PARK SPRINGS™
A Continuing Care Retirement Community

Benefits Guide 2013-2014
Welcome to Park Springs...

Park Springs’ most important asset is our people. That’s why we offer you an exceptional benefits program with many options, designed to meet your needs and the needs of your family. In this booklet you will find summaries of Park Springs’ Medical, Dental, Vision, Life, and EAP which you will be eligible to enroll in after completing your eligibility period.

Your Choices

The Benefit Package

In addition to receiving an equitable salary and having an equal opportunity for professional development and advancement, you may be eligible to enjoy other benefits which will enhance your job satisfaction. We are certain that you will agree that the benefits program described in this manual represents a very large investment by Park Springs and we trust that you will avoid abusing any of the programs benefits.

A good benefits program is a solid investment in Park Springs and its employees. It not only insures the loyalty of long-time capable employees, it also helps to attract talented newcomers who can help Park Springs grow. Park Springs will periodically review the benefits program and will make modifications as appropriate.

Benefits Available to You

• Medical coverage
• Dental coverage
• Vision coverage
• Life Insurance
• Long Term Disability
• Employee Assistance Program (EAP)
• Aflac Benefits including STD, Cancer, Accident and Hospital Protection

Eligibility for Benefits

Park Springs is interested in the health and well-being of you and your family. A comprehensive employee benefits program is available for you and your family. You become eligible for coverage on the 1st day of the month after completion of 90 days of employment. At that time, you may choose to accept the insurance coverages. Changes to your insurance can only occur once per year on the open enrollment date for each insurance policy, unless you experience a qualifying event.

Full time regular employees who work at least 32 hours per week are eligible to participate in the benefits offered by Park Springs.

Making Changes to your Elections

After you enroll, you may not make changes to your benefit elections until the next open enrollment period unless you have what is known as a “qualified status” event. Qualifying events include:

• Marriage, legal separation, divorce, or annulment
• Birth, adoption, placement for adoption of an eligible child or legal guardianship of a child
• Death of a dependent
• Change in your or your spouse’s employment status
• Change in your child’s eligibility due to age

Qualified status change guidelines are set by the Internal Revenue Services (IRS) and may not be changed.

You must notify Human Resources within 30 days of the qualified event to make your benefit changes. After 30 days, no benefit changes will be permitted, and you will have to wait until the next benefits open enrollment period.

Insurance Terms

Coinsurance
How the cost of a health or dental expense is shared between you and the plan after you pay your deductible. For example, the Park Springs POS plan's share of most expenses is 80% and your share is 20%.

Copayment
A set dollar amount you pay for an office visit or prescription drug. The remaining cost is covered by the plan.

Deductible
The amount of money you must pay toward health, or dental expenses for each family member before health or dental benefits are payable in most cases. Deductible amounts vary according to benefit plan. After you have paid your deductible, future expenses are covered at the coinsurance amount. Copayments do not count toward the deductible.

Dependent
A dependent is defined as your legal spouse or your natural or adopted children. Children can be covered up to age 26 on the Medical plan with no full time student status requirements.

Out-of-Pocket Maximum
The most you will have to spend each plan year for each covered family member for the annual deductible and your coinsurance. Once you’ve met the out-of-pocket maximum on yourself or a covered dependent. However, in most cases, copayments do not apply toward your deductible or out-of-pocket maximum, and you must continue to pay copayments even after you reach the maximum.
Medical Benefits

You may elect medical coverage for yourself and your family. Your options provide you with quality health coverage, including pharmacy benefits. A PPO Plan is also available to employees. Please see Human Resources for more details.

### Prescription Drugs
- **Generic Formulary**
  - $15 copay
- **Brand Formulary**
  - $30 copay
- **Non-Formulary**
  - $60 copay
- **Mail-Order Generic**
  - $30 copay
- **Mail-Order Brand**
  - $60 copay
- **Mail-Order Non-Formulary**
  - $120 copay

### Dental Benefits

Park Springs offers a dental plan option provided through Aetna. The plan allows you to see any licensed dentist you want. If you do not receive services from network providers then you are more likely to be balanced billed.

#### Dental Plan Features
- **Plan Pays 80%**
  - After deductible
  - $120 copay

### Vision Benefits

Park Springs also offers a vision plan provided through Aetna. An extensive network that includes both independent and chain vision providers offers you superior affordability and accessibility.

#### Vision Plan Features
- **Eye Exams (every 12 months)**
  - $10 copay, then plan pays 100%
- **Standard Spectacle Lenses (every 12 months)**
  - **Single Vision**
    - $10 copay, then plan pays 100%
  - **Bifocal**
    - $40 copay, then plan pays 100%
  - **Trifocal**
    - $60 copay, then plan pays 100%
- **Contact Lenses (every 12 months)**
  - **Annual Allowance**
    - $130 allowance
  - Plan pays 100%

### Life and Accidental Death & Dismemberment

Basic Life Insurance is provided to all eligible, full time employees in the amount of $15,000. Provided through Aetna, this benefit is 100% paid by Park Springs and is free to all eligible employees. Life insurance protects your family financially from premature death; this benefit includes AD&D coverage in the amount of $15,000. The plan also includes a conversion provision should you ever leave your employment at Park Springs.

### Dental Plan Features

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<th>HMO Plan</th>
<th>POS Plan</th>
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**Basic Life Insurance** is provided to all eligible, full time employees in the amount of $15,000. Provided through Aetna, this benefit is 100% paid by Park Springs and is free to all eligible employees. Life insurance protects your family financially from premature death; this benefit includes AD&D coverage in the amount of $15,000. The plan also includes a conversion provision should you ever leave your employment at Park Springs.

### Voluntary Life

You have the option of purchasing supplemental life insurance through Aetna, up to $50,000 in increments of $10,000. Amounts over $70,000 may require Evidence of Insurability (EOI). You also have the option of purchasing dependent life insurance on your spouse in increments of $5,000 up to 50% of your annual salary or a max of $25,000 and amounts over $25,000 may require Evidence of Insurability (EOI). Dependent children are covered up to $10,000. This life insurance is portable upon your termination with Park Springs, which means you may continue your life insurance coverage after your departure from the company and pay your premiums directly to Aetna.

### Voluntary Long Term Disability

Disability insurance is partial income protection in the event you are unable to work due to a long term illness or injury. Provided by Aetna, this option is voluntary to Park Springs employees. Premiums are based on Age and Salary. Benefits include:

- **Monthly Benefit Percentage**
  - 60%
- **Monthly Maximum**
  - $3,000
- **Elimination Period**
  - 90 days
- **Benefit Duration**
  - 5 years

### Employee Assistance Program (EAP)

An EAP/Employee Assistance Program is offered to you through Aetna. Below are some main features this benefit provides.

- Assessment and referral services by licensed professionals including licensed psychologists, clinical social workers, professional counselors, marriage and family therapists and alcohol and drug counselors.
- Telephone intakes are free and unlimited.
- Areas of service and assessment include:
  - Personal Concerns (stress, crisis, marital and family issues)
  - Online Services (stress management course, wellness information, depression screenings)
  - Childcare (adoption resources, childcare arrangements)
  - Legal
  - Financial (retirement planning, investment strategies)
  - Academic Resources (tutors, college planning)
  - Pet Services (referrals for breeders, veterinarians)
Medical Benefits

You may elect medical coverage for yourself and your family. Your options provide you with quality health coverage, including pharmacy benefits. A PPO Plan is also available to employees. Please see Human Resources for more details.

### Prescription Drugs

**In-Network: HMO Plan**
- $2,000 annual deductible
- $1,000, $3,000, $4,000, $12,000 copays

**Out-of-Network: HMO Plan**
- $1,000, $3,000, $4,000, $12,000 copays

**In-Network: POS Plan**
- $2,000 annual deductible
- $1,000, $3,000 copays

**Out-of-Network: POS Plan**
- $1,000, $3,000 copays

### Dental Benefits

Park Springs offers a dental plan option provided through Aetna. The plan also includes a referral program for dentists you choose.

**Dental Plan Features**
- Annual Deductible: $50 - Individual, $90 - Family
- Annual Plan Maximum: $1,500

### Vision Benefits

Park Springs also offers a vision plan provided through Aetna. An extensive network that includes both independent and chain vision providers offers you superior affordability and accessibility.

**Vision Plan Features**
- Eye Exams (every 12 months): $10 copay, plan pays 100%
- Standard Spectacle Lenses (every 12 months):
  - Single Vision: $10 copay, plan pays 100%
  - Multifocal: $15 copay, plan pays 100%
  - Trifocal: $20 copay, plan pays 100%
- Frames (every 12 months in line of glasses)
  - $130 allowance
- Contacts (every 12 months)
  - $130 allowance

### Life and Accidental Death & Dismemberment

Basic Life Insurance is provided to all eligible employees. Benefits are $15,000 for all employees. Life insurance protects your family financially from premature death; this benefit includes AD&D coverage in the amount of $15,000. In the event of death, your spouse in increments of $7,500 up to 50% of your amount or $25,000 and amounts over $25,000 may require Evidence of Insurability (EOI). You also have the option of purchasing dependent life insurance on your spouse in increments of $5,000 up to 50% of your amount or a max of $25,000 and amounts over $25,000 may require Evidence of Insurability (EOI). Dependent children are covered up to $10,000. This life insurance is portable upon your termination with Park Springs, which means you may continue your life insurance coverage after your departure from the company and pay your premiums directly to Aetna.

### Voluntary Life

Disability insurance is partial income protection in the event you are unable to work due to a long term illness or injury. Provided by Aetna, this option is voluntary to Park Springs employees. Premiums are based on Age and Salary. Benefits include:
- Monthly Benefit Percentage: 60%
- Monthly Maximum: $3,000
- Elimination Period: 90 days
- Benefit Duration: 5 years

### Employee Assistance Program (EAP)

An EAP (Employee Assistance Program) is offered to you through Aetna. Below are some main features this benefit provides.
- Assessment and referral services by licensed professionals including psychologists, clinical social workers, professional counselors, marriage and family therapists and alcohol and drug counselors.
- Telephonic intakes are free and unlimited.
- Areas of service and assessment include:
  - Personal Concerns (stress, crisis, marital and family issues)
  - Online Services (stress management course, wellness information, depression screenings)
  - Childcare (adoption resources, childcare arrangements)
  - ElderCare
  - Legal (family law, real estate planning, simple will preparation)
  - Financial (retirement planning, investment strategies)
  - Academic Resources (tutors, college planning)
  - Pet Services (referrals for breeders, veterinarians)
Aflac Benefits

In an effort to offer you additional benefits, Park Springs gives you the opportunity to elect Aflac Benefits. These benefits help protect you and your family financially if certain events arise. These benefits are paid directly to you, not your doctor and you can choose the coverage that best fits your needs. If you ever leave the company you can take these policies with you at the same price. If you elect coverage, the cost of most of these plans can be deducted from your paycheck on a pretax basis.

Personal Accident Indemnity - this plan offers protection in case you or your family member have an accident and require treatment by doctor or hospital emergency room

Cancer Plan - this plan offers protection in case you or your family members are diagnosed with Cancer.

Personal Short Term Disability - this plan offers protection for your income in case you are out of work due to an accident, sickness or pregnancy.

AFLAC Hospital Protection Plan - This plan offers protection in case you or your family members are admitted to the hospital due to illness or injury.

401k Retirement Plan

Eligibility
Employees are eligible to enroll in the plan date of hire. Through payroll deduction, you can make pre-tax contributions between 1% and 20% of your pay before taxes. After 1 year of service, Park Springs will match 50% of the first 6% of your contribution. There is no minimum amount that you must elect to contribute. Pre-tax contributions that are deferred from compensation are subject to the dollar limit for the calendar year as provided by law. The plan will accept rollover contributions from other eligible plans.

Vesting
Vesting refers to your “ownership” of a benefit from the Plan. You are always 100% vested in your Plan contributions and your rollover contributions, plus any earnings they generate.

Employer Contributions are vested as follows:

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Paid Time Off (PTO)

Full-time employees accrue PTO from date of hire. Part time employees working on a regular basis will earn prorated PTO time. Employees must complete the introductory period of 90 days before they are eligible to use PTO. PTO is computed on the actual hours worked in the pay period, exclusive of overtime differential and PTO.

Other Benefits Offered

• Direct Deposit
• Bereavement Leave
• Uniforms (varies by department)
• Jury Duty/Voting Leave
• Notary
• Appreciation Fund
• FMLA/ Sick Time Leave
• Scholarship Program (Member Sponsored)
• Tuition Reimbursement (Employer Sponsored)
• Pre-paid Legal
• Employee of the Month/Year
• Employee Service Committees

Holiday Schedule

Park Springs provides all full-time employees with paid holidays. In certain areas of the company, working on or during a holiday is mandatory. If this is the case, your manager will let you know.

The following seven holidays are recognized by Park Springs as paid holidays:

• New Year’s Day
• Memorial Day
• Independence Day
• Labor Day
• Thanksgiving Day
• Christmas Day
• Floating Holiday

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Northwestern Benefit Corporation of Georgia

Service Representative: Marilyn Harris-Davis
404.846.3145
marilyn.davis@nmfn.com
Fax: 404.846.3125

Bobby Sims
404.846.3169
bobby.sims@nmfn.com

Aetna
Medical, Dental, Vision, Life, Disability
1.800.962.6842
www.aetna.com

Aetna EAP
1.855.283.1915
www.mylifevalues.com
Log in user name and password: RESOURCES

Aflac
Voluntary Benefits
Service Representative
Andy Jacobs
770.337.2906
www.aflac.com

Transamerica (401k)
Retirement Benefits
1.800.401.8726
www.ta-retirement.com

Please Note: This booklet is intended as a convenient summary of the major points of benefit plans. This booklet does not cover all provisions, limitations and exclusions.

The official plan documents, policies and certificates of insurance govern in all cases and are available for your inspection at any time.
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