal Financial Group)

Building a healthy financial future is just as important as taking care of your health needs today. Putting money aside for your future is easy with the 401(k) plan sponsored by Senior Care Centers Management, LLC.

Eligibility: Team members are eligible on their date of hire. There is no waiting period for the 401(k) plan.

Employee Contributions: You may contribute up to the IRS limit of \$18,000 in 2016. If you are age 50 or older you can take advantage of the catch up contribution by contributing an additional \$6,000 to the plan.

Loans: Plan allows you to borrow from your account.

Rollovers: Distributions from another retirement plan may be rolled into your plan account.



OTHER

Senior Care Centers Cares Foundation

- The Senior Care Centers Cares Foundation is 100% FUNDED by the team members.
- Team members can contribute to the fund through payroll deductions or a lump sum cash donation.
- Team Members who face financial hardship due to circumstances beyond their control can apply to the foundation for assistance.

"... I don't know who else to send a thank you note, so I'm sending to you. We were leaving for the Hospital and checked our mail box and we received the check. It was truly answered prayer we know we had gas money for the trip up there but was not sure about getting back. I'm not use to receiving money from others it is usually us trying to raise money for others, our Res. & etc. We again thank you and our Employees for their love and kindness. We will make sure to give to this program so that others will find a blessing in their time of need. Thank you doesn't seem to be enough."

Our Values. Our Commitment.

IGREW

Integrity - Doing the right thing every time no matter what.

Growth - Continuous improvement of personal, professional, and organizational goals.

Respect - Treating others in a caring, kind and truthful manner in ALL circumstances

Excellence - Each individual, team and the organization is a role model of the highest standard of clinical, operational, and financial performance

Wellness - Wholeness of mind, body and spirit to achieve a balance of personal, organizational and community well-being.