Benefits Guide 2019

WELLNESS

- Social
- Intellectual
- Occupational
- Physical
- Psychological
- Spiritual
To: Park Springs Employees
From: Donna Moore, Chief Operating Officer
Subject: Employee Health Insurance
Date: April 29, 2019

Hello,

It is with great time, effort and work by many Park Springs Employees to help create the best and most affordable Employee Health Insurance Program. Owners dedicate themselves to providing the best benefit package available to all Employees.

We are proud to be able to offer a very comprehensive Health Plan to all Employees.

Thank you,

Donna Moore
Chief Operating Officer
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, Disability, Critical Illness, Accident, and EAP, which you will be eligible to enroll in after completing your eligibility period.

Your Choices

Benefits Available to You

- Medical coverage
- Dental coverage
- Vision coverage
- Life Insurance
- Long Term Disability
- Employee Assistance Program (EAP)
- Unum Benefits including STD, Medical Bridge (Hospital Indemnity), Critical Illness, Whole Life and Accident

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. Full time hourly and salaried employees become eligible for benefits on the 1st of the month following 60 days of date of hire. At that time, you may choose to accept the insurance coverage. You will utilize Employee Navigator to make these elections, once eligible. 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 30 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 OAP 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 each year 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.

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, you no longer have any plan expenses for the remainder of the plan year.
Medical Benefits – Cigna

Park Springs is pleased to announce Cigna as our medical carrier for the 2019-2020 plan year. These plans are both Open Access plans, meaning you are not required to select a PCP and you are not required to obtain a referral to see a specialist.

### Annual Deductible
- **Individual**: $2,000
- **Family (3+)**: $6,000

### Out-of-Pocket Maximum
(Includes deductible)
- **Individual**: $4,000
- **Family (3+)**: $12,000

### Coinsurance
- **Physician’s Office Services**
  - **Primary**: Covered 100%
  - **Specialist**: Covered 100%
- **Well-Child Care**: Covered 100%
- **Adult Preventative Care**: Covered 100%
- **Hospital Care**
  - **Inpatient Services**: Plan pays 80% after deductible
  - **Outpatient Services**: Plan pays 80% after deductible
- **Emergency Room Services**
  - **Life-threatening illness, serious accidental injury**: Plan pays 80% after deductible
  - **Non-emergency use**: Plan pays 60% after deductible
- **Urgent Care**
  - **Prescription Drugs**
    - **Tier 1**: $15 Copay
    - **Tier 2**: $30 Copay
    - **Tier 3**: $60 Copay
    - **Mail-Order Tier 1**: $45 Copay
    - **Mail-Order Tier 2**: $90 Copay
    - **Mail-Order Tier 3**: $180 Copay
- **Therapy Services**
  - **Speech Therapy, Physical Therapy, and Occupational Therapy**: $25 Copay; 30 visits maximum combined
  - **Chiropractic Care**: $25 Copay; 20 visits calendar year maximum
- **Maximum Lifetime Benefits**

<table>
<thead>
<tr>
<th>Employee Rates (Bi-Weekly)</th>
<th>Open Access Plus</th>
<th>Open Access Plus</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>In-Network Only</td>
<td>Out-of-Network</td>
</tr>
<tr>
<td><strong>Employee</strong></td>
<td>$2,000</td>
<td>$1,000</td>
</tr>
<tr>
<td><strong>Employee + Spouse</strong></td>
<td>$3,000</td>
<td>$3,000</td>
</tr>
<tr>
<td><strong>Employee + Child(ren)</strong></td>
<td>$4,000</td>
<td>$5,000</td>
</tr>
<tr>
<td><strong>Family</strong></td>
<td>$6,000</td>
<td>$15,000</td>
</tr>
</tbody>
</table>

- **Plan pays 80% after deductible**
- **Plan pays 70% after deductible**
- **Plan pays 60% after deductible**
- **Plan pays 70% deductible waived**
- **Plan pays 60% after deductible**
- **Plan Pays 60% after deductible**
- **70% After deductible**
- **70% After deductible**
- **Unlimited**
Dental Benefits

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

<table>
<thead>
<tr>
<th>Dental Plan Features</th>
<th>PPO Low Plan</th>
<th>PPO High Plan</th>
<th>DHMO Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Annual Deductible</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Individual</td>
<td>$50</td>
<td>$50</td>
<td>N/A</td>
</tr>
<tr>
<td>Family</td>
<td>$150</td>
<td>$150</td>
<td>N/A</td>
</tr>
<tr>
<td><strong>Annual Plan Maximum</strong></td>
<td>$1,500</td>
<td>$1,500</td>
<td>N/A</td>
</tr>
<tr>
<td><strong>Preventative Services</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Routine exams, cleanings, x-rays, Fluoride treatment, Sealants, etc.</td>
<td>100%</td>
<td>100%</td>
<td>See Schedule</td>
</tr>
<tr>
<td><strong>Basic Services</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fillings, Simple oral surgery, Anesthesia, Endodontics, Periodontics</td>
<td>100%</td>
<td>100%</td>
<td>See Schedule</td>
</tr>
<tr>
<td><strong>Major Services</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Crowns, Inlays &amp; Onlays, Bridges, Dentures</td>
<td>60%</td>
<td>60%</td>
<td>See Schedule</td>
</tr>
<tr>
<td><strong>Implants</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>$60%</td>
<td>60%</td>
<td></td>
<td>See Schedule</td>
</tr>
<tr>
<td><strong>Orthodontia</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Low Plan</td>
<td>N/A</td>
<td>50%</td>
<td>Varies</td>
</tr>
<tr>
<td>DHMO Plan</td>
<td>N/A</td>
<td>$1,500</td>
<td>N/A</td>
</tr>
<tr>
<td><strong>Employee Rates (Bi-Weekly)</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employee</td>
<td>$8.15</td>
<td>$9.72</td>
<td>$0.00</td>
</tr>
<tr>
<td>Employee + Spouse</td>
<td>$30.59</td>
<td>$33.74</td>
<td>$10.13</td>
</tr>
<tr>
<td>Employee + Child(ren)</td>
<td>$23.94</td>
<td>$26.84</td>
<td>$5.00</td>
</tr>
<tr>
<td>Family</td>
<td>$50.15</td>
<td>$54.90</td>
<td>$19.26</td>
</tr>
</tbody>
</table>

Vision Benefits

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

<table>
<thead>
<tr>
<th>Vision Plan Features</th>
<th>In-Network</th>
<th>Out-of-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Eye Exams</strong> (Every 12 months)</td>
<td>$10 Copay</td>
<td>$45 Allowance</td>
</tr>
<tr>
<td><strong>Standard Spectacle Lenses</strong> (Every 12 months)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Single Vision</td>
<td>$10 Copay</td>
<td>$32 Allowance</td>
</tr>
<tr>
<td>Bifocal</td>
<td>$10 Copay</td>
<td>$55 Allowance</td>
</tr>
<tr>
<td>Trifocal</td>
<td>$10 Copay</td>
<td>$65 Allowance</td>
</tr>
<tr>
<td><strong>Frames</strong> (Every 12 months)</td>
<td>$130 Allowance</td>
<td>$71 Allowance</td>
</tr>
<tr>
<td><strong>Contact Lenses</strong> (Every 12 months in lieu of glasses)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Elective</td>
<td>$130 Allowance</td>
<td>$105 Allowance</td>
</tr>
<tr>
<td>Medically Necessary</td>
<td>Plan pays 100%</td>
<td>$210 Allowance</td>
</tr>
<tr>
<td><strong>Employee Rates (Bi-Weekly)</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employee</td>
<td>$1.14</td>
<td></td>
</tr>
<tr>
<td>Employee + Spouse</td>
<td>$3.47</td>
<td></td>
</tr>
<tr>
<td>Employee + Child(ren)</td>
<td>$2.93</td>
<td></td>
</tr>
<tr>
<td>Family</td>
<td>$6.06</td>
<td></td>
</tr>
</tbody>
</table>
**Life and Accidental Death & Dismemberment**

Basic Life Insurance is provided to all eligible, full time employees in the amount of $15,000. Provided through Unum, 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 Unum, up to 5x your annual salary up to $500,000. Amounts over $150,000 may require Evidence of Insurability (EOI). You also have the option of purchasing dependent life insurance on your spouse in increments of $1,000 up to 100% of your amount to a max of $500,000 and amounts over $30,000 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 Unum.

**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 Unum, this option is voluntary to Park Springs employees.

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**Employee Assistance Program (EAP)**

Your Work-life Balance Employee Assistance Program provided at no additional charge through your company’s insurance benefit plan can help you find solutions for the everyday challenges of work and home as well as for more serious issues involving emotional and physical well-being.

- Child care and/or elder care referrals
- Personal relationship information
- Health information and online tools
- Legal consultations with licensed attorneys
- Financial planning assistance
- Stress management
- Career development

**Help is easy to access**

- **Telephone consultations:** Speak confidentially with a master’s level consultant to clarify your need, evaluate options and create an action plan.
- **Face-to-face meeting:** Meet with a local consultant up to three times per issue for short-term problem resolution.*
- **Educational materials:** Receive information through our online library of downloadable materials and interactive tools.

For more information visit www.unum.com/lifebalance or call us at 1-800-854-1446 (multi-lingual).
Unum Benefits

In an effort to offer you additional benefits, Park Springs gives you the opportunity to elect Unum 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 those 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 Short Term Disability - This plan offers protection for your income in case you are out of work due to an accident, sickness or pregnancy.

Medical Bridge (Hospital Indemnity) - This coverage can compliment your health insurance to help you pay for the costs associated with a hospital stay. It can also provide funds that can be used to help pay the out-of-pocket expenses your medical plan may not cover, such as co-insurance, co-pays and deductibles.

Critical Illness - This plan pays a lump sum benefit at the diagnosis of a critical illness. You can chose the level of coverage from $5,000 to $50,000 - and you can use the money any way you see fit.

Whole Life - Can pay money to your family if you die. It can help them with basic living expenses, final arrangements, tuition and more. Whole life also earns interest, or “cash value” and that value can be borrowed against.

Accident - This plan provides a lump sum benefit based on the type of injury (or covered incident) you sustain or the type of treatment you need.

401k Retirement Plan

Eligibility
Employees are eligible to enroll in the plan at 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:

<table>
<thead>
<tr>
<th>Years of Service</th>
<th>Vesting Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 2</td>
<td>0%</td>
</tr>
<tr>
<td>2</td>
<td>20%</td>
</tr>
<tr>
<td>3</td>
<td>40%</td>
</tr>
<tr>
<td>4</td>
<td>60%</td>
</tr>
<tr>
<td>5</td>
<td>80%</td>
</tr>
<tr>
<td>6</td>
<td>100%</td>
</tr>
</tbody>
</table>

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.

Employees must complete the introductory period of 90 days before they are eligible for holiday pay.

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

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

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.
Northwestern Benefit
Client Advocate
Pamela Smith
404.846.3112
pamela.smith@onedigital.com
Fax: 404.846.3194

Cigna
Medical, Dental and Vision
Member Services: 1.866.494.2111
Pharmacy Services: 1.800.285.4812
www.mycigna.com

Unum
Basic Life, Voluntary Life, STD, LTD,
Medical Bridge (Hospital Indemnity),
Whole Life, Accident and Critical Illness
1.800.421.0344
www.unum.com

Unum EAP
Toll-free, 24-hour access
• 1-800-854-1446: English
• 1-877-858-2147: Spanish
• 1-800-999-3004: TTY/TDD
www.lifebalance.net
User ID and password: lifebalance

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