



2023 -  
2024

# 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 Participant Service Center at visit **slc1.mybenefitsappointment.com** or call 833-357-8163. 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.



## 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).



## 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, 2024, 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 Participant 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 visiting [my.adp.com](https://my.adp.com) or calling 833-357-8163, Option 2.**



## 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 Cigna.

**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).

### BlueCross BlueShield 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.

## 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 Allied MEC, and Allied MEC Orange plans includes a \$1,000 hospital indemnity benefit through Cigna.** If you choose to purchase employee paid/ buy-up hospital indemnity coverage, your total hospital coverage plan will be the employee paid/buy-up plan regardless of whether your medical plan includes the \$1,000 hospital indemnity plan. To file a claim for this benefit, please contact Cigna.

Hospital Benefits (available as an enhancement to your medical plan)		
Event	MEC and MEC Orange Plan Participants	Employee Paid/ Buy-up Plan
Hospital Admission	\$1,000 per admission	\$2,500 per admission
Hospital Confinement	\$100 per day, up to 30 days	\$200 per day, up to 30 days
Hospital Intensive Care	\$200 per day, up to 30 days	\$400 per day, up to 30 days
Hospital Observation Stay	\$100 per day, up to 72 hours	\$200 per day, up to 72 hours

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





## Medical Plan Features

	Allied MEC Group #: A16116	Allied MEC Orange Group #: A16116
<b>Deductibles</b>		
Single/Family	\$0**	\$0**
<b>Annual Out-of-Pocket Maximum</b>		
Single/Family	N/A. This plan only covers preventive care	N/A
<b>Physician Services (after deductible)</b>		
Preventive Visit	Covered 100%	Covered 100%
Physician/Specialist Visit	N/A. This plan only covers preventive care	\$10 copay / \$20 copay, up to 6 combined visits per year
Telemedicine	No cost per visit	No cost 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
Inpatient/Outpatient Procedure	N/A	N/A
Retail***	Coverage for preventive prescriptions only, up to 34-day supply	\$5 generic / \$40 formulary, up to 24 per year*
Mail Order	N/A	N/A
<b>Network:</b>	Blue Cross BlueShield	
	Bronze Group #: PH3668	
	Participating Provider Organization (PPO)	
<b>Deductibles</b>		
Single/Family	\$7,000/\$14,000	
<b>Annual Out-of-Pocket Maximum</b>		
Single/Family	\$7,000/\$14,000	
<b>Coinsurance</b>		
After deductible	100%	
<b>Physician Services (after deductible)</b>		
Preventive Visit	100% no deductible	
Physician/Specialist Visit	100%	
Telemedicine	\$48 per visit	
<b>Other Services (after deductible)</b>		
ER/Urgent Care	100%	
Inpatient/Outpatient Procedure	100%	
Retail***	100%	
Mail Order	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.
- **BlueCross BlueShield:** 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 BlueCross BlueShield plan or if you intend to make plan changes.
  - Bronze Plan Network: Participating Provider Organization (PPO)

## 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. 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. **During this enrollment period only, newly hired employees may elect coverage without answering medical questions!**

## Telemedicine

**Allied Teladoc** | Teladoc is 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.

**BlueCross BlueShield Telehealth** | Employees who enroll in a medical HSA program (BlueCross BlueShield 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 BlueCross BlueShield Gold, 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 BlueCross BlueShield Gold, 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 BlueCross BlueShield medical plan for the entire year.

Total contributions to the plan cannot exceed the IRS maximum for 2023 of \$3,850 for an employee and \$7,750 for a family; employees age 55 or over may contribute an additional \$1,000. The maximum contributions for 2024 will be \$4,150 for an employee and \$8,300 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.

## 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.

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

## 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, 2023.**

A **Health Care Flexible Spending Account\*** helps you pay for medical, dental, and vision expenses not covered by insurance. The annual maximum contributions are \$3,050 in 2023 and 2024. 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. Unlike the Limited Purpose Flexible Spending Account, these funds are not front-loaded. Funds are available for use after they are deducted from your paycheck.

***\*For the 2024 HSA & FSA plan year, elections will be made for a shortened period - 1/1 through 9/30/2024. All elections will be limited to 75% of the IRS annual election limits. Beginning 10/1/2024, elections will be made for the plan year with the full IRS limits.***

## 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	<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>
Unused Funds	<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 \$610 to the next plan year</li></ul>	<ul style="list-style-type: none"><li>• Rollover up to \$610 to the next plan year</li></ul>
Annual Funding Limits	<ul style="list-style-type: none"><li>• SLC contributes \$550 annually, provided in per pay period increments*</li><li>• \$3,850 2023 individual account max</li></ul>	<ul style="list-style-type: none"><li>• \$3,050 medical FSA</li><li>• \$5,000 dependent care FSA</li></ul>	<ul style="list-style-type: none"><li>• \$3,050</li></ul>
Funding	<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 BlueCross BlueShield medical plan the entire year.*

## 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
<b>Deductible</b> <i>individual/family</i>	\$100	\$100
<b>Preventive Services</b>	70%, no deductible	80%, no deductible
<b>Basic Services</b>	50%	80%
<b>Major Services</b>	10%	50%
<b>Orthodontia</b>	Not covered	Not covered
<b>Annual Maximum</b>	\$500	\$1,000

To locate a dentist in your area, please visit [argusdental.com/find-a-provider](https://argusdental.com/find-a-provider).

## Vision Insurance

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	Enhanced Plan
Exam	\$10 copay	\$10 copay
<b>Eye Glasses</b>		
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
<b>Contacts</b>		
Conventional	\$140 allowance	\$230 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 BCBS EyeMed provider in your area, visit: [eyedoclocator.eyemedvisioncare.com/bcbsil/](https://eyedoclocator.eyemedvisioncare.com/bcbsil/)



**Voluntary Short Term Disability (STD) Insurance**, offered through Allstate, 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 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.

**Universal Life Insurance with Long Term Care**, offered through Allstate, affords 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 if you purchase coverage for yourself.

- Employee* Newly hired employees can elect up to \$150,000 without answering medical questions, or up to \$500,000 (or 5 times salary, whichever is less), with medical questions.
- Spouse* Newly hired employees can elect up to \$15,000 without answering medical questions or up to \$100,000 with medical questions.
- Children* Newly hired employees can elect up to \$20,000 without answering medical questions.

**Genomic Life (Previously 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 certain diagnoses, including cancer, while improving chances of survival. Genomic Life provides an all-inclusive genome management membership, so that you can focus on life.

- High Quality, clinical grade genetic tests
- Genetic counseling and support services
- Results that last a lifetime, managed by experts
- Peer to peer physician consultations for your doctor

**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.

**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). For a quote, contact Nationwide directly at 877-738-7874.

**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 Group #: A16116	Allied MEC Orange Group #: A16116
Employee	\$17.08	\$58.92
Employee + Spouse	\$44.26	\$154.97
Employee + Child(ren)	\$80.88	\$181.15
Family	\$108.05	\$256.26

Bi-Weekly Medical Rates		
	BlueCross BlueShield Bronze Group #: PH3668	
	Non-Tobacco	Tobacco
Employee	\$47.61	\$66.65
Employee + Spouse	\$362.31	\$507.23
Employee + Child(ren)	\$256.71	\$359.39
Family	\$438.46	\$613.85

Bi-Weekly Dental and Vision Rates				
	Argus Dental by Aflac		BlueCross BlueShield EyeMed 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.

### 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 the BlueCross BlueShield plan. Employees designated as tobacco users have an opportunity to qualify for the tobacco-free premium discount by participating in the BlueCross BlueShield 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, 2023 and must be completed by November 30, 2023, 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.

### 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 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.

Benefit Contact Information			
Plan	Carrier	Phone Number	Website/E-mail
<b>SLC Benefits Participant Service Center</b>	ADP	833-357-8163	my.adp.com
<b>Medical MEC and MEC Orange</b>	Allied	800-288-2078	alliedbenefit.com
<b>Bronze</b>	BlueCross BlueShield	800-828-3116	bcbsil.com
<b>Hospital Indemnity</b>	Cigna	800-754-3207	supphealthclaims.com
<b>Accident</b>	Cigna	800-754-3207	supphealthclaims.com
<b>Critical Illness</b>	Cigna	800-754-3207	supphealthclaims.com
<b>Teladoc (MEC and MEC Orange)</b>	Allied/Teladoc	800-835-2362	teladoc.com
<b>Telehealth</b>	BlueCross BlueShield	888-676-4204	MDLIVE/bcbsil.com
<b>Consumer Accounts (HSA, FSA, Dependent Care, Parking &amp; Transit) &amp; COBRA</b>	WEX	866-451-3399	wexinc.com
<b>Dental</b>	Argus Dental by Aflac	877-864-0625	argusdental.com
<b>Vision</b>	BlueCross BlueShield EyeMed	866-939-3633	member.eyemedvisioncare.com/bcbsil
<b>Universal Life with Long Term Care</b>	Allstate	866-828-8501	allstatebenefits.com/mybenefits
<b>Voluntary Short Term Disability</b>	Allstate	866-828-8501	allstatebenefits.com/mybenefits
<b>Genomic Life</b>	Genomic Life	855-926-2374	genomiclife.com
<b>LifeLock Identity Theft</b>	LifeLock	800-607-9174	N/A
<b>SLC Employee Resources</b>	CompPsych	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

*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.*