

# WESLEY WOODS

## 2019 BENEFITS GUIDE



Our Mission  
To Help People Age with Grace

## WELCOME!

Wesley Woods Senior Living is committed to providing our staff and their families with outstanding, competitive benefits plans. As a part of Wesley Woods Senior Living, you have numerous benefits available to you. You have a choice of three medical plans, each with unique plan design features. In addition, there are plans that provide coverage for dental, vision, life, disability, retirement and more. We encourage you to take a close look at all the benefits information provided in this guide. Our benefit plans are just one of the many ways Wesley Woods Senior Living helps you take care of yourself and your family.

**The Summary of Benefits and Coverage (SBC) will be loaded in PayCom/My Benefits under Benefit Forms and Links**

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# 2019 Open Enrollment

Each year, eligible employees have the opportunity to review their benefit elections and make changes for the upcoming plan year that starts January 1, 2019. This year's open enrollment period is:

**November 12<sup>th</sup> – November 23<sup>rd</sup>**

2019 Enrollment Meeting Schedule		
Location	Date	Time
Newnan Peachtree City	Monday, November 12 <sup>th</sup>	11:00 a.m. – 12:00 p.m. 2:00 p.m. – 3:00 p.m.
Wesley Woods Corporate	Tuesday, November 13 <sup>th</sup>	9:30 a.m. – 10:30 a.m. (After Stand Up Mtg.)
Branan Towers	Tuesday, November 13 <sup>th</sup>	2:00 p.m. – 3:00 p.m.
Wesley Woods Towers	Tuesday, November 13 <sup>th</sup>	4:00 p.m. – 5:00 p.m.
St. John Towers	Wednesday, November 14 <sup>th</sup>	10:30 a.m. – 11:30 a.m. 1:00 p.m. – 2:00 p.m.
Branan Lodge	Thursday, November 15 <sup>th</sup>	11:00 a.m. – 12:00 p.m.
Asbury Harris Epworth Tower	Friday, November 16 <sup>th</sup>	10:00 a.m. – 11:00 a.m.
Talmage Terrace Lanier Gardens	Friday, November 16 <sup>th</sup>	2:00 p.m. – 3:00 p.m.

This is a summary of benefits only. Please refer to the contract and official summary plan description for a full list of coverages and exclusions. Copies of the contracts and other official documents are available upon request.

## YOUR BENEFITS

As a Wesley Woods Senior Living Employee, you are fortunate to have a wide range of benefit programs available to you. Benefit programs give you important financial protection when you need it most. Enrolling in your benefits is quick and easy. Spend a few minutes and review the benefit programs that Wesley Woods Senior Living offers to make the choices that are right for you and your family.

## BENEFITS PROVIDED BY WESLEY WOODS

As an eligible employee, Wesley Woods Senior Living pays **100%** of the cost for the following benefits:

- 🔄 **Basic Life Insurance with Accidental Death & Dismemberment (AD&D) Insurance**
- 🔄 **Long Term Disability Insurance**
- 🔄 **Employer Basic and Matching Contributions to the 403(b) Retirement Plan**
  - For more information on retirement plan options, view the Retirement Program Guide located on [www.vanguard.com](http://www.vanguard.com)
- 🔄 **Faculty Staff Assistance Program (FSAP)**
- 🔄 **Health Advocate**

## OPTIONAL BENEFITS PROVIDED BY WESLEY WOODS

In addition to the benefits provided by Wesley Woods Senior Living, eligible employees may enroll in Optional Benefits. Employees contribute toward the cost of the optional benefits he/she elects.

- 🔄 **Medical**
- 🔄 **Dental**
- 🔄 **Vision**
- 🔄 **Voluntary Life Insurance**
- 🔄 **Voluntary Accidental Death and Dismemberment (AD&D)**
- 🔄 **Short Term Disability**
- 🔄 **Flexible Spending Account**
- 🔄 **Health Savings Account**
- 🔄 **403(b) Retirement Plan**

## WHAT'S NEW FOR 2019?

- 🔄 **Medical Benefits are moving to Kaiser Permanente** - Employees will continue to choose between 3 plans
  - **Kaiser PPO**
    - Higher Cost Per Pay Period with Rich Benefits
    - Gives you the flexibility to use providers in the Kaiser Network or a Nationwide PPO Network
  - **Kaiser HMO**
    - Lower Cost Per Pay Period with Rich Benefits
    - Required to use only Kaiser Network providers
  - **Kaiser HDP**
    - Lowest Cost Per Pay Period
    - Qualifies you for a Health Savings Account (HSA) – administered through PayFlex
    - Wesley Woods Annual HSA Contributions
      - *Full-time Employees: Employee Only: \$400 / Employee & Dependents: \$700*
      - *Grandfathered Part-time Employees: Employee Only: \$250 / Employee & Dependents: \$450*
- 🔄 **Vision Network is changing to Eyemed Vision Care ([www.eyemedvisioncare.com](http://www.eyemedvisioncare.com))**

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## WHO IS ELIGIBLE?

### 🕒 Definition of Eligible Employee:

- Full-time Employees working 30 hours or more per week
- Grandfathered Part-time Employees

### 🕒 Definition of Eligible Spouse:

- Your legally-married spouse, regardless of gender

### 🕒 Definition of Eligible Child:

- Your natural, step, adopted child, child placed for adoption, or your otherwise-court ordered dependent child
- **Medical, Dental, Vision** – eligible until the end of the month following his/her 26<sup>th</sup> birthday
- **Voluntary Life** – eligible from age 14 days until their 19<sup>th</sup> birthday, or 26<sup>th</sup> birthday if a full-time student
- Your totally disabled dependent may be able to stay on the plan past the age limit; contact Human Resources for more information
- Please note that your child must meet the definition of an IRS dependent in order to be eligible for reimbursements under your HSA or FSA

## WHEN DO BENEFITS START?

- 🕒 For new hires, benefits start on date of hire
- 🕒 If coming on the plan at Open Enrollment, benefits will start as of the renewal date (January 1<sup>st</sup>)
- 🕒 Exceptions to this include voluntary life and voluntary short term disability that require medical questionnaires and can be approved for a future effective date or denied
- 🕒 You may be subject to late entrant waiting periods for certain dental services if you do not enroll when first eligible

## WHEN DO BENEFITS END?

- 🕒 Medical, Dental and Vision Insurance end on the last day of the month following or coinciding with your last day worked
- 🕒 Life and Disability Insurance ends as of your last day worked

## WHEN CAN I MAKE CHANGES TO MY BENEFITS?

- 🕒 Only when you have a qualified change in status during the year\*
- 🕒 **All required paperwork MUST be turned in within 30 days of the event;** if you miss this deadline, you may not be able to make changes until the next open enrollment period

\* *Examples include marriage, divorce, birth or adoption of a child, change in child's dependent status, death of spouse, child or other qualified dependent, change in residence due to an employment transfer for you or your spouse, commencement or termination of adoption proceedings, or change in spouse's benefits or employment status*

Please contact the Human Resources Department at (404) 728-6858 or [HR@wesleywoods.org](mailto:HR@wesleywoods.org) for more details

## LIFE & AD&D INSURANCE

Your family depends on your income for a comfortable lifestyle and for the resources necessary to keep that lifestyle secure should something happen to you. Wesley Woods knows how difficult it can be to provide this peace of mind on your own, which is why we have made it a priority to give you the ability to assemble a complete life insurance portfolio through **Unum Life Insurance Company**.

### BASIC LIFE w/AD&D INSURANCE (Paid for by Wesley Woods)

<b>Basic Benefit Amount</b>	1x Annual Earnings to a Maximum of \$50,000
<b>AD&amp;D Benefit Amount</b>	1x Annual Earnings to a Maximum of \$50,000
<b>Benefit Reduction Schedule</b> <i>(of original benefit)</i>	
Age 65	Reduced by 35%
Age 70	Reduced by 50%

### VOLUNTARY LIFE INSURANCE

<b>Maximum Benefit</b>	
Employee	5x Annual Salary to a Maximum of \$500,000
Spouse	100% of Employee's Election
Child(ren)	Lesser of \$10,000 or Employee's Election
<b>Guarantee Issue Limits*</b>	
Employee	\$200,000
Spouse	\$25,000
Child(ren)	\$10,000
<b>Annual Increase Option</b>	If you purchase at least the minimum coverage amount during your initial enrollment then you will be eligible to increase your benefit at any annual enrollment up to the Guarantee Issue Limit
<b>Benefit Reduction Schedule</b> <i>(of original benefit)</i>	
Age 65	Reduced by 35%
Age 70	Reduced by 50%

\*Guarantee Issue benefits are only applicable when you are first eligible to enroll; underwriting approval is required for all coverage amounts outside of this period

### VOLUNTARY AD&D INSURANCE

<b>Maximum Benefit</b>	
Employee	5x Annual Salary to a Maximum of \$500,000
Spouse	100% of Employee's Election
Child(ren)	Lesser of \$10,000 or Employee's Election
<b>Benefit Reduction Schedule</b> <i>(of original benefit)</i>	
Age 65	Reduced by 35%
Age 70	Reduced by 50%

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## DISABILITY INSURANCE

Wesley Woods offers disability insurance through Unum Life Insurance Company to help protect your financial well-being. If you become ill or injured and need to miss work for an extended time, disability insurance can replace a percentage of your lost income. Disability Insurance is provided by **Unum Life Insurance Company**.

### SHORT TERM DISABILITY INSURANCE

	OPTION 1	OPTION 2
<b>Weekly Benefit Amount</b>	60% of Weekly Earnings	60% of Weekly Earnings
<b>Maximum Weekly Benefit</b>	\$2,500	\$2,500
<b>Elimination Period<sup>1</sup></b>		
Injury	30 Days	14 Days
Sickness	30 Days	14 Days
<b>Maximum Benefit Period</b>	22 Weeks	24 Weeks
<b>Pre-Existing Conditions</b>	<ul style="list-style-type: none"> <li>▪ Received medical treatment, consultation, care or services including diagnostic measures or took prescribed drugs or medicines in the 3 months just prior to his/her effective date of coverage; and</li> <li>▪ The disability begins in the first 12 months after the employee's effective date of coverage</li> </ul>	

<sup>1</sup>Employees are required to use extended illness bank before Short Term Disability benefits will start


### LONG TERM DISABILITY INSURANCE (Paid for by Wesley Woods)

<b>Monthly Benefit</b>	60% of Monthly Earnings
<b>Maximum Monthly Benefit</b>	\$15,000
<b>Elimination Period</b>	180 Days
<b>Maximum Benefit Period</b>	Age 65 or Social Security Normal Retirement Age
<b>Pre-Existing Conditions</b>	<ul style="list-style-type: none"> <li>▪ Received medical treatment, consultation, care or services including diagnostic measures or took prescribed drugs or medicines in the 3 months just prior to his/her effective date of coverage; and</li> <li>▪ The disability begins in the first 12 months after the employee's effective date of coverage</li> </ul>

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# DENTAL INSURANCE

Health teeth and gums are important to your overall health. That's why it's important to have regular dental checkups and maintain good oral hygiene. Wesley Woods gives you the option to choose between two dental plans. This coverage offered through **Unum/Starmount Life Insurance Company**.

 **Dental Provider Search: [www.unumdentalcare.com](http://www.unumdentalcare.com)**

	MAC Plan	PPO Plan
<b>Annual Maximum Benefit</b>	\$2,000 for Class A,B,C	\$1,500 for Class A,B,C
<b>Lifetime Maximum Benefit</b>	\$1,000 for Class D	\$1,500 for Class D
<b>Calendar Year Deductible</b>		
Individual	\$50	\$50
Family	\$150	\$150
<b>Waiting Period</b>	None	None
<b>Out-of-Network Claim Payment Basis</b>	In-Network Fee Schedule – claims will be paid based on the fee schedule agreed upon for in-network providers; if an out-of-network provider is used they can balance bill for all services	90 <sup>th</sup> Percentile of Usual, Customary & Reasonable (UCR) charges – claims will be paid at the 90 <sup>th</sup> percentile of UCR for the zip code where the provider is located.
<b>Coinsurance</b>		
Class A	0%; Deductible Waived	0%; Deductible Waived
Class B	0% after Deductible	20% after Deductible
Class C	40% after Deductible	50% after Deductible
Class D	50%; Deductible Waived	50%; Deductible Waived
<b>Class A – Preventive Services</b>	<ul style="list-style-type: none"> <li>▪ Routine exams</li> <li>▪ Prophylaxis</li> <li>▪ Bitewing x-rays</li> <li>▪ Fluoride to Age 16</li> <li>▪ Sealants to Age 16</li> <li>▪ Space maintainers to Age 16</li> <li>▪ Oral Cancer Screening</li> </ul>	<ul style="list-style-type: none"> <li>▪ Routine exams</li> <li>▪ Prophylaxis</li> <li>▪ Bitewing x-rays</li> <li>▪ Emergency pain</li> <li>▪ Fluoride to Age 16</li> <li>▪ Sealants to Age 16</li> <li>▪ Space maintainers to Age 16</li> <li>▪ Oral Cancer Screening</li> </ul>
<b>Class B – Basic Services</b>	<ul style="list-style-type: none"> <li>▪ Full mouth x-ray</li> <li>▪ Emergency pain</li> <li>▪ Fillings</li> <li>▪ Simple Extractions</li> </ul>	<ul style="list-style-type: none"> <li>▪ Full mouth x-ray</li> <li>▪ Fillings</li> <li>▪ Simple Extractions</li> <li>▪ Non-surgical periodontics</li> <li>▪ Oral surgery</li> <li>▪ Endodontics (root canals)</li> <li>▪ Surgical periodontics</li> </ul>
<b>Class C – Major Services</b>	<ul style="list-style-type: none"> <li>▪ Anesthesia</li> <li>▪ Non-surgical periodontics</li> <li>▪ Endodontics (root canals)</li> <li>▪ Surgical periodontics</li> <li>▪ Oral surgery</li> <li>▪ Inlays and Onlays</li> <li>▪ Crowns, Bridges, Dentures &amp; Endosteal Implants</li> </ul>	<ul style="list-style-type: none"> <li>▪ Anesthesia</li> <li>▪ Inlays and Onlays</li> <li>▪ Crowns, Bridges, Dentures &amp; Endosteal Implants</li> </ul>
<b>Class D – Orthodontics</b>	<ul style="list-style-type: none"> <li>▪ Up to 25% of Lifetime Allowance may be payable on initial banding</li> <li>▪ Dependent Children to Age 19 Only</li> </ul>	<ul style="list-style-type: none"> <li>▪ Up to 25% of Lifetime Allowance may be payable on initial banding</li> <li>▪ Dependent Children to Age 19 Only</li> </ul>

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## Unum Dental<sup>SM</sup> carryover benefits

Earn extra benefits just by taking care of your teeth!

### How it works:

Each benefit year a member must have:

- one cleaning,
- one regular exam, and
- total dental claims paid during the year below the threshold limit.

If all three criteria above are met, a portion of the annual maximum will carry over to the next year.

Base Plan Annual Maximum	Threshold Limit	Carryover Amount	Carryover Account Maximum	Total Potential Annual Maximum
\$500	\$200	\$100	\$500	\$1,000
\$750	\$300	\$150	\$500	\$1,250
\$1,000	\$500	\$250	\$1,000	\$2,000
\$1,200	\$600	\$300	\$1,200	\$2,400
\$1,250	\$600	\$300	\$1,200	\$2,450
\$1,500	\$700	\$350	\$1,250	\$2,750
\$1,750	\$800	\$400	\$1,500	\$3,250
\$2,000	\$800	\$400	\$1,500	\$3,500

### Other specifications

- Each covered family member receives their own carryover benefit.
- Group carryover benefit rider must be in effect for one benefit year before any members can utilize carryover benefits.
- A member must be on the plan for a minimum of four months before accruing carryover benefits.
- Carryover benefit cannot be used towards orthodontia.
- A member's carryover account will be eliminated and the accrued carryover benefits lost if the insured has a break in coverage for any length of time or any reason.

The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations which may affect any benefits payable. See the actual policy or your Unum representative for specific provisions and details of availability.

### \$1,000 Base Plan Annual Maximum Carryover example:

In the first qualifying year, the member has one cleaning, one exam and incurs \$300 in paid claims. Member earns a \$250 carryover benefit that is applied to the next year's annual maximum.

#### Benefit in year two

Annual Maximum	Carryover Amount	Total Annual Maximum with Carryover
\$1,000	\$250	\$1,250

#### Benefit in year three

Annual Maximum	Carryover Amount	Total Annual Maximum with Carryover
\$1,000	\$500	\$1,500

Member gets one cleaning, one regular exam and incurs \$1,300 in paid claims. Member does not earn the carryover benefit in year three, but is able to utilize the carryover benefits earned in previous years to help pay the \$1,300 in claims. Because the entire \$500 would not be utilized by the \$1,300 claim, \$200 will carry over to the next year.

#### Benefit in year four

Annual Maximum	Carryover Amount	Total Annual Maximum with Carryover
\$1,000	\$200	\$1,200

Member has \$1,200 available to use in this year because of the \$1,000 regular annual maximum plus \$200 in remaining carryover benefit.

## VISION INSURANCE

Having an annual eye exam is one of the best ways to make sure you're keeping your eyes healthy. Wesley Woods gives you the option to enroll in vision coverage to save money on eligible vision care expenses such as eye exams, glasses and contact lenses. This coverage is offered through **Unum Life Insurance Company**.

- 🕒 **The Eyemed Insight network offers members access to convenient, quality care with more than 71,400 access points, including independent optometrists and retail stores like LensCrafters, JC Penney, Sear's Optical, Pearl Vision and many more**
- 🕒 **Vision Provider Search [www.eyemedvisioncare.com/unum](http://www.eyemedvisioncare.com/unum)**

Benefit Highlights	In-Network	Out-of-Network
<b>Exam (1 per 12 Months)</b>	\$0 Copay	Up to \$40
<b>Retinal Imaging Benefit</b>	\$39	Not Covered
<b>Standard Plastic Lenses (1 per 12 Months)</b>		
Single Vision	\$0 Copay	Up to \$30
Bifocal	\$0 Copay	Up to \$50
Trifocal	\$0 Copay	Up to \$70
Lenticular	\$0 Copay	Up to \$70
Progressive	\$65 Copay	Up to \$50
<b>Premium Progressive Lens</b>		
Tier 1	\$85 Copay	Up to \$50
Tier 2	\$95 Copay	Up to \$50
Tier 3	\$110 Copay	Up to \$50
Tier 4	\$65 Copay, 80% of charge less \$120 Allowance	Up to \$50
<b>Frames (1 per 24 Months)</b>		
Members choose from any frame available at provider locations	Up to \$150 Allowance; 20% off balance over allowance	Up to \$105
<b>Contact Lenses (1 per 12 Months)</b> *In lieu of eyeglass lenses		
Elective	Up to \$150 Allowance	Up to \$150
Medically Necessary	\$0 Copay	Up to \$210
Standard Fitting Exam Fee	\$0 Copay	Not Covered
Specialty Fitting Exam Fee	\$55 Allowance	Not Covered

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## FLEXIBLE SPENDING ACCOUNT (FSA) - Payflex

Flexible Spending Accounts allow employees to set aside money from their paycheck (on a pretax basis) to use for eligible expenses. There are various types of Flexible Spending Accounts, and each has their own specific definition of “Eligible Expenses”. Wesley Woods Senior Living offers you two different types of flexible spending accounts that are administered by Payflex:

1. Healthcare Flexible Spending Account (FSA)
2. Dependent Care Flexible Spending Account (DCFSA)

### 2019 Annual Contribution Limits

Health Care FSA	\$2,700
Dependent Care FSA	\$5,000 (Single or Married and file a Joint Tax Return) \$2,500 (Married and file Separate Tax Returns) \$2,400 (Highly Compensated Employee under the IRS Definition)

### Health Case FSA

**Important Note: If you will be funding an HSA, you cannot participate in the Health Care FSA.**

A Health Care FSA is used to reimburse out-of-pocket health care expenses incurred by you, your spouse and/or your children; whether you cover them or not. Eligible expenses include deductibles, coinsurance, copays, etc. Your Health Care contribution is pre-loaded to a debit card; you have immediate access to the funds and will pay them back throughout the year via payroll deduction.

You should contribute the amount of money you expect to pay out-of-pocket for eligible expenses incurred during the Plan Year. If you still have money in the account at the end of the Plan Year (December 31, 2019), you will have a 2.5 month extension period to incur additional eligible expenses. Any money remaining in the account when the extension period ends on March 15, 2019 is forfeited; this is the “use-it or lose-it” rule. Do your homework and consider known expenses. Make an informed decision when you elect your contribution for the year. FSA elections can only be changed during Open Enrollment or due to a Qualifying Event.

### Dependent Care FSA

A Dependent Care FSA is used to reimburse work related expenses; while you or your spouse work, look for work or attend school full-time or are physically unable to care for your dependent. Eligible children are under age 13, or a dependent who is physically or mentally not able to care for himself. Eligible expenses include nanny, nursery school, before care/after care, late pick-up fees, day camp, or day care. Your Dependent Care contribution is not pre-loaded to a debit card; you can only access what has been payroll deducted and is in your FSA. **All expenses MUST occur before December 31, 2019; there is NO grace period, all funds must be used before the end of the plan year or they will be forfeited.**

# MEDICAL INSURANCE - OVERVIEW

Wesley Woods gives you the option to enroll in medical insurance, by doing so you get valuable benefits to help you and your covered family members to stay health and pay for care when illness or injury occurs. This coverage is offered through **Kaiser Permanente**.

## Kaiser PPO

- Highest cost option, gives members the most flexibility
- Select from both In-Network and Out-of-Network providers
- Members can use Kaiser Permanente Doctors/Facilities or PHCS PPO Network Doctors/Facilities
  - Kaiser Permanente and PHCS Network Provider List: [www.kp.org/dualchoice-georgia](http://www.kp.org/dualchoice-georgia)
  - Click “Finding Doctors and Facilities”
- Member’s cost will be lower for most services when performed at a Kaiser Facility

## Kaiser HMO

- Lower cost option
- Lower deductible and copays for most services
- Members required to use only Kaiser Doctors and Facilities
  - Visit [www.kp.org/facilities](http://www.kp.org/facilities) to search by zip code, keyword or the type of service you need
  - Search on your smartphone with the location finder on the Kaiser Permanente mobile app
- NO COVERAGE FOR SERVICES COMPLETED BY AN OUT-OF-NETWORK PROVIDER

## Kaiser HDP

- Lowest cost option
- Eligible to contribute to a Health Savings Account
- Wesley Woods will contribute the following amounts to an employee’s HSA:
  - **Full-time Employees:**
    - \$400 for Employee Only Coverage
    - \$700 for Employee & Dependent Coverage
  - **Grandfathered Part-time Employees:**
    - \$250 for Employee Only Coverage
    - \$450 for Employee & Dependent Coverage
- Members required use only Kaiser Doctors and Facilities
  - Visit [www.kp.org/facilities](http://www.kp.org/facilities) to search by zip code, keyword or the type of service you need
  - Search on your smartphone with the location finder on the Kaiser Permanente mobile app
  - NO COVERAGE FOR SERVICES COMPLETED BY AN OUT-OF-NETWORK PROVIDER

# MEDICAL INSURANCE – Kaiser PPO

	In-Network Kaiser Providers & PHCS Providers	Out-of-Network
<b>Calendar Year Deductible</b>		
Individual	\$2,500	\$5,000
Family	\$5,000	\$10,000
<b>Coinsurance</b>	20%	40%
<b>Calendar Year Out-of-Pocket Limit</b>		
Individual	\$6,000	\$12,000
Family	\$12,000	\$24,000
<b>Office Services</b>		
Primary Care	\$40 Copay (KP Providers) \$60 Copay (PHCS Providers)	40% after Deductible
Specialist Care	\$50 Copay (KP Providers) \$70 Copay (PHCS Providers)	40% after Deductible
Preventive Services	\$0 Copay	30% after Deductible
<b>Outpatient Services</b>		
Physical & Occupational Therapy	\$50 Copay	40% after Deductible
Outpatient Hosp. or Surgical Facility	20% after Deductible	40% after Deductible
Laboratory Services	\$0 Copay	30% after Deductible
Radiology Services	\$0 Copay	30% after Deductible
High Tech Radiology Services	20% after Deductible	40% after Deductible
<b>Emergency Services</b>		
Emergency Room	\$250 Copay	\$250 Copay
Urgent Care	\$80 Copay (KP Providers) \$120 Copay (PHCS Providers)	40% after Deductible
<b>Inpatient Services</b>	20% after Deductible	40% after Deductible
<b>Mental Health &amp; Substance Abuse</b>		
Outpatient	\$40 Copay (KP Providers) \$60 Copay (PHCS Providers)	40% after Deductible
Inpatient	20% after Deductible	40% after Deductible
<b>Pharmacy Services</b>		
Tier 1	\$5 Copay (KP Pharmacies) \$15 Copay (MedImpact Pharmacies)*	40% after Deductible
Tier 2	\$15 Copay (KP Pharmacies) \$25 Copay (MedImpact Pharmacies)*	40% after Deductible
Tier 3	\$30 Copay (KP Pharmacies) \$50 Copay (MedImpact Pharmacies)*	40% after Deductible
Tier 4	\$45 Copay (KP Pharmacies) \$75 Copay (MedImpact Pharmacies)*	40% after Deductible
Tier 5	20% to \$300 (KP Pharmacies) 30% (MedImpact Pharmacies)*	40% after Deductible
<b>Mail Order (90-day Supply)</b>	2x Copay (KP Pharmacies) 3x Copay (MedImpact Pharmacies)*	40% after Deductible
<b>Other Services</b>		
Vision Exam	\$40 Copay	40% after Deductible
Chiropractic Services	\$50 Copay	40% after Deductible

\*MedImpact Pharmacies include Costco, Publix, Rite Aid, CVS, Walgreens, Kroger and many more

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## MEDICAL INSURANCE – Kaiser HMO

	Kaiser Permanente Providers	Out-of-Network
<b>Calendar Year Deductible</b>		
Individual	\$2,000	No Coverage
Family	\$4,000	No Coverage
<b>Coinsurance</b>	20%	No Coverage
<b>Calendar Year Out-of-Pocket Limit</b>		
Individual	\$4,500	No Coverage
Family	\$9,000	No Coverage
<b>Office Services</b>		
Primary Care	\$30 Copay	No Coverage
Specialist Care	\$40 Copay	No Coverage
Preventive Services	\$0 Copay	No Coverage
<b>Outpatient Services</b>		
Physical & Occupational Therapy	\$40 Copay	No Coverage
Outpatient Hosp. or Surgical Facility	20% after Deductible	No Coverage
Laboratory Services	\$0 Copay	No Coverage
Radiology Services	\$0 Copay	No Coverage
High Tech Radiology Services	20% after Deductible	No Coverage
<b>Emergency Services</b>		
Emergency Room	\$250 Copay	No Coverage
Urgent Care	\$60 Copay	No Coverage
<b>Inpatient Services</b>	20% after Deductible	No Coverage
<b>Mental Health &amp; Substance Abuse</b>		
Outpatient	\$30 Copay	No Coverage
Inpatient	20% after Deductible	No Coverage
<b>Pharmacy Services</b>		
Tier 1	\$5 Copay (KP Pharmacies) **\$15 Copay (MedImpact Pharmacies)*	No Coverage
Tier 2	\$15 Copay (KP Pharmacies) **\$25 Copay (MedImpact Pharmacies)*	No Coverage
Tier 3	\$30 Copay (KP Pharmacies) **\$50 Copay (MedImpact Pharmacies)*	No Coverage
Tier 4	\$45 Copay (KP Pharmacies) **\$75 Copay (MedImpact Pharmacies)*	No Coverage
Tier 5	20% to \$300 (KP Pharmacies) **30% (MedImpact Pharmacies)*	No Coverage
<b>Mail Order (90-day Supply)</b>	2x Copay (KP Pharmacies) **3x Copay (MedImpact Pharmacies)*	No Coverage
<b>Other Services</b>		
Vision Exam	\$30 Copay	No Coverage
Chiropractic Services	\$40 Copay	No Coverage

\*MedImpact Pharmacies include Costco, Publix, Rite Aid, CVS, Walgreens, Kroger and many more

\*\*Kaiser HMO and Kaiser HDP: MedImpact pharmacies can only be used for the first fill of each prescription, thereafter all refills must be filled at a Kaiser pharmacy

This is a summary of benefits only. Please refer to the contract and official summary plan description for a full list of coverages and exclusions. Copies of the contracts and other official documents are available upon request.

# MEDICAL INSURANCE – Kaiser HDP

	Kaiser Permanente Providers	Out-of-Network
<b>Calendar Year Deductible</b>		
Individual	\$3,000	No Coverage
Family	\$6,000	No Coverage
<b>Coinsurance</b>	20%	No Coverage
<b>Calendar Year Out-of-Pocket Limit</b>		
Individual	\$4,500	No Coverage
Family	\$9,000	No Coverage
<b>Office Services</b>		
Primary Care	20% after Deductible	No Coverage
Specialist Care	20% after Deductible	No Coverage
Preventive Services	\$0 Copay	No Coverage
<b>Outpatient Services</b>		
Physical & Occupational Therapy	20% after Deductible	No Coverage
Outpatient Hosp. or Surgical Facility	20% after Deductible	No Coverage
Laboratory Services	20% after Deductible	No Coverage
Radiology Services	20% after Deductible	No Coverage
High Tech Radiology Services	20% after Deductible	No Coverage
<b>Emergency Services</b>		
Emergency Room	20% after Deductible	No Coverage
Urgent Care	20% after Deductible	No Coverage
<b>Inpatient Services</b>	20% after Deductible	No Coverage
<b>Mental Health &amp; Substance Abuse</b>		
Outpatient	20% after Deductible	No Coverage
Inpatient	20% after Deductible	No Coverage
<b>Pharmacy Services</b>		
Tier 1	\$5 Copay (KP Pharmacies) **\$15 Copay (MedImpact Pharmacies)*	No Coverage
Tier 2	20% after Deductible (KP Pharmacies) **30% after Deductible (MedImpact Pharmacies)*	No Coverage
Tier 3	20% after Deductible (KP Pharmacies) **30% after Deductible (MedImpact Pharmacies)*	No Coverage
Tier 4	20% after Deductible (KP Pharmacies) **30% after Deductible (MedImpact Pharmacies)*	No Coverage
Tier 5	20% after Deductible (KP Pharmacies) **30% after Deductible (MedImpact Pharmacies)*	No Coverage
<b>Mail Order (90-day Supply)</b>	2x Copay (KP Pharmacies) **3x Copay (MedImpact Pharmacies)*	No Coverage
<b>Other Services</b>		
Vision Exam	\$30 Copay	No Coverage
Chiropractic Services	\$40 Copay	No Coverage

\*MedImpact Pharmacies include Costco, Publix, Rite Aid, CVS, Walgreens, Kroger and many more

\*\*Kaiser HMO and Kaiser HDP: MedImpact pharmacies can only be used for the first fill of each prescription, thereafter all refills must be filled at a Kaiser pharmacy

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## HEALTH SAVINGS ACCOUNT (HSA) - Payflex

**You must enroll in the Kaiser HDP Medical Plan to eligible for the Health Savings Account (HSA)**

### Wesley Woods HSA Annual Contribution Amounts

	Full-Time Employees
Employee Only Coverage	\$400*
Employee/Spouse, Employee/Child(ren), Family Coverage	\$700*
	Grandfathered Part-Time Employees
Employee Only Coverage	\$250*
Employee/Spouse, Employee/Child(ren), Family Coverage	\$450*

\*Contributions will be split in the two deposits, 50% on January 1<sup>st</sup> and 50% on July 1<sup>st</sup>

### Health Savings Account (HSA) IRS Annual Contribution Limits

	2019
Employee Only Coverage	\$3,500*
Family Coverage	\$7,000*

\*Contributions made to by Wesley Woods count towards annual contribution limit

A Health Savings Account (HSA) works with your Kaiser HDP Medical Plan and lets you set aside a portion of your paycheck-before taxes-into an account. Use those funds to help pay for medical expenses (before you reach your deductible) that aren't covered by your HDHP.

### Benefits of a Health Savings Account

**Reduces your taxable income** – Your elected plan contributions are deducted from your paycheck pre-tax, which reduces your taxable income and thereby increases your take-home pay

**Gives you control** – Funds in your HSA stay with you, even if you change jobs. And, if you're no longer covered by a High Deductible Health Plan (HDHP), your HSA stays active and remaining funds can still be used for medical expenses.

**Helps you plan for the future** – Until you turn 65, withdrawals used for eligible expenses are tax-free. After you turn 65, or if you become disabled, your HSA becomes similar to a regular IRA. Withdrawals you use for non-eligible expenses will be taxed at your regular income tax rate but won't incur additional penalties.

### How the HSA Plan Works

You can deposit money into your HSA, up to an annual Individual or Family limit set by the IRS (see chart above). You can use money in your HSA to pay for insurance deductibles and medical care/supplies such as dentistry, ophthalmology, and prescription drugs.

In addition, you'll be issued a **benefits debit card** you can use at point-of-sale to pay for approved medical expenses. You can request distributions online for any purchases not made with your debit card. Payment will be made based on your available funds and may be sent via direct deposit.

You can make contributions anytime during the Plan Year, up to the annual maximum. All of your contributions are tax-deductible. Your HSA is similar to an IRA, but better. Withdrawals used for eligible medical expenses are always tax-free.

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## **HSA Important Considerations**

### **Eligibility:**

If you are claimed as a dependent on someone else's taxes or are covered by any other health insurance policies that are not considered HDHPs, including Medicare, Tricare and unlimited Flexible Spending Accounts, you are not eligible for an HSA.

You and your spouse can each have an HSA if you both have high deductible coverage. If you have family HDHP coverage, the maximum contribution is split equally unless you and your spouse agree on a different division.

### **Reimbursement:**

You don't have to submit receipts to receive your reimbursement. However, you need to keep receipts and documentation for each year's federal tax return (Form 8889 attached to Form 1040).

You can make a withdrawal at any time. Reimbursements for qualified medical expenses are tax-free. If you are disabled or reach age 65, you can receive non-medical distributions without penalty, but you must report the distribution as taxable income. You may also use your funds for a spouse or dependent not covered under your HDHP.

## **Frequently Asked Questions:**

**What if I establish a HSA mid-year?** Your HSA contributions are generally determined on a monthly basis. If you establish an HSA mid-year, you're allowed to make the full year's contribution, provided you are eligible on December 1 of that year and you remain eligible to make HSA contributions throughout the next calendar year.

**How do I make contributions to my HSA?** You can contribute to your HSA through payroll deductions.

**Where can I find a list of qualified expenses?** Refer to the list found at [irs.gov](https://www.irs.gov) - search *Publication 502*.

**When can I start using the funds in my HSA?** You can use the funds in your HSA once they are available. If you incur expenses under the qualified HDHP prior to having enough funds in your HSA, you can reimburse yourself months or years later, once you do have the funds available - so long as you were enrolled in the qualified HDHP at the time of service and the HSA was established at the time of service.

**Can I use my HSA to pay for non-qualified expenses?** Money withdrawn from an HSA for non-qualified expenses is taxable and subject to a 20% penalty. Although the 20% penalty goes away at age 65, the non-qualified expenses are always subject to income tax.

**What happens to my HSA if I leave my employer?** The HSA is yours to keep. If you continue to meet the eligibility criteria for funding the account, you can continue making contributions to your HSA. If you are no longer eligible to fund the account, you're still eligible to spend the money (tax-free) on qualified expenses.

**Can I use the money in my HSA to pay for my dependents' health care expenses?** You can use the money in your HSA to pay for the health care expenses belonging to your eligible spouse and/or dependent children - even if they are not covered as your dependents. Refer to *Internal Revenue Code Section 152* to determine if your spouse and/or child is an eligible dependent.

## Bi-Weekly Payroll Deductions Medical, Dental & Vision

### MEDICAL INSURANCE

#### FULL-TIME EMPLOYEES (Contact the HR Representative for Medical Pricing)

	Kaiser PPO	Kaiser HMO	Kaiser HDP
Employee Only			
Employee/Spouse			
Employee/Child(ren)			
Family			

#### GRANDFATHERED PART-TIME EMPLOYEES (Contact the HR Representative for Medical Pricing)

	Kaiser PPO	Kaiser HMO	Kaiser HDP
Employee Only			
Employee/Spouse			
Employee/Child(ren)			
Family			

### DENTAL INSURANCE

#### FULL-TIME EMPLOYEES

	PPO	MAC
Employee Only	\$13.21	\$8.76
Employee/Spouse	\$26.88	\$19.80
Employee/Child(ren)	\$33.35	\$26.78
Family	\$46.14	\$36.78

#### GRANDFATHERED PART-TIME EMPLOYEES

	PPO	MAC
Employee Only	\$18.49	\$12.27
Employee/Spouse	\$37.63	\$27.72
Employee/Child(ren)	\$46.69	\$37.49
Family	\$64.59	\$51.49

### VISION INSURANCE

#### FULL-TIME EMPLOYEES & GRANDFATHERED PART-TIME EMPLOYEES

Employee Only	\$4.81
Employee/Spouse	\$9.13
Employee/Child(ren)	\$9.61
Family	\$14.13

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# WESLEY WOODS RETIREMENT PLAN

## Wesley Woods Retirement Plan

All eligible full-time and part-time employees who are at least 21 years of age are eligible for Wesley Woods' basic and matching contributions to the retirement plan after completion of 1 year of continuous service in the 12-consecutive-month period between your service dates. Eligibility for matching contributions begins on the first month you meet the eligibility requirement.

## Employer Basic Contribution of 2%

All eligible full-time and part-time employees who are at least 21 years of age are eligible for Wesley Woods' 2% basic contribution to the retirement plan after completion of 1 year of continuous service in a 12-consecutive-month period. (Must work a minimum of 1,000 hours in the 12-consecutive-month-period)

## Wesley Woods Matching Contributions

If an employee elects to make a contribution to the 403(b) retirement plan of at least 2%, Wesley Woods will match the employee contribution dollar for dollar up to a maximum of 3%. For example:

- Employee contributes 2% of eligible salary – Wesley Woods matches it with a 2% contribution
- Employee contributes 3% of eligible salary – Wesley Woods matches it with a 3% contribution

**Employee Contribution Amount** - All eligible full-time and part-time employees are immediately eligible to contribute to the retirement plan using pre-tax dollars only. As an employee, you may contribute 100% of your eligible pay up to the annual IRS maximum deferred limits. (Limit is \$18,500.) If you are 50 or older, you may defer an additional catch up amount. For 2018, the additional catch up contribution amount can be up to \$6,000.

**Total Annual Contribution** - The IRS sets annual limits for the total amount that can be contributed by both the employee and the employer. This limit can change year to year. The IRS provides that the combined annual limit for total plan contributions is 100% of your W-2 compensation or \$54,000, whichever is less.

# WESLEY WOODS RETIREMENT PLAN

## Vanguard

*Vanguard is a company known for its integrity, low costs and investment track record.*

### About Vanguard

Vanguard is one of the world's largest global investment management companies, serving individual investors, institutions, employer-sponsored retirement savings plans and financial professionals. Amid all the "noise" in the marketplace about what you should and shouldn't do to invest successfully, Vanguard believes the key is to pay attention to a few things that really matter: low costs, diversification, and a long-term perspective. Vanguard helps you stay focused on these essentials—and that can make a difference in reaching your financial goals.

### Easy Account Management

You can manage your account and get investment help anytime:

- Online at [www.vanguard.com](http://www.vanguard.com). Log on to check account balances, conduct transactions, research funds, use financial planning tools and more.
- By phone at 800-523-1188. Call Vanguard's 24-hour automated VOICE® Network for transactions, detailed fund information, and more.
- With personal assistance. Vanguard Participant Services associates are available to assist you at 800-569-4303 Monday through Friday from 8:30 a.m. to 8 p.m., ET.

### On Line Information

Vanguard's website provides 24-hour secure online access to your account information, including daily balance and fund performance updates. You'll have access to a wealth of information to help you with your retirement and financial planning. Online tools, calculators, and surveys tailored to your stage in retirement investing can help you determine how much to save, where to invest, how to plan for your retirement, and more.

**You can also download Vanguard fund prospectuses at [www.vanguard.com](http://www.vanguard.com).**

### Simple Investment Changes

If you ever want to change how your money is invested, you can always move your money to new funds, rebalance your account, or redirect your contributions to new funds. It only takes a couple of minutes either online or by calling Vanguard. Transactions are generally \$15.00.\*

### Transfers

If you ever wish to transfer funds from another vendor to Vanguard, you can simply contact Vanguard to request the appropriate form. Once that form has been completed and returned to Vanguard, Vanguard handles acquiring your assets from the other provider. While it largely depends upon the transferee institution, most asset transfers are completed within three to four weeks.

### Prospectus

For more information about any fund, including investment objectives, risks, charges and expenses, call Vanguard at 800-569-4303 to obtain a prospectus. The prospectus contains this and other important information about the fund. Read and consider the prospectus information carefully before you invest.

*\* Some Vanguard funds are subject to a frequent trading policy, which restricts moving money back and forth between funds within a given number of days. Some core funds are subject to a specified redemption fee for the sale of shares held for less than a given number of days.*

# FACULTY STAFF ASSISTANCE PROGRAM (FSAP)

(Paid for by Wesley Woods)

- 🕒 Wesley Woods Senior Living will offer the Faculty Staff Assistance Program (FSAP)
- 🕒 FSAP is your link to a healthier you. They can help you enhance your personal and professional well-being through a variety of programs and services designed to promote physical, emotional, social and occupational health. They utilize a holistic model of service delivery, which supports collaboration and promotes community. The program services as a resource for employees and their families.
- 🕒 **Services to Enhance Work Productivity and Performance**
  - **Coaching** services related to career planning, professional skills enhancement, and workplace dynamics.
  - **Individual Consultations** are provided to discuss services for you or concerns about a colleague. These consultations may be provided in-person or by phone.
  - **Leadership Consultations** are available to offer support to leaders needing to discuss emerging concerns and specific issues related to direct reports or teams.
  - **Critical Incident Debriefings** are conducted for departments and work teams after a traumatic incident (e.g., the death of a colleague). These sessions assist with processing and responding to grief and loss.
- 🕒 **Services to Enhance Your Personal Health and Well-Being**
  - **Assessment, short-term counseling, and referral services** are provided in a confidential setting where you may discuss concerns, identify solutions, and develop a plan for resolving your problems.
  - **Coaching/Consultation Services** for personal needs.
  - **Self-Assessments** provide immediate, computer-generated, confidential results for a variety of emotional health concerns.
  - **Support Groups** address common issues facing individuals today (e.g., grief and loss, anger and conflict).
  - **Physical Activity Support** comes in the form of challenges, walking groups and fitness center discounts.
  - **Weight Management** programs and services assist you with losing or maintaining weight.
- 🕒 **How to Contact FSAP:**
  - (404) 727-4328 or (404) 727-WELL
  - Visit the FSAP Website at [www.fsap.emory.edu](http://www.fsap.emory.edu)
- 🕒 Employees outside of the Atlanta Area; you will need to contact FSAP to setup any in-person counseling sessions in your area or they will also be happy to speak with you over the phone.



# we make healthcare easier

## Our experts can:

- **Support medical issues**, from common to complex
- **Answer questions** about diagnoses and treatments
- **Research the latest** treatment options
- **Find the right** in-network doctors and make appointments
- **Research and arrange** expert second opinions
- **Facilitate pre-authorizations** and coordinate benefits
- **Resolve insurance claims** and billing issues
- **Explain benefits** and your share of the costs



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