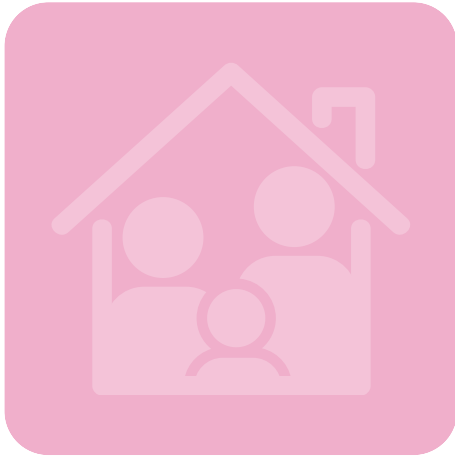




Thrive Guide

Investing in you—because you give us your all.



Welcome to our Thrive Guide

You're here to support our residents, and we're here to support you.

When founding our company over 40 years ago, my grandfather believed in taking care of people—both our deserving residents and our incredible co-workers who care for them. That belief still guides us today.

Health care benefits are a key part of overall compensation for co-workers. They afford individuals and their dependents the resources to maintain their health and address issues to help keep them healthy. That is why we invest over \$12 million each year to cover programs from wellness visits and regular check-ups to hospitalizations, cancer treatments and prescriptions. While a comprehensive plan at a low premium is not required practice, it's important to my family because it's important to our co-workers.

Our insurance plan is self-funded. This means our company directly pays for co-workers' medical claims and assumes the associated financial risk rather than purchasing a fully-insured policy at a premium from an insurance company. With co-workers in mind, we chose this approach because we believe in the importance of being able to customize our plan options and coverage to meet the unique needs of our co-workers and their families, while keeping co-worker premiums lower than most employers.

I've worked closely with our Benefits and Leadership teams to thoughtfully select the options included in this guide. Throughout the year, we collect feedback from our co-worker surveys and conversations, inspiration from other employee-centric companies and our own exploration to find and offer options that truly matter to our co-workers.

I'm deeply committed to ensuring you have the support and resources you need—because you deserve nothing less.

We're here for you,

Meredith Mills

Meredith Mills
President & CEO



Have a question or concern?

Here's Whom to Contact for What

Your Home Office Benefits Team



Vicky Cassel

Executive Director of Benefits
vcassel@countrymeadows.com
717-533-2474 ext. 10177



Lauren Nunn

Benefits Specialist
lnunn@countrymeadows.com
717-533-2474 ext. 10162

To view benefits deductions on your pay stub, see the UKG App under the Pay icon.



UKG Login Help

IT Department
717-533-2474 ext. 15000

BenefitsDNA

Medical Benefits Customer Service BenefitsDNA Member Assist Team

Contact to confirm/verify coverage with your provider before scheduled appt.

844-236-3621

(press 0 to reach a team member)

memberassist@benefitsdna.com

Open 8am-5pm EST Monday-Friday

**Note: After hours, members may be able to reach a team member. Please leave a voicemail.*

Voluntary Benefits

BenefitsDNA Member Assist Team

844-236-3621

Enrollment

Call Center: 855-526-7266

Billing Questions for Premium (PPO) Plan

Luminare Health Member Advocate

866-893-4472

Billing Questions for Reference-Based Pricing (RBP) – (HSA/HRA) Plans

Imagine360 Services Member Advocate
800-977-7381

Open 9am-8pm EST Monday-Sunday

Balance bills: bb@imagine360.com

Please refer to the Resource Contacts sheet in this year's Open Enrollment packet for a full listing of providers' contact information.

THIS PACKET IS INTENDED TO PROVIDE A HELPFUL OVERVIEW OF YOUR BENEFITS.
IN THE CASE OF ANY DISCREPANCIES OR QUESTIONS, PLEASE REFER TO THE OFFICIAL PLAN SUMMARY DOCUMENT. SEE THE HOME OFFICE BENEFITS TEAM FOR A COPY.

Thrive Guide Eligibility Chart

Please refer to the eligibility matrix on these pages to determine for which benefits you may be eligible. Refer to the details of each benefit in the Thrive Guide for additional eligibility information.

Benefit	60 hrs Full-Time (per pay period)	30–59 hrs Part-Time (per pay period)	<30 hrs Part-Time (per pay period)	PRN/ Student (per pay period)	Notes and Exceptions
Paid Time Off (PTO)	X	X	X		PTO hours are accrued on hours worked every pay period, beginning on your hire date. It can be used after 90 days of employment.
Medical/Health Insurance	X				Available to enroll the 1st of the month after 60 days. Note: must enroll within 30 days after hire in order to receive this benefit.
Vision Insurance	X	X			Available the 1st of the month after 60 days. Note: must enroll within 30 days after hire in order to receive this benefit.
Dental Insurance	X	X			Available the 1st of the month after 60 days. Note: must enroll within 30 days after hire in order to receive this benefit.
Basic Life Insurance (company- paid)	X				Available the 1st of the month after 60 days.
401(k) Retirement Plan	X	X	X	X	Available to enroll the 1st day of the month after 60 days and are at least 21 years of age.
Paid Holidays (including your birthday)	X	X	X	X	Available immediately. Part-Time, PRN, and Student co-workers receive holiday pay only when they work on the holiday.
Short-term Disability (company-paid)	X	X			Available after 90 days of employment.
Supplemental Short- & Long-Term Disability Plans (co-worker-paid)	X	X			Available the 1st of the month after 60 days. Note: must enroll within 30 days after hire in order to receive this benefit and qualify for Guaranteed-issue.

Thrive Guide Eligibility Chart

Please refer to the eligibility matrix on these pages to determine for which benefits you may be eligible. Refer to the details of each benefit in the Thrive Guide for additional eligibility information.

Benefit	60 hrs Full-Time (per pay period)	30–59 hrs Part-Time (per pay period)	<30 hrs Part-Time (per pay period)	PRN/ Student (per pay period)	Notes and Exceptions
Supplemental Insurance Plans (co-worker-paid)	X	X			Available the 1st of the month after 60 days. Note: must enroll within 30 days after hire in order to receive this benefit.
Scholarship Programs	X	X			Mary Jo Templin Tuition Assistance Program available after 6 months of employment. See your Talent Development Coordinator for more information.
Co-Worker & Resident Recruitment Bonus	X	X	X	X	Available immediately.
Paid Bereavement Leave	X	X			Available after 30 days.
Family & Medical Leave (FMLA)	X	X			Available after 1 year if 1250 hours are worked within the past rolling year.
Other Leaves of Absence	X	X	X	X	Available after 90 days and with manager approval.
Jury Duty	X	X	X	X	See your Office Manager for more details.
Employee Assistance Program (EAP)	X	X	X	X	Available to all co-workers and members of their household including dependents up to age 26 outside of the household; free of charge for up to 6 sessions per concern.
Co-worker Discount & Incentive Programs	X	X	X	X	

OPEN ENROLLMENT

Frequently Asked Questions

When do I enroll?

- New Co-workers: You must enroll within 30 days of your hire date.
- Current Co-workers: You can enroll or make changes during Open Enrollment, which takes place annually.

How do I enroll?

You can enroll in two easy ways during your enrollment period:

- Call the Enrollment Center at 855-526-7266. A representative will help you choose your plans based on your scheduled work hours.
- During Open Enrollment, log into UKG using a computer or web browser (the app does not support benefit enrollment).
- **New hires must call the enrollment center.**

Who can I cover under my benefits?

You can enroll:

- Your spouse, unless they are eligible for coverage through their own employer
- Your children up to age 26 and full-time student dependents up to age 30— regardless of marital status, financial dependence, or where they live
- Your children of any age who have a mental or physical disability and rely on you for support - handicap certification is required
- **Note:** you will be asked for documents to verify your relationship to a dependent.

When can I make changes to my benefits?

You can only make changes:

- During Open Enrollment, or
- Within **30 days** of a Qualifying Life Event (QLE)

What is a Qualifying Life Event (QLE)?

A QLE is a major change in your life that allows you to make benefit changes outside of Open Enrollment.

Examples include:

- Marriage, divorce, or legal separation
- Birth or adoption of a child
- Death of a spouse or dependent
- Change in a child's dependent status
- Gaining or losing coverage under another employer-sponsored plan
- Gaining or losing Medicare coverage

How do I report a Qualifying Life Event?

- You must notify the Call Center (855-526-7266) or log into UKG within 30 days of the event.
- You'll also need to submit required documents (e.g., completed dependent verification/spousal inquiry forms, birth certificate, marriage certificate, coverage letter) to your Office Manager or email them to bforms@countrymeadows.com.
- Dependent verification forms will be emailed to you from UKG when you call to enroll or make changes. You may also see your office manager for these forms.

What is Passive Enrollment?

Passive Enrollment means after your initial enrollment that if you are not making any changes, your current benefits will automatically carry over into the new plan year.

You only need to take action if you want to:

- Switch plans
- Add or remove dependents
- Enroll in coverage for the first time
- HSA contribution elections
- Enrolling/re-enrolling a dependent spouse

What's Inside of the Thrive Guide?



Supporting Your Life Stages

Featured resources for **where you are** in life

- [Life Stages Overview](#) 8
- [Starting Your Career](#) 9
- [Partnering Up](#) 10
- [Raising Your Family](#) 11
- [Nearing Retirement](#) 12
- [Caring for a Loved One](#) 13
- [Grieving a Loss](#) 14



Focusing on Your Health & Wellness

Resources to support your physical **and** mental well-being

- [Medical Plan Options Overview](#) 15
- [Reference-based Pricing, HRAs & HSAs](#) 16-18
- [Prescription Overview](#) 19
- [RX 'n Go](#) 20
- [Preventive Care & Check-Ups](#) 21
- [Teladoc](#) 22
- [ER vs. Urgent Care vs. Teladoc](#) 23
- [Wellness Reimbursement Program](#) 24
- [Nicotine/Tobacco Cessation Support](#) 25
- [Goldfinch & Regenexx \(Pain and Musculoskeletal Solutions\)](#) .. 26-27
- [Dental & Vision Plans Summary](#) 28-29



Supporting Your Whole Life

Resources for you **and** your family

- [Employee Assistance Program \(EAP\)](#) 30
- [Fertility & Family Building Support \(Progyny\)](#) 31
- [Menopause & Midlife Care for Women & Men \(Progyny\)](#) 32
- [Medicare Enrollment Assistance](#) 33

What's Inside of the Thrive Guide?

(continued)



Preparing for the Unexpected

Coverage for your protection and **peace of mind**

- Company-Paid Life Insurance 34
- Short-Term Disability 34
- Supplemental Life/AD&D Insurance 35
- Long-Term & Supplemental Short-Term Disability 35
- Accident, Hospital Indemnity & Critical Illness Plans 36
- IDShield & LegalShield 38



Managing Your Financial Health

Tools to plan, save, and **thrive** financially

- 401(k) Overview 39-40
- PayActiv (Earned Wage Access) 41
- Helping Hand Loans & Co-worker Foundation Grants 41



Investing in Your Career Growth

Opportunities to **grow** your knowledge, skills, and future

- Tuition Assistance Program 42
- Career Paths 43
- Mentoring Program 44



Tapping Our Perks & Extras

Small things that make a **big difference**

- Work Perks Discount Program 45
- Pet Insurance 46
- Paid Holidays (Including Your Birthday!) 47
- Paid Time Off (PTO) 47
- Length of Service Awards 47
- \$2 Campus Meals 48
- Work Shoe Credit (Up to \$30) 48
- Co-worker & Resident Referral Bonuses 48



Supporting Your Life Stages



We value our co-workers' diverse experiences, backgrounds, cultures, demographics and life journeys. These differences enrich what we all have in common: a commitment to caring for our deserving residents. In selecting our resources, we want to ensure our offering aligns with co-workers' preferences and needs at every life stage.

**Because you support our residents,
we want to support you.**

We have resources available to all co-workers as well as specific benefits based on the number of hours worked per pay period. And while not exclusive to these co-workers, we identified benefits and programs that may be most helpful to individuals during a particular time of their life.

**The following pages share available
resources for different life stages.**



We're here for our residents, and we're here for you, too.

As a family-owned, family-forward company, we support you at different life stages—on and off campus. **Here are some ways we support co-workers who are in school or starting their careers.**



**Through Work Perks program*

***Available to co-workers enrolled in our medical plans and are the policy holder*

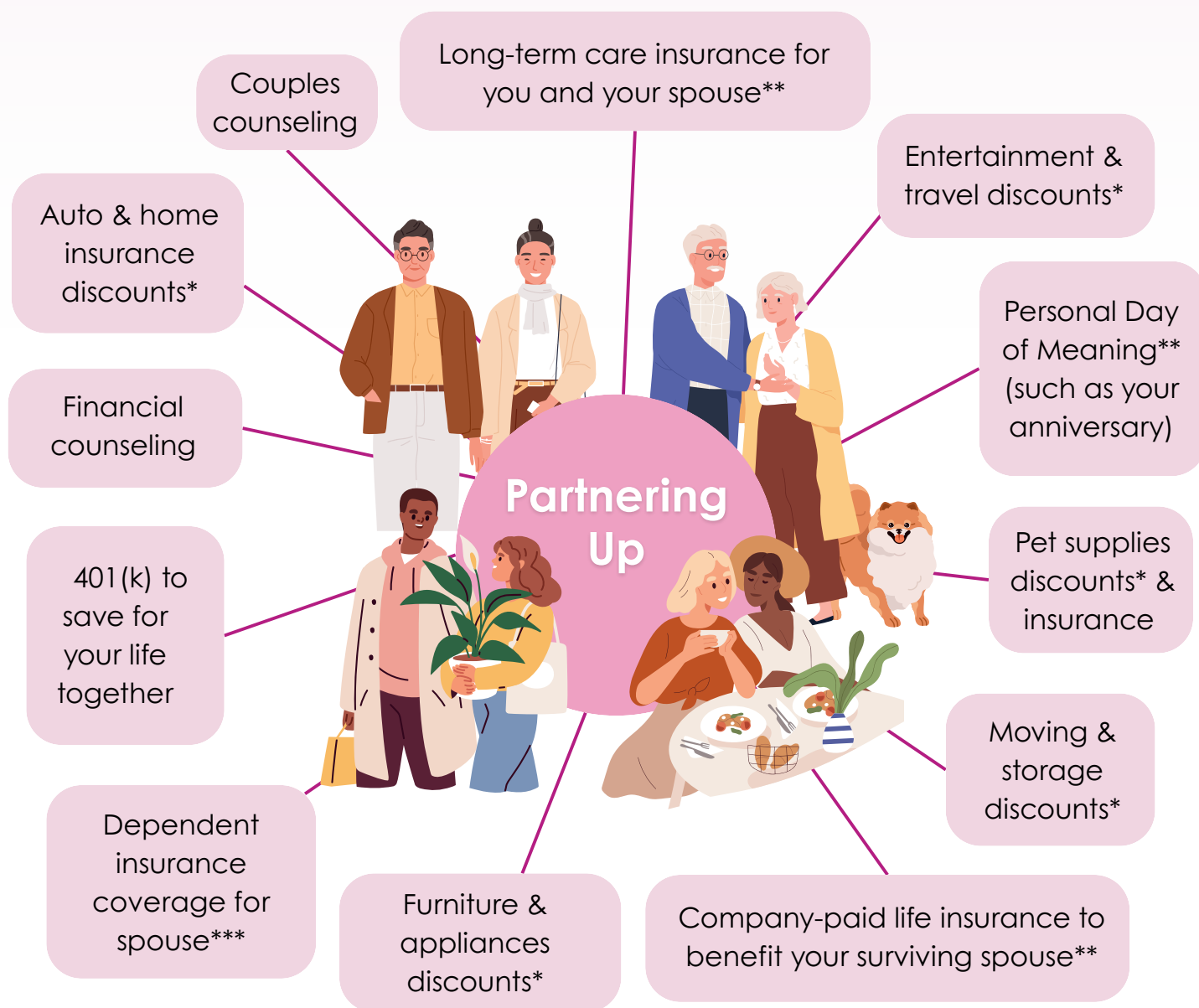
These resources are in addition to or through our medical, dental and vision plans, paid time off, voluntary benefits and life insurance for qualifying co-workers and other company-wide programs.

More details are included in this Thrive Guide.



We're here for our residents, and we're here for you, too.

As a family-owned, family-forward company, we support you at different life stages—on and off campus. **Here are some ways we're here for co-workers and their spouse or partner.**



**Through Work Perks program*

***Available to co-workers who work 60 hours/pay period (pp)*

****Available to co-workers who are enrolled in our health care plans (medical plans: 60 hours/pp; dental & vision plans: 30 hours/pp) and to their spouse if coverage is not offered through the spouse's employer (must provide supporting documentation)*

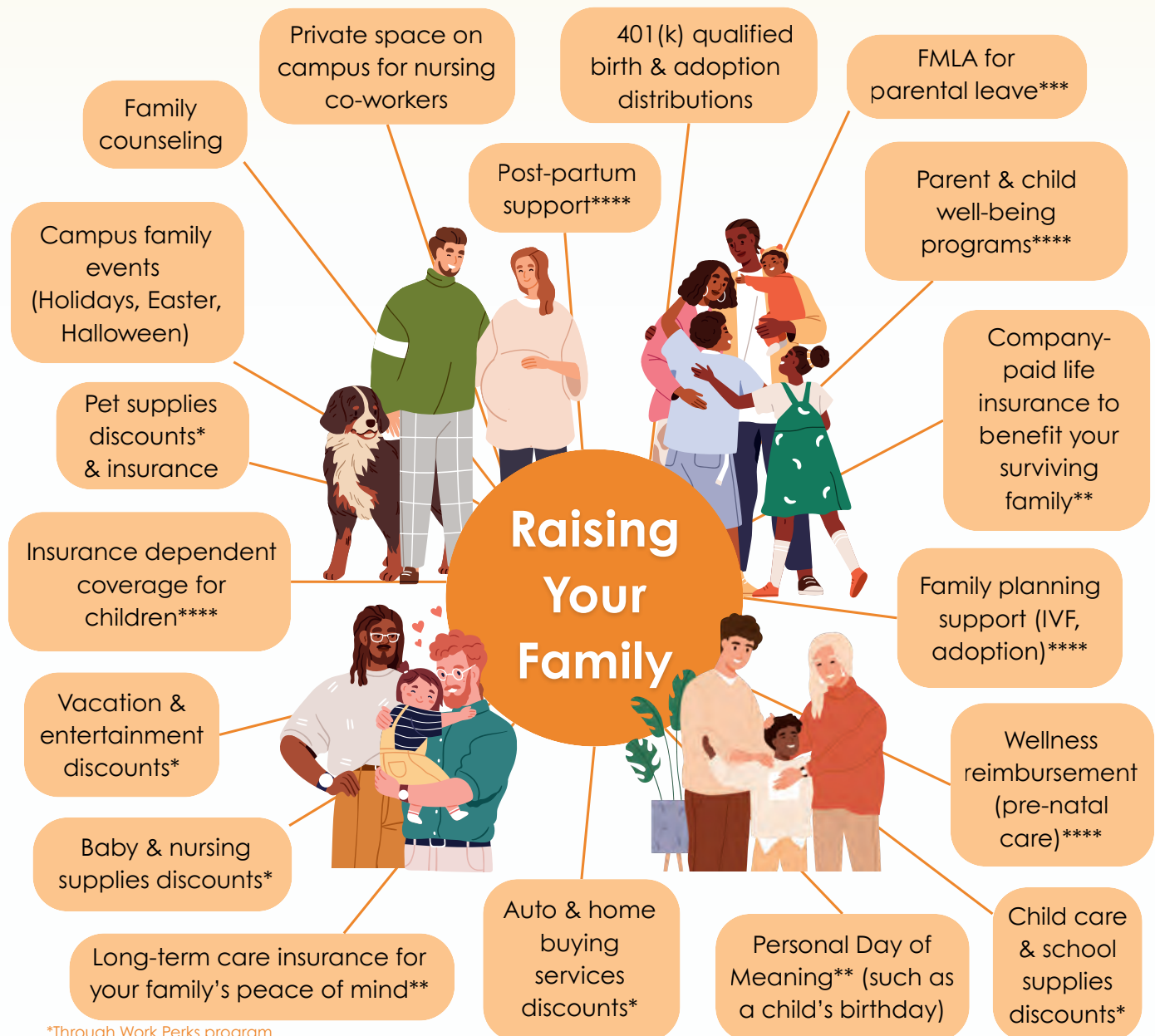
These resources are in addition to or through our medical, dental and vision plans, paid time off, voluntary benefits and life insurance for qualifying co-workers and other company-wide programs.

More details are included in this Thrive Guide.



We're here for our residents, and we're here for you, too.

As a family-owned, family-forward company, we support you at different life stages—on and off campus. **Here are some ways we support co-workers and their families.**



*Through Work Perks program

**Available to co-workers who work 60+ hours/pay period (pp)

***Available to those who have been employed with us for 1 year and have worked 1250 hours in a rolling year

****Available to those enrolled in our health care plans (medical: 60 hours/pp; dental & vision: 30 hours/pp) (wellness reimb. for policy holder only)

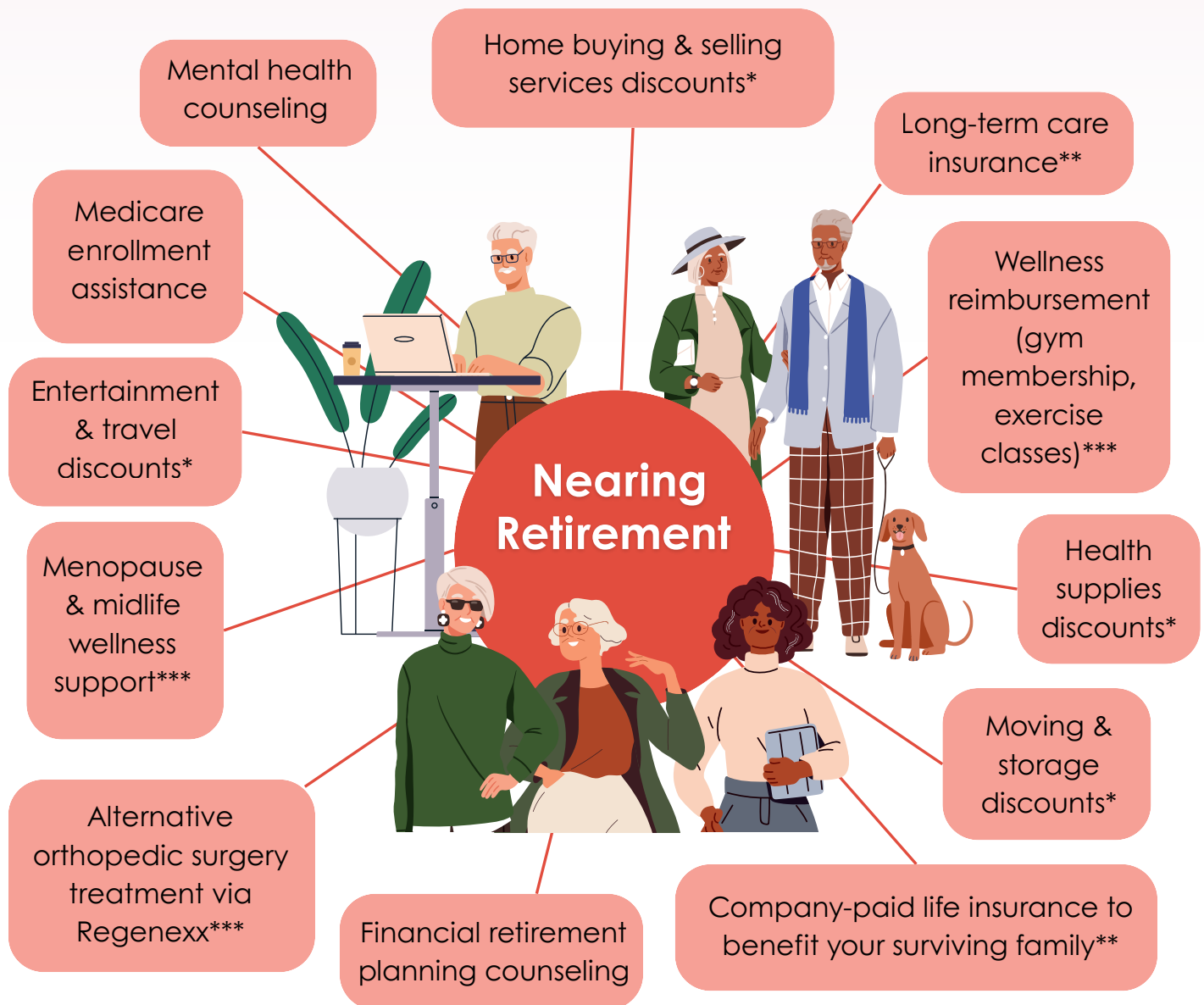
These resources are in addition to or through our medical, dental and vision plans, paid time off, voluntary benefits and life insurance for qualifying co-workers and other company-wide programs.

More details are included in this Thrive Guide.



We're here for our residents, and we're here for you, too.

As a family-owned, family-forward company, we support you at different life stages—on and off campus. **Here are some ways we're here for co-workers nearing retirement or working in retirement.**



**Through Work Perks program*

***Available to co-workers who work 60 hours/pay period*

****Available to those enrolled in our medical plans (wellness reimb. for policy holder only)*

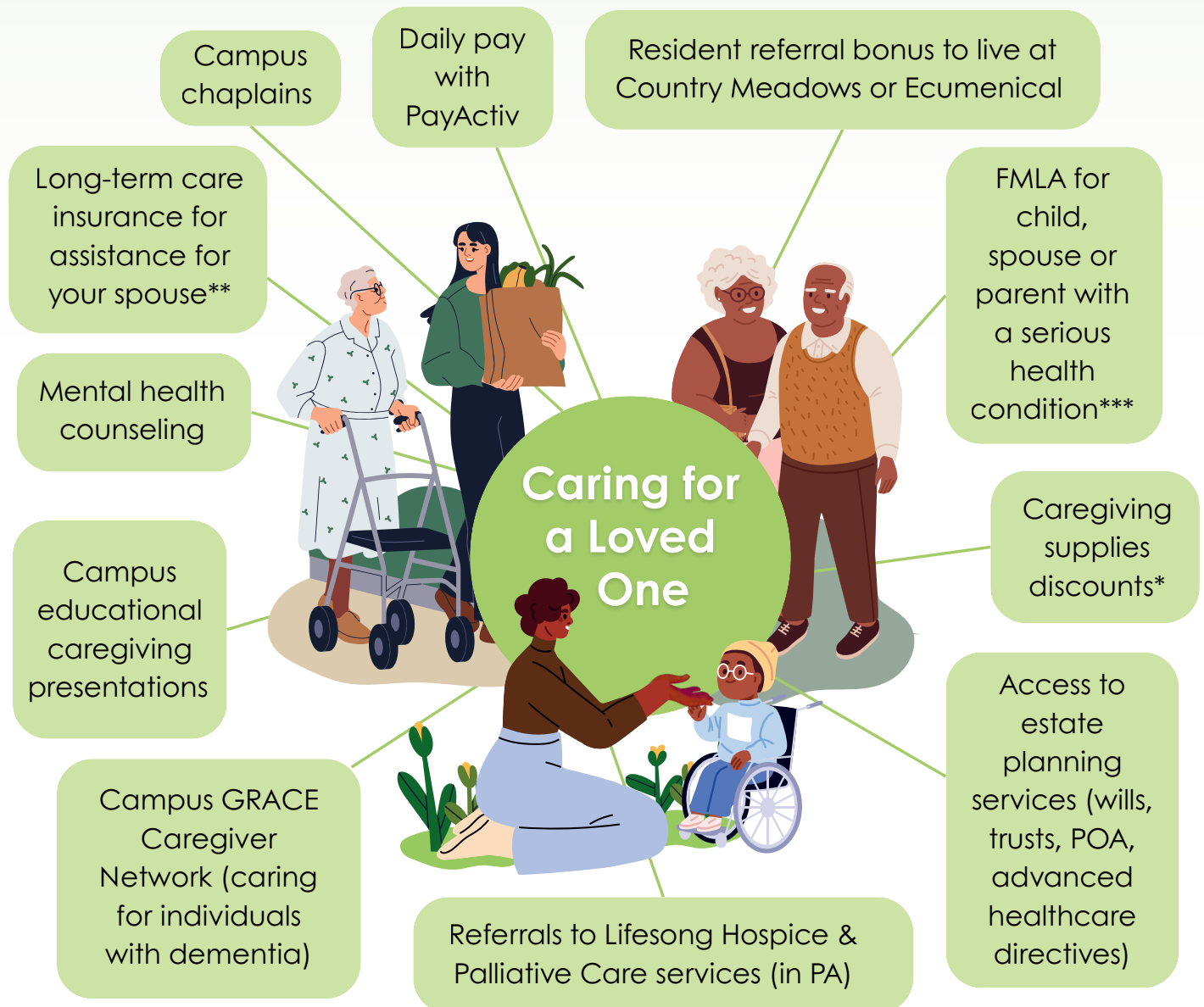
These resources are in addition to or through our medical, dental and vision plans, paid time off, voluntary benefits and life insurance for qualifying co-workers and other company-wide programs.

More details are included in this Thrive Guide.



We're here for our residents, and we're here for you, too.

As a family-owned, family-forward company, we support you at different life stages—on and off campus. **Here are some ways we're here for co-workers who are caring for a loved one.**



*Through Work Perks program

**Available to co-workers who work 60 hours/pay period

***Available to those who have been employed with us for 1 year and have worked 1250 hours in a rolling year

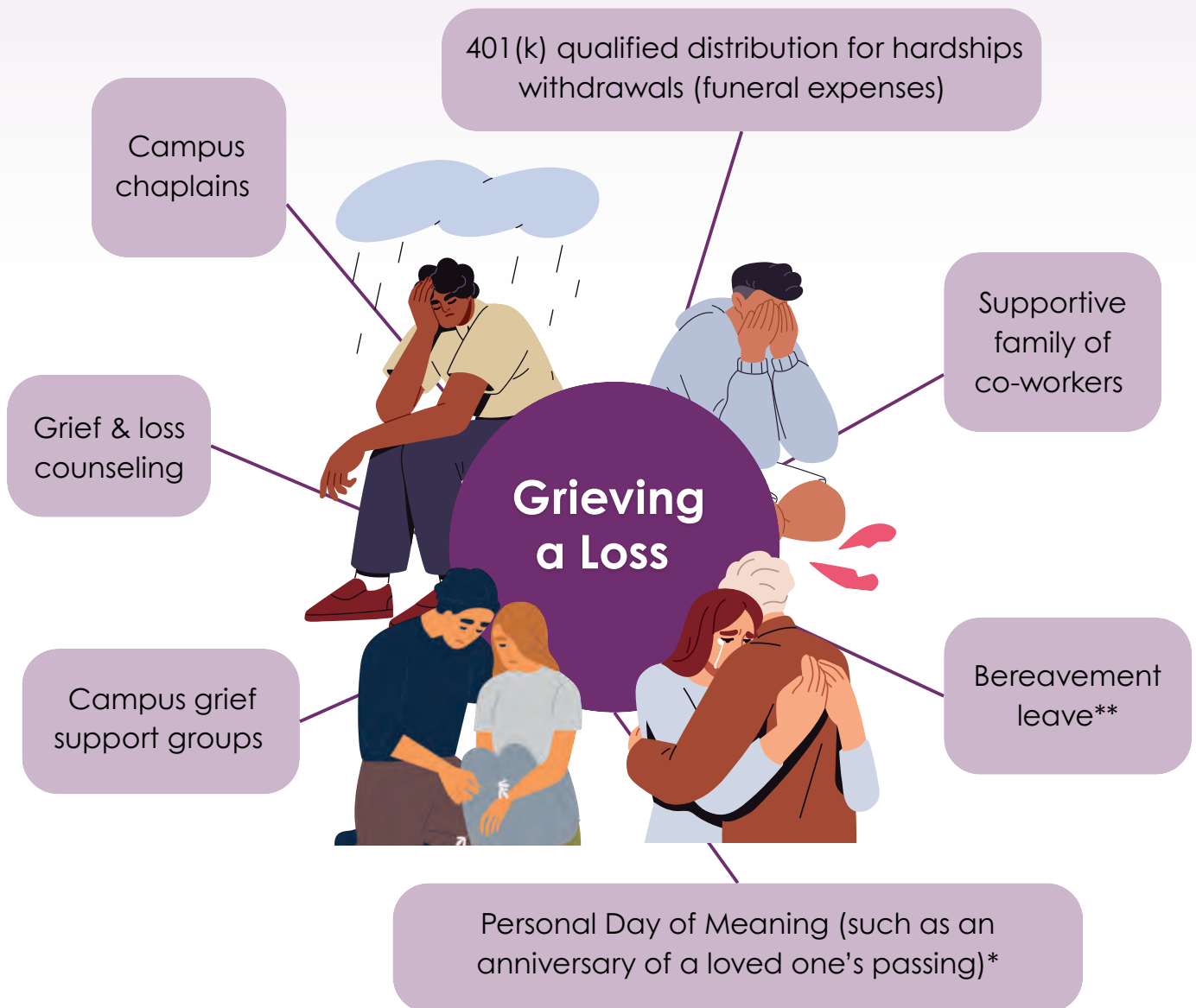
These resources are in addition to or through our medical, dental and vision plans, paid time off, voluntary benefits and life insurance for qualifying co-workers and other company-wide programs.

More details are included in this Thrive Guide.



We're here for our residents, and we're here for you, too.

As a family-owned, family-forward company, we support you at different life stages—on and off campus. **Here are some ways we're here for co-workers who are grieving a loss, in addition to our sincere sympathies.**



*Available to co-workers who work 60 hours/pay period

**Available to those who work at least 30 hours/pay period

These resources are in addition to or through our medical, dental and vision plans, paid time off, voluntary benefits and life insurance for qualifying co-workers and other company-wide programs.

More details are included in this Thrive Guide.



Country Meadows, Ecumenical Retirement Community, and Lifesong Hospice are proud to offer three medical insurance options, giving co-workers the flexibility to choose the plan that best fits their needs. To be eligible, co-workers must work at least 60 hours per two-week pay period. **Coverage for new co-workers begins on the first of the month following 60 days from date of hire.** Dependents are also eligible—children can be covered through age 26, and full-time student dependents may be covered until age 30. See the charts below for plan comparisons and additional descriptions.

For the specific medical plan options for the current enrollment period, see this year's Open Enrollment packet.

Plan Comparison at a Glance

Plan Name	What's Special?	Type of Help You Get	Your Cost
Premium PPO Plan (Highmark Network)	Most predictable costs and lowest deductible; copays associated with plan	Traditional Plan with published copays for doctor's appointments and prescriptions.	Higher cost per pay; lower cost per-visit with copays
Reference-Based with HRA Plan	We help pay part of your deductible; copays associated with plan	HRA (Health Reimbursement Account) housed at Luminare and allowable amounts are applied to claims based on type of visit with published co-pays for doctor's appointments and prescriptions.	Mid-range premiums and costs with copays
Reference-Based with HSA Plan	Can be \$0 out of your paycheck; only pay for the services you need	HSA (Health Savings Account) You and the company make contributions up to annual IRS limits set each year; money in your HSA account is yours to keep if you leave the company.	Lower premiums, more out-of-pocket per visit (but HSA can be used on out-of-pocket).

What is the difference between an HSA and an HRA?

	HRA (Health Reimbursement Account)	HSA (Health Savings Account)
Who owns it?	The company	You
Who puts in money?	The company	You & the company (pre-tax)
Do funds roll over?	Yes, up to deductible threshold amount of the tier you're enrolled in. <i>*See HRAs and HSAs page for details</i>	Yes, forever—it's your money!
Can you invest it?	No	Yes—you can grow it like a retirement fund



Understanding Reference-based Pricing (RBP)

What is Reference Based Pricing?

Instead of using a network, this type of plan pays providers based on a fixed rate (like Medicare rates plus a percentage). You can often go to any doctor, but not all may accept this pricing—so it's encouraged to reach out to the BenefitsDNA team to confirm/verify coverage with your provider.

What to Know About the Reference-based Plans

This plan works differently than the traditional PPO plans you may be used to. Instead of using the Highmark network, you'll have an open network and have more flexibility in choosing doctors/hospitals. Contact the BenefitsDNA Member Assist Team to confirm coverage.

- With RBP, you can go to any provider—there's no network. The plan sets a fair price for each service based on the Medicare rate, plus a set percentage. The plan then pays bills based on what the service is really worth (fair market value), not a pre-set insurance company discount. This helps save you and the company money.
- The provider bills the plan (Luminare).
- In most cases, the provider accepts the payment. If they don't, the plan's support team, Imagine360, works directly with the provider to resolve the bill.
- It is very important to open and keep track of all your mail.

What to Do if You Get a Balance Bill:

Some providers might not accept the payment as payment in full and could bill you for the difference. That's called balance billing. To protect you, Imagine360, our balance-billing partner, reviews the bills and helps fight back if a provider tries to charge you more than it should. **Always compare your provider's bill with your EOB (Explanation of Benefits) from Luminare BEFORE you pay anything.**

- If they match, you are okay to pay the bill.
- If they do NOT match, contact Imagine360 to assist in resolving the bill.

How Imagine360 Helps You (once you send them the bill):

- Assigns a Member Service Advocate to support you.
- Advocate works directly with the provider to resolve the bill.
- You'll need to sign forms giving Imagine360 permission to act for you.
- You stay informed the whole way—quick responses within 24 hours.



IMPORTANT

In the event you receive a balance bill, it's extremely important you take action and notify Imagine360.

Contact Information

luminare health™

Luminare Health

Providers can contact to confirm and verify coverage.

866-893-4472

BenefitsDNA

BenefitsDNA Team

Co-workers can reach out to have BenefitsDNA confirm/verify coverage with your provider before scheduled appt.

844-236-3621

membersassist@benefitsdna.com

imagine360

Imagine360

Co-workers in the Reference- Based Plan should reach out for any billing issues.

800-977-7381

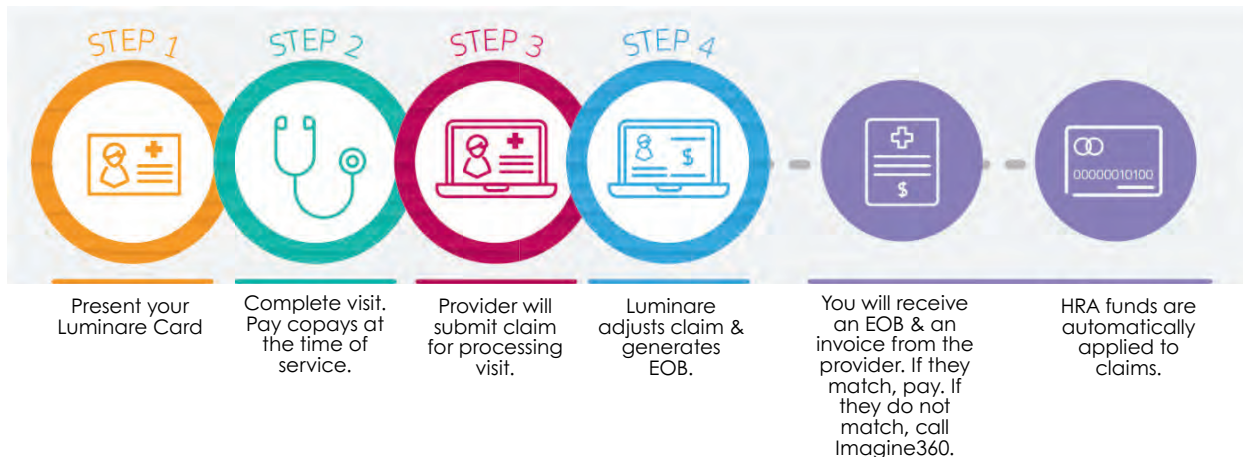
bb@imagine360.com



Health Reimbursement Arrangements

A Health Reimbursement Arrangement (HRA) is money your employer **gives you** to help pay for certain medical costs, like your in-network deductible. You get this money automatically if you're enrolled in the HRA medical plan—how much you get depends whether you have individual or family coverage. You can't add money to it—it's fully paid for by your employer. What amount is left in your HRA account at the end of the year will roll over until the account the deductible threshold amount for the tier you're enrolled in.

Using Your HRA For Medical



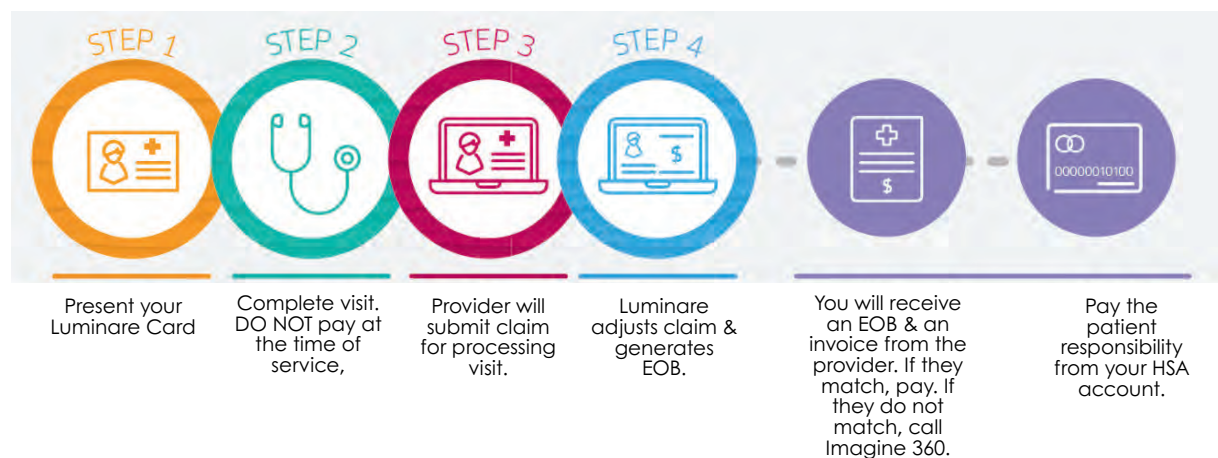
Using Your Health Savings Accounts For Medical

A Health Savings Account (HSA) is a **personal bank account** that helps you save money for medical expenses—now or in the future. You can only open an HSA if you're enrolled in the RBP with HSA plan, and you must meet these rules:

- You can't be covered by another health plan (including a spouse's HRA or FSA).
- You can't be on Medicare, including Part A.

Key things to know:

- It's your account—you keep it even if you change jobs.
- You can use it to pay for medical, dental, vision, and prescription costs—even right at the pharmacy.
- All these costs count toward your deductible.
- Unused money rolls over every year and grows tax-free.
- It can also help you save for retirement.
- You and your employer can both put money into your HSA (up to yearly limits).



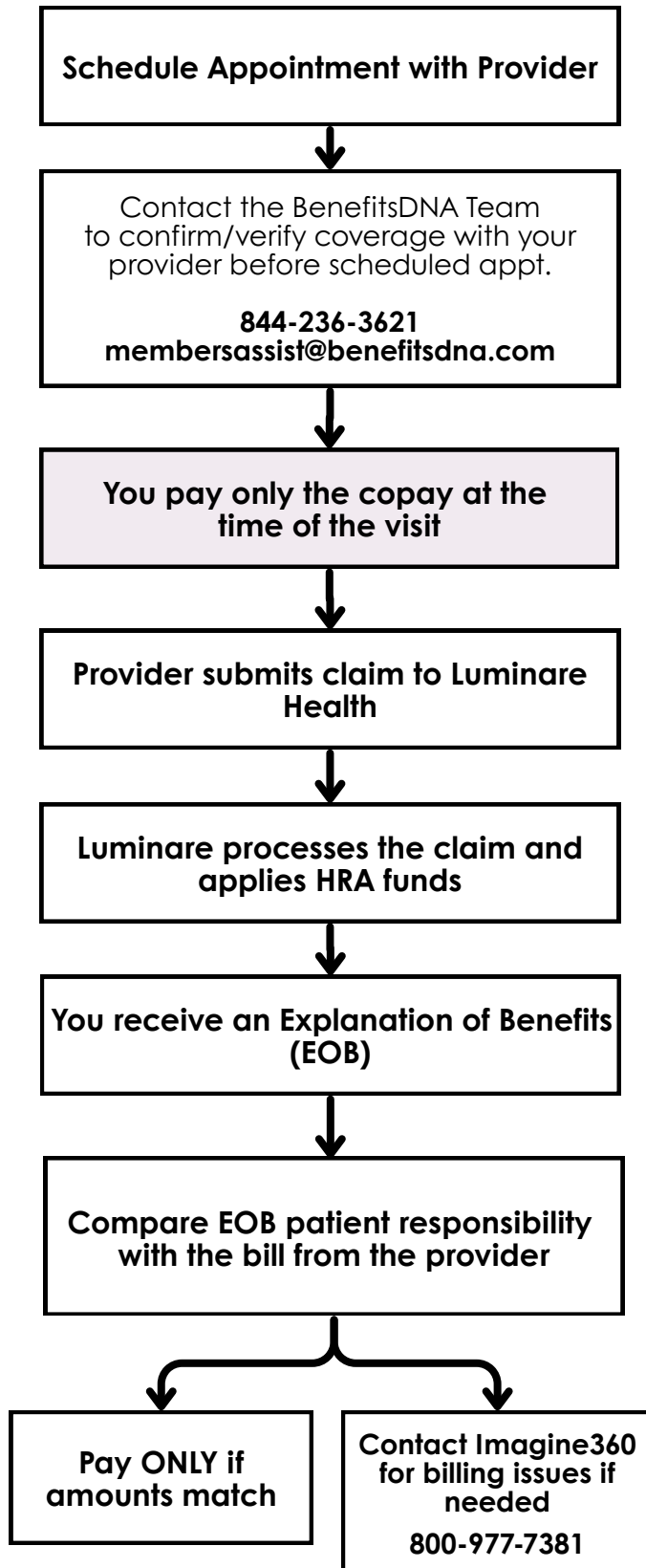
Please note: State laws differ. Contributions made to your HSA may not be deductible from state income taxes.

A Health Savings Account is a tax-advantaged savings account that permits you to contribute funds on a pre-tax or tax-deductible basis. These funds may be used to pay for current and future eligible medical expenses. This includes eligible, medical and prescription drug expenses that apply to your deductible, coinsurance amounts after you have met your deductible, or any eligible dental or vision expenses. The combination of employer and Co-worker funds may not exceed the IRS maximum limits.

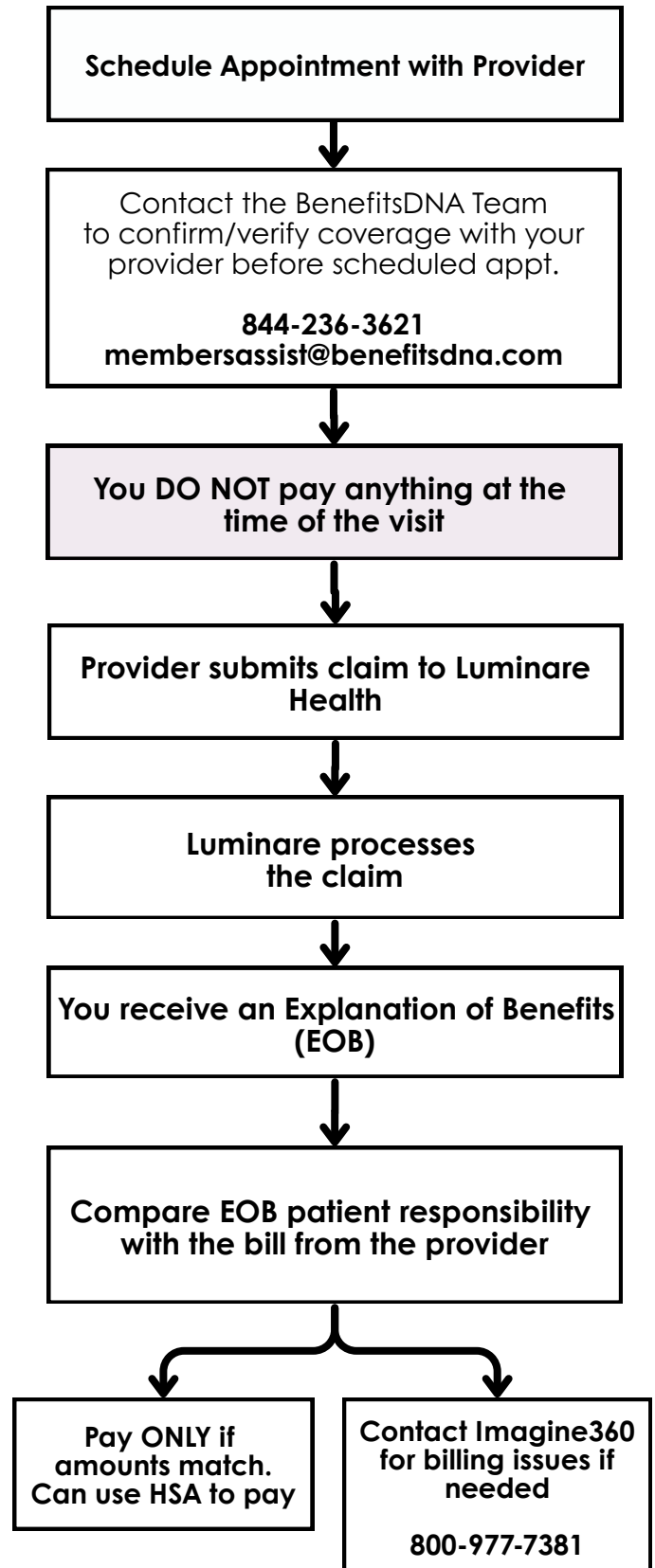


Doctor Visit Guide for HRAs and HSAs

HRA Plan



HSA Plan





SmithRx is your pharmacy benefit manager provider tied to your medical plan, meaning you're **automatically covered** when **enrolled** in a medical plan.

With access to over **65,000** retail pharmacies, preferred mail-order pharmacies, and specialty pharmacy options, SmithRx helps you get the right medications at the best cost.

Why use it?

If you're enrolled in a medical plan and have a prescription, you're automatically covered. **Choosing mail order** for a 90-day supply can significantly reduce your prescription costs while making refills more convenient.

How to Access This Benefit

1. Present your medical ID card at the pharmacy to ensure you receive the correct copay and avoid rejections.
2. Find the lowest prices by using the Find My Meds tool in the Member Portal at mysmithrx.com.
3. Use mail-order for convenience and cost savings through Amazon Pharmacy, Walmart Pharmacy, or Cost Plus Drugs.
4. If you are on a high-cost medication, SmithRx will contact you about their cost-saving programs—be sure to call them back to avoid disruptions. If you choose not to enroll in their programs, you will be solely responsible for the full cost of the medication.

Tip!

Where you pick up your prescription impacts the cost!

Typically, supermarkets like Weis, Giant, Wallgreens, or CVS, will be your best option to save money.



Scan here with your phone to visit mysmithrx.com



Prescriptions: RX 'n Go

Rx 'n Go is a 100% free prescription mail-order program, offered to co-workers **enrolled** in our medical plan, covering over 1,500 generic medications, insulin products, and select brand-name medications.

Do you want to receive a 90 day supply of your generic medications at NO COST?

Why use it?

"Getting started with RXnGO has been a breeze! I completed the online intake forms with all my information, medications, and doctor's names and contact info and within a few days my first prescription arrived at my home, and at NO COST!

This is definitely the way to go for all your generic prescription needs."

-Co-worker quote



Generics & Insulin

U.S. BASED MAIL-ORDER PROGRAM



Brand Name Medications

INTERNATIONAL MAIL-ORDER PROGRAM

- ✓ ~1,500 generic medications, insulin products, branded & specialty medications shipped to your home for **FREE**
- ✓ Sign up over the phone (888-697-9646) or online at rxngo.com
- ✓ Medications are shipped to your home within 2-4 weeks from our domestic and Canadian pharmacy. Please have 30 days of your brand name medications on hand when placing your initial order!

Questions?

Prescriber Information

PHONE 888-697-9646

FAX: 888-697-0646

ESCRIBE: Transition Pharmacy
NPI# 1336325265

rxngo@transitionrx.com

How to Access This Benefit

1. Check medication availability at rxngo.com or by scanning the QR code below.
2. Sign up by calling **888-697-9646** or enrolling online.
3. Place your order and ensure you have at least **10-30 days** of medication on hand before your first shipment. *If you place your order online, please complete the health information section to avoid follow-up calls.
4. Receive a 90-day supply of your medication at **no cost!**

Scan here with your phone to check medication availability.



Check back periodically as they often add new RXs.



Thrive Guide: Focusing on Your Health & Wellness

Preventative Care & Check-Ups



Your prescription for prevention.

No primary care doctor? No problem!

Check-Ups gives you a quick, **FREE** preventive health checkup from **the comfort of home.**

- ✓ A1C & cholesterol labs
- ✓ 20-min video visit with a doctor
- ✓ Personalized tips to stay healthy

100% Covered with No Deductible!

For co-workers and dependents (18+) **enrolled** in any of our medical plans. This check-up counts as your yearly wellness visit!

Why use it?

Caring for your health now means catching issues early and staying ahead. It's all about keeping you feeling your best and saving you stress down the road.



Access This Benefit Two Ways

If you are viewing this book electronically, click the link below to sign up!

[CLICK HERE](#)



Scan here with your phone to register!



Teladoc is a 24/7 **virtual** healthcare service that lets you talk to a doctor anytime, anywhere via phone or video for emergent or non-emergent issues.

Board-certified doctors can provide diagnoses, treatment plans, and even prescriptions when medically necessary.

Available to co-workers and family **enrolled** in any of our medical plans. **(NEW!) Starting in 2027, copays are \$10 for all plans.**

Teladoc doctors can treat many medical conditions, including:

- Cold and Flu Symptoms
- Allergies
- Sinus Problems
- Sore Throat
- Respiratory Infections
- Skin Problems and Dermatology
- Behavioral Health
- And more...



Why use it?

Avoid the ER or Urgent Care with 24-hour access to a doctor – even on holidays. Great for treating UTIs, eye infections, allergies, skin issues, and more.

GET STARTED

It's quick and easy online. Visit the Teladoc website at Teladoc.com, click "GET STARTED NOW" and provide the required information. Upon entering your information, you will be required to select your health insurance provider. Select Luminare Health and enter your member ID. You can also call Teladoc for assistance.

REQUEST A CONSULT

Once your account is set up, request a consult anytime you need care.

PROVIDE MEDICAL HISTORY

Your medical history provides Teladoc doctors with the information they need to make an accurate diagnosis.

Online: Log into Teladoc.com and click "My Medical History."

Mobile app: Log into your account and complete the "My Health Record" section. Visit Teladoc.com/mobile to download the app.

Call Teladoc: Teladoc can help you complete your medical history over the phone.

Talk to a doctor anytime

 Teladoc.com

 Facebook.com/Teladoc

 **1-800-Teladoc**

 **Teladoc.com/mobile**

Download the app and talk to a doctor for \$45*

Download
the app:



*Specialist services may have additional costs associated.



Thrive Guide: Focusing on Your Health & Wellness

ER, Urgent Care, or Teladoc?

	Emergency Room (ER)	Urgent Care	Teladoc
When to Use	Life-threatening emergencies: chest pain, stroke, severe injuries, difficulty breathing, uncontrolled bleeding	Non-life-threatening but urgent issues: sprains, minor fractures, infections, cuts needing stitches, ear infections	Everyday or non-emergency care: cold & flu, allergies, UTIs, sinus infections, rashes, behavioral health, skin issues
Availability	24/7, including holidays	Extended hours, often evenings/weekends	24/7 virtual access (phone or video), including holidays
Provider	Physicians and full hospital staff with advanced equipment	Physicians, nurse practitioners, physician assistants	Board-certified doctors licensed in your state
Wait Time	Longest – can be several hours	Shorter than ER, usually <1 hour	Minimal – usually minutes
Prescriptions	Yes, if medically necessary	Yes, for most urgent conditions	Yes, for many common conditions
Diagnostics/Testing	Full labs, imaging, and advanced equipment	Basic X-rays, labs, rapid tests	Limited – no imaging, but can order labs/prescriptions when appropriate
Cost	\$250 and/or deductible and co-insurance	\$40 and/or deductible and co-insurance	\$10 copay for all plans
Cost Examples	Respiratory Infection: \$1000.00 - \$1800.00 Child's Ear Infection: \$1200.00 - \$2500.00 Minor Cuts/Stitches: \$800.00 - \$3000.00 UTI: \$1000.00-\$3000.00	Respiratory Infection: \$75.00 - \$150.00 Child's Ear Infection: \$100.00 - \$250.00 Minor Cuts/Stitches: \$100.00 - \$360.00 UTI: \$175.00-\$350.00	Copays for all plans are \$10/per appointment.



Wellness Reimbursement Program

Country Meadows, Ecumenical Retirement Community, and Lifesong Hospice are committed to supporting healthy lifestyles by **reimbursing co-workers up to \$100 for eligible wellness and educational programs.**

This benefit is exclusively for co-workers **enrolled** as the policy holder in a company-offered medical plan (not their dependents) and can be used for health-related classes, activities, and alternative treatments.

Why use it?

- Stay healthy – support your well-being with wellness programs.
- Save money – get reimbursed for eligible activities.
- Invest in yourself – take advantage of this free benefit!

Examples of eligible classes, categories, or alternative treatments:

- Cardiovascular disease management
- Prenatal care
- Stress management
- Back care
- Smoking cessation
- Weight Watchers (class cost only)
- Individual gym memberships
- Marathons or race entries
- Exercise classes
- Acupuncture
- Reflexology
- Hypnotherapy
- Massages

How to Access This Benefit

1. Participate in an eligible program, such as fitness classes, gym memberships, or wellness education.
2. Complete the reimbursement form (available from your Office Manager).
3. Submit the form with proof of payment to Luminare by faxing to the number on the form or through the Luminare portal for processing.
4. Receive up to \$100 in reimbursement via USPS.*

***Keep an eye out for a plain white envelope from Luminare Health. It will look like an EOB - the check will be on the back page. Turnaround time can take up to 30 days.**

scan here to go to the Luminare Portal





Applies to all co-workers **enrolled** in any of our medical plans.

Co-workers who use nicotine or tobacco products will pay an additional \$30 medical insurance premium per pay period.



This surcharge begins the 1st of the month following 60 days of employment.

How to Remove the Surcharge

You must complete a nicotine/tobacco cessation program to waive the fee.

Next Steps

1. See your Office Manager to request a link from the Benefits Department to begin your program.
2. Complete the approved cessation program.
3. Submit your certificate of completion to your Office Manager. **You must send a screenshot of the certificate (NOT the link).**
4. Surcharge will be removed once processed.

Any co-workers who quit smoking are eligible to receive a bonus of \$250.00 (you do not need to be enrolled in our medical plan).

1. Co-worker submits a letter with date they quit using nicotine to their Office Manager to be kept on file.
2. When the co-worker is 1 year free of nicotine, the co-worker submits another letter.
3. The Office Manager scans both letters over to the Benefits Department, and they submit it to the payroll department to payout the bonus.



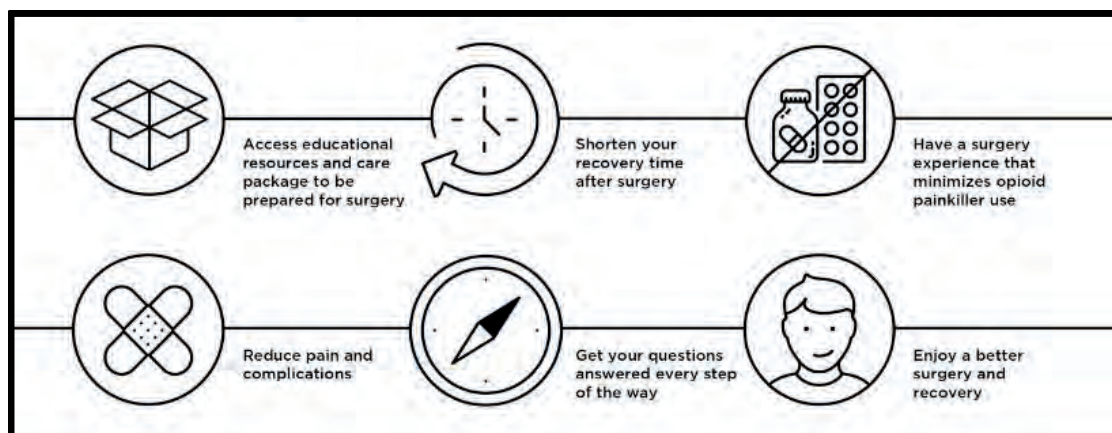
Goldfinch Health is a free surgery navigation service available to full-time co-workers **enrolled** in a medical plan.

Their team of experts helps you find top-rated surgeons, shorten recovery time, and reduce pain and complications, all while minimizing opioid use.

Why use it?

Goldfinch Health helps you find the best surgeons, recover faster, reduce pain, and minimize the need for opioids, making surgery less stressful and more successful.

The Goldfinch Surgery Experience



How to Access This Benefit

1. Contact Goldfinch Health at 833-GLD-FNCH (833-453-3624) or
2. Visit my.GoldfinchHealth.com. Goldfinch may reach out to you prior to your procedure/surgery to assist with care and a smooth recovery.
3. Get connected with a surgery expert who will guide you through the process.
4. Find the best surgeon and care plan for your specific needs.
5. Experience a smoother recovery with personalized support.

“I was scheduled for surgery in July. In June, a surgical nurse contacted me and explained the program and what she could offer. She supported me in developing questions that I could ask my surgeon before my surgery. All questions were focused on enhancing and shortening my recovery time. She sent me a care package that I used before and after my surgery. She checked in with my a few times to see how my recovery was going...”

~ Co-worker



Scan here with your phone to visit my.goldfinchhealth.com



Regenexx[®] Benefits

Regenexx is a non-surgical treatment option for orthopedic issues offered to co-workers **enrolled** in one of our medical plans. Regenexx uses your body's own healing agents such as stem cells and platelets to repair and regenerate damaged tissues, helping to reduce pain and improve mobility.

This advanced therapy can be an alternative to invasive orthopedic surgeries for conditions affecting joints, ligaments, tendons, muscles, and cartilage.



Learn more at
RegenexxBenefits.com
or Scan here with your phone.

Why use it?

Regenexx is a minimally invasive treatment that helps you avoid major surgery and long hospital stays, allowing for a faster recovery so you can get back to daily activities sooner. It reduces pain, improves mobility, and is fully covered for co-workers enrolled in a medical plan.

Cervical & Lumbar Spine

- Bulging, Collapsed or Herniated Disc
- Ruptured or Torn Disc
- Degenerative Disc Disease
- Disc Extrusion
- Disc Protrusion
- Back or Neck Nerve Pain

Shoulder

- Arthritis
- Rotator cuff tears
- Thoracic outlet syndrome
- Labral tears
- Rotator cuff tendinosis
- Joint Replacement Alternative

Hand/Wrist/Elbow

- Arthritis
- Tennis Elbow
- Ulnar Nerve Entrapment
- CMC Joint Arthritis (Thumb)
- Carpal Tunnel
- Trigger Finger

Hip

- Arthritis
- Osteonecrosis
- Bursitis
- Labral / labrum tear
- Tendinopathy
- Joint Replacement Alternative

Knee

- Arthritis
- Meniscus Tear
- Sprain or tear of ACL, PCL
- Sprain or tear of the MCL, LCL
- Tendinopathy
- Joint Replacement Alternative

Ankle & Foot

- Arthritis
- Instability
- Bunions
- Ligament sprain or tear
- Plantar fasciitis
- Achilles Tendinopathy



How to Access This Benefit

1. **Thinking about surgery?** Call Regenexx at 866-521-0384 to begin your consultation.
2. Discuss your condition with a **Regenexx specialist** to determine if this treatment is right for you.
3. If eligible, **undergo the Regenexx procedure**, which involves concentrated stem cells and blood platelets injected into the affected area.
4. Recover **faster and avoid surgery** with a customized treatment plan.



Dental Plan Summary



Dental insurance is available to co-workers working 30+ hours per pay period, with coverage options for spouses and children up to age 26. Our dental plan is through **United Concordia Dental**.

Two plan options are available: a **Basic Plan** and an **Enhanced Plan**—both designed to support preventive care and cover a range of dental needs.

	Basic Plan	Enhanced Plan
Preventative Care Cleanings, exams, and x-rays)	X	X
Basic Services Fillings and simple extractions	X	X
Major Services Crowns, dentures, and bridges	X	X
Orthodontia Braces, Invisalign, etc.		X

Dental plan rates vary depending on the option and coverage level you select. For what is covered and current rates, see this year's Open Enrollment packet.

Network Access

- Dental plans use the **United Concordia Advantage Plus 2.0 Network**.
- Out-of-network care is allowed, but you'll save more when staying in-network.

How To Access This Benefit

There is no physical insurance card. Instead, United Concordia mails a sheet with your group and contact information—hold onto this for easy reference.

You can also manage your plan, find providers, view your electronic card, and view claims using the **United Concordia mobile app** or website.





Vision Plan Summary



Vision insurance is available to co-workers scheduled to work 30+ hours per two-week pay period. Coverage extends to spouses and children up to age 26. These benefits are provided by **Highmark Vision**.

Two plan options are available: a **Basic Plan** and **Gold Plan**.

	Basic Plan	Gold Plan
Vision Exam (every 12 months)	\$10 Copay	100% Covered
Standard Lenses (every 12 months)	100% Covered	100% Covered
Frames (every 12 months)	Frames from “the Collection” are free; \$60 credit towards glasses	Frames from “the Collection” are free; Larger credit of \$130 towards glasses of network providers
Contact Lenses In Lieu of Glasses (every 12 months)	A set allowance towards cost (up to \$75.00)	A larger set allowance toward cost (up to \$150.00)

Vision plan rates vary depending on the option and coverage level you select. For what is covered and current rates, see this year’s Open Enrollment packet.

How To Access This Benefit

Highmark will mail a physical insurance card to your house following open enrollment.



Thrive Guide: Supporting Your Whole Life

Employee Assistance Program



Life happens—and when it does, your EAP is here to help. This benefit is **FREE** to **all** co-workers at Country Meadows, Ecumenical Retirement Community, and Lifesong Hospice, and it extends to anyone living in your household and dependent children up to age 26 living outside the household.

All services are confidential and available 24/7, no matter where you are.

Why use it?

"I am grateful to have had access to therapy on two separate occasions when life felt impossible. It just felt good knowing that I had a resource available for free."

~ Co-worker

What is the EAP?

A full-service support program designed to help you navigate personal, family, and work-life challenges. Through M&S EAP, you and your household get:

- **Counseling Services** – Short-term, solution-focused counseling with a licensed professional (in-person, phone, or virtual). 6 FREE sessions per issue (sessions reset after 2 month break).
- **Crisis Support** – Immediate help during urgent situations.
- **Referrals** – Connections to community resources for childcare, eldercare, housing, and more.
- **Online Tools** – Articles, webinars, self-guided programs, and interactive tools to help with stress, money management, parenting, and more.

What Can the EAP Help With?

- Stress, anxiety, and depression
- Grief, loss, and life transitions
- Relationship and family issues
- Work-life balance
- Substance use concerns
- Parenting support and child development
- Elder care planning and resources
- Financial guidance and debt management
- Legal questions and referrals

Specialty Services You Can Access Through the EAP

- **Eldercare Support** – Housing options, transportation, Alzheimer's/dementia resources, Medicare/Medicaid, elder law, and more.
- **Financial Assistance Program** – Budgeting, debt reduction, credit report reviews, retirement planning, mortgage guidance.
- **Legal Assistance** – Free 30-minute consultation per legal issue, plus 25% discount on attorney fees for ongoing services.

How to Access This Benefit

- Call M&S EAP anytime at **800-543-5080**.
- Go online to **mseap.personaladvantage.com**.
 - Enter Company Code: **CM**
- **Cost:** \$0 – completely free for you and your household (or dependents *OUTSIDE* the household up to age 26).
- **Confidential:** Your information is never shared with your employer.



Scan here with your phone to visit the EAP website.

COMPANY CODE: CM



Broad Treatment Coverage

Access the latest fertility technologies for both female and male factor challenges to give you the best chance of success. Including IUI and IVF coverage up to a certain amount.



Unlimited Support

Work one-on-one with a dedicated Patient Care Advocate (PCA) who guides you through every phase of your family-building journey.



Convenient Access

Connect with a nationwide network of top fertility specialists.



Adoption Support

Financial coverage and support through the adoption process.

Why It Matters

Family planning isn't one-size-fits-all. Progyny removes barriers so you and your doctor can create a personalized treatment plan—without the stress of navigating it alone. This benefit is inclusive of all paths to parenthood and is available to co-worker enrolled in any of our medical plans.

How to Access This Benefit

You must be **enrolled** in one of our company medical plans. Call **888-597-5065** to connect with Progyny and begin your journey.

Your dedicated PCA will answer your questions, guide you through options, and connect you with the right specialists.



Scan here with your phone to get more information!

[Click here](#) if viewing electronically.



Your health and comfort matter at every stage of life. With Progyny, you'll have access to personalized, evidence-based care for all stages of menopause—delivered virtually by specialists who understand the unique physical and emotional changes you may experience.

Why use it?

Only 7% of OB/GYNs are specifically trained to help those with menopause symptoms. Finding one of those doctors just got a lot easier with Progyny.

Progyny supports men's health, too, with access to:

Top reproductive urologists | Unlimited support | Hormonal care coverage

Partnering With You to Manage Symptoms:

- Weight fluctuations
- Anxiety
- Insomnia
- Brain fog
- Fatigue
- Joint pain
- Hot flashes
- Pain

Easy Enrollment

- Contact Progyny to confirm your eligibility.
- Get matched with menopause care experts in your area.

Convenient Appointments

- Take a quick assessment to see where you are in your menopause journey.
- Book your first virtual visit within days.
- Meet with specialists trained in all stages of menopause and midlife care.
- Get tips on nutrition, sleep, mood, and lifestyle changes.

How to Access This Benefit

You must be **enrolled** in one of our company medical plans. Call **888-597-5065** to connect with Progyny and begin your journey.

Your dedicated PCA will answer your questions, guide you through options, and connect you with the right specialists.



Scan here with your phone to get more information!

[Click here](#) to view electronically.



Starting Your Medicare Journey

Medicare is health insurance for people 65 or older*. If you or your spouse are approaching 65 or retiring soon, there's important information you need to know about signing up for Medicare. **Community Benefits Solutions** can help you in navigating the Medicare enrollment period and avoiding penalties.

How They Help:

- Meet the team in person or virtually to share your needs and concerns.
- Get a comprehensive assessment of your situation -- considering your health needs, medications and doctors-- with unbiased recommendations.
- Receive support through your transition in completing the necessary forms and applying for the right coverage.
- Get assistance with Medicare support for family members (spouse).

Why It Matters

- **Community Benefits Solutions** never charges for their services, nor do you ever pay more for a plan by working with them, because they are paid a commission from the insurance companies they represent.
- They will take the time to educate you and make things easier to understand.
- They will be there for you every step of the way and can help you each year during the annual enrollment period to stay current with your plans.

How to Access This Benefit

Contact Community Benefits Solutions, LLC (an affiliate of Central PA Advisors, LLC) at **717-818-1827** or visit www.CommunityBenefitsSolutions.com.

*You may be eligible to get Medicare earlier if you have a disability, End-Stage Renal Disease (ESRD), or ALS (also called Lou Gehrig's disease).





Thrive Guide: Preparing for the Unexpected

Company-Paid Life Insurance

For most people, maintaining their lifestyle depends on one key thing—regular paychecks. If you were to pass away, your family's financial security could be at risk. Country Meadows, Ecumenical Retirement Community, and Lifesong Hospice provide company-paid life insurance to help protect your loved ones.

Who's Covered?

All full-time co-workers scheduled to work at least **60 hours per two-week pay period** receive \$15,000 in basic life insurance—**100% paid by the company**—starting on the first day of the month after 60 days of employment.

What is AD&D?

AD&D stands for Accidental Death & Dismemberment. It's an added benefit that pays an additional amount if you die in an accident or suffer certain serious injuries (such as loss of a limb, eyesight, hearing, or speech) due to an accident.

Important:

Keep your beneficiary information up to date.
See the Plan Certificate for details, including benefit reductions that apply after age 65.

Short-Term Disability

Serious illnesses and injuries can take you out of work for longer than your PTO can cover. To protect your income during these times, Country Meadows, Ecumenical Retirement Community, and Lifesong Hospice provide **100% company-paid** Short-Term Disability insurance.

Who's Covered?

Full-time co-workers (60+ hours per pay period): 30 working days of coverage per year.	Part-time co-workers (15–59.9 hours per pay period): 15 working days of coverage per year.
--	--

How It Works:

Coverage begins the 1st day of the month following 60 days.

- Covers non-work-related illnesses or injuries requiring extended time off, such as coverage after the birth of a child.
- Benefits begin on day 15 of your absence (first 14 days covered by PTO or unpaid time).
- Pays 50% of your standard daily pay during covered time.
- Doctor's note is required to receive benefits.
- Unused days do not roll over.

Eligibility begins on the 1st of the month after 60 days of employment.



THE HARTFORD

In addition to the company-paid coverage you already receive, you can choose to purchase additional protection for yourself and your family. These plans are offered through The Hartford and are payroll-deducted for convenience.

Why use it?

To protect you and your family from the unexpected things that life can bring.

Supplemental Life/AD&D Insurance

Life insurance is for the people who depend on you. Supplemental coverage lets you increase that protection:

- **You:** Up to \$150,000 in guaranteed-issue coverage during your initial eligibility period.
- **Spouse:** Up to \$50,000 guaranteed-issue.
- **Children:** Up to \$10,000 guaranteed-issue.

Important Notes:

- In order to qualify for Guaranteed-issue, you must enroll during newly eligible initial enrollment period.
- Guaranteed-issue means no medical questions if you enroll when first eligible.
- Rates are age-based and increase as you move into new age brackets.
- Evidence of Insurability (EOI) is required for late entrants, increases to coverage, or amounts above the guaranteed-issue limit.

Voluntary Long-Term Disability

Long-Term Disability coverage picks up where Short-Term Disability leaves off. Co-workers may purchase an additional 2-year or 5-year benefit, whichever meets your needs. This benefit can pay up to 60% of your wages tax-free.

Supplemental Short-Term Disability

Co-workers may purchase additional Short-Term Disability insurance through Hartford. Policy benefits will be coordinated with the employer-paid policy.



Through The Hartford, you can choose extra protection to help with unexpected costs from accidents, hospital stays, or serious illnesses. These benefits pay cash directly to you (or your beneficiary) and can be used however you choose—whether that's medical bills, household expenses, or anything else you need.

Accident Insurance

Accidents happen—sometimes when you least expect them, and often when budgets are tight. Accident Insurance helps cover out-of-pocket expenses after a covered injury, whether it's from a fall, sports mishap, or car accident.

- You'll need a copy of the EOB to submit with your claim form.
- You'll receive a lump sum payment based on the type of injury.
- Money can be used for things like deductibles, physical therapy, transportation, or household bills.
- Benefits are paid directly to you (or your beneficiary), not the hospital.
- \$50.00 Health Screening Reimbursement per year.

Hospital Indemnity Insurance

A hospital stay can be stressful enough—worrying about money shouldn't be part of it. Hospital Indemnity Insurance provides a fixed daily cash benefit for each day you're in the hospital for a covered event.

- Benefit pays up to 10-day confinement period.
- You'll need a copy of the hospital bill to submit with the claim.
- Payments can be used for any expense—medical or not.
- Helps bridge the gap between what your health plan covers and what you owe.

Critical Illness Insurance

A serious diagnosis like cancer, a heart attack, or stroke can bring emotional and financial challenges. Critical Illness Insurance offers a lump sum payment if you're diagnosed with a covered condition while insured.

- No need to be disabled or terminally ill to receive payment.
- You choose how to use the benefit—treatment costs, mortgage, travel, or daily living expenses.
- Coverage applies to you and eligible family members.
- \$50.00 Health Screening Reimbursement per year.

If you are enrolled in the Critical Illness Insurance, you are also eligible for reimbursement for several health screenings. See the next page for what tests are eligible for reimbursement and how you would submit these claims to The Hartford Company.



Healthy lifestyles are rewarded within The Hartford's Accident, Critical Illness, and Hospital Indemnity insurance coverages. If enrolled in any of these plans, you and your dependents are eligible to receive a benefit for having a health screening while insured and filing a claim.* If you have more than one coverage (e.g., Accident and Critical Illness), one health screening would be eligible for each coverage that includes this feature.

Eligible Health Screenings**

- Bone Marrow Testing
- CA15-e (cancer antigen 15-3 blood test for breast cancer)
- CA125 (cancer antigen 125 blood test for ovarian cancer)
- CEA (carcinoembryonic antigen blood test for colon cancer)
- Chest X-Ray
- Colonoscopy
- Flexible Sigmoidoscopy
- Hemoccult Stool Analysis
- Mammography (including breast ultrasound)
- Pap Smear (including ThinPrep Pap Test)
- PSA (prostate specific antigen blood test for prostate cancer)
- Serum Protein Electrophoresis
- Biopsy for Skin Cancer
- Blood Test for Triglycerides
- HPV (Human Papillomavirus) Vaccination
- Lipid Panel (total cholesterol count)
- Doppler Screening for Carotids
- Doppler Screening for Peripheral Vascular Disease
- Thermography
- Echocardiogram
- Ultrasound Screening of the Abdominal Aorta for Abdominal Aortic Aneurysms
- EKG
- Stress Test on Bike or Treadmill
- Fasting Blood Glucose Test
- Serum Cholesterol to determine level of HDL & LDL

How to Access This Benefit

Step 1

- Review the above list to determine if your health screening is eligible for the benefit.

Step 2

- Prepare to file your claim using the following information***:
 - Name, address and the group policy number
 - Name of the health screening or test performed and the date completed
 - Details of where the health screening was received and physician contact information (if applicable)

Step 3

- File your claim by calling 866-547-4205 Monday through Friday, 8am – 6pm EST.
- Once the claim has been approved, the standard turnaround time for benefits to be paid is between three to ten business days.****
- Standard mail times will apply (if applicable).

All benefits are subject to the terms and conditions of the policy. Policies underwritten by the underwriting company listed above detail exclusions, limitations, reduction of benefits and terms under which the policies may be continued, enforced or discontinued.

**Each person must complete an eligible health screening. Benefit payment is once per year, per covered person.*

***This list includes the typical Health Screening Benefits covered, but in no way changes or affects the policy as actually issued.*

****Claims must be submitted within 12 months of screening date.*

*****Based on average claims turnaround time.*



Identity Theft



Identity theft can happen to anyone—and when it does, the impact can be devastating. Thieves can use stolen personal information (like your Social Security number or driver's license) to open credit accounts, make purchases, or even create a false criminal record in your name. Repairing the damage can take months or years without help.

With IDShield, you can have 24/7 identity protection and restoration services working for you. This voluntary, payroll-deducted benefit monitors your personal information for suspicious activity and provides the tools and expert support needed to secure your identity and restore it if it's stolen. Coverage is available for you and your family. If you enroll, you will receive a letter with instructions to enroll in Legal Shield's portal.

What IDShield Does:

- Monitors for signs of identity theft and criminal activity.
- Alerts you to suspicious use of your personal information.
- Provides dedicated specialists to restore your identity if compromised.

Want Legal Help Too?

For an additional cost, you can add LegalShield, which allows you to consult with an attorney on a wide range of personal legal matters without worrying about expensive hourly fees.

If you enroll, you will receive a letter with instructions on creating an account on LegalShield's portal - there are no ID cards issued.

Available Coverage Options

Available Coverage Options	
IDShield Protects your identity, monitors activity, and helps with full restoration.	LegalShield Gives you access to attorneys for everyday legal issues.
\$3.90 Per Pay	\$7.37 Per Pay



401(k) Retirement Plan Overview

A little saved today can make a big difference for your future. The 401(k) plan offered by Country Meadows, Ecumenical Retirement Community and Lifesong Hospice makes saving easy through payroll contributions, tax advantages, compounded growth and a variety of investment options—helping you build toward the retirement you want.

How Does It Work?



YOU CONTRIBUTE

Choose a percentage or flat dollar amount from each paycheck.



CHOOSE HOW YOU INVEST

You can decide who your 401K savings are invested. It can be as easy as knowing what year you want to retire and selecting that fund. You can make changes **daily**.

PRE-TAX 401(k) Tax savings now. Pay taxes when you withdraw in retirement.
ROTH 401(k) Tax savings later. Pay taxes now; qualified withdrawals are tax-free.



YOUR SAVINGS GROW

Your contributions

+

company match

+

investment earnings

all work together to build your retirement savings over time.

Eligibility

All co-workers (full-time, part-time, PRN and students) 21 years of age or older, are eligible to enroll the first of the month following 60 days after hire date (same as benefits effective date).

We'll Help You Get Started

You save. We add to it. Country Meadows matches 100% of the first 1% you contribute, **plus 50% of the next 5%.**

YOU CONTRIBUTE	1%	2%	3%	4%	5%	6%
COMPANY ADDS	1%	1.5%	2%	2.5%	3%	3.5%

THE SWEET SPOT: Contributing 6% gets you the full 3.5% company match.

Match is deposited into your Voya account following every pay.

Whose Money Is it? (Vesting)

YOUR CONTRIBUTIONS

100% YOURS

IMMEDIATELY

COMPANY MATCH

100% YOURS

After working at least 2 years **and** 1000 hours in each of those years.



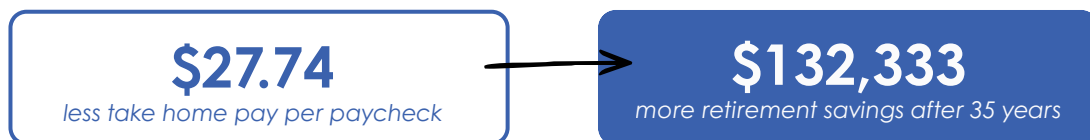
401(k) Retirement Plan Overview

Why It Pays To Contribute

The table below uses hypothetical co-workers “Meredith” and “Dan” and shows how every dollar saved in a 401(k) account can grow over time while reducing the amount of money paid in taxes in every paycheck. Dan saves nothing for retirement while Meredith saves about 5% of her wages. (This example is based on a wage of \$15/hour, working 37.5 hours per week. Taxes are estimated using figures from the IRS website.)

Category	Dan	Per Pay	Meredith	Per Pay	Difference
Income	\$29,250	\$1,125.00	\$29,250	\$1,125.00	\$0.00
Federal Taxes	\$1,805	\$69.42	\$1,693	\$65.12	\$(4.31)
FICA Taxes	\$2,238	\$86.08	\$2,238	\$86.08	\$0.00
State Taxes	\$898	\$34.54	\$869	\$33.42	\$(1.12)
Local Taxes	\$497	\$19.12	\$481	\$18.50	\$(0.62)
Total Income Taxes	\$5,438	\$209.15	\$5,281	\$203.12	\$(6.04)
Income After Taxes	\$23,812	\$915.85	\$23,969	\$921.88	\$6.04
Retirement Contributions	\$0	\$0.00	\$878	\$33.77	\$33.77
Take-Home Pay	\$23,812	\$915.85	\$23,033	\$888.11	\$(27.74)

As you can see, while Meredith contributes \$33.77 per paycheck to the 401(k) program, his actual net pay is reduced by just \$27.74 compared to Dan’s net pay. Better yet, in 35 years, Meredith will have **\$132,333.00** in his retirement account. (Estimated based on average investment earnings.) Meredith will have \$0.



How to Access This Benefit

1. Call Voya at 888-311-9487 or log in with your existing account or register with your SSN and date of birth.
2. Use the MyVoyage tool to see your personalized recommendations.
3. Adjust your contribution rate or investment choices anytime.

VOYA



Scan here with your phone for instructions on using the MyVoyage Tool.



Additional Financial Support Options



PayActiv

Get Your Paycheck Faster

PayActiv is a debit card you can use to deposit wages and other payments just as you would use a bank account. The card can be used at ATMs, to make purchases, and/or pay bills. PayActiv also allows for on-demand wage access up to \$500 or a maximum 50% of earned wages (whichever is lower).

How to Access This Benefit

To sign-up for PayActiv, download the PayActiv App, and simply enter your information. It will automatically sync with your account.



Payactiv

Scan the QR codes to download the APP



Helping Hand Loans

We recognize that everyone needs a “hand-up” at times. Our company offers interest-free loans to co-workers in need that can be repaid through payroll deductions. These loans are available for all co-workers with at least 6 months of service and work a minimum of 30 hours per two-week pay period. We offer \$1,000 to full-time co-workers and \$500 to part-time co-workers. These loans are designed to assist co-workers in an emergency situation.

How to Access This Benefit

Co-workers are required to submit an application for their Executive Director's approval. Co-workers are required to also take an online budgeting course to qualify.

Co-worker Foundation Grants



The Co-worker Foundation provides grants of up to \$3,000.

In addition to the Helping Hand Loan (HHL), we offer grants (do not have to be paid back). Co-workers working full and part time are eligible to apply. These grants support co-workers experiencing unexpected emergencies that may include:

- Fire
- Theft
- The death of a loved one
- Transportation interruptions
- Housing issues
- Damage from a natural disaster

The non-taxable grant money has saved co-workers' homes, kept utilities on, provided necessary auto repairs and helped provide resources for our co-workers in need of housing.

How to Access This Benefit

Co-workers are required to submit an application for their Executive Director's approval. You must first apply and be approved for a Helping Hand Loan prior to or in conjunction with your request for a grant.



MARY JO TEMPLIN NURSE TUITION ASSISTANCE PROGRAM

Stay current in your field
and enhance your potential

A highly educated nursing workforce strengthens the quality of care for our residents. The Mary Jo Templin Nurse Tuition Assistance Program empowers co-workers to enhance their careers by continuing their education to become an LPN or RN.

To qualify, applicants must:

- + Complete 6 months of service.
- + Work at least 32 hours per pay period during the program and remain in good performance standing.
- + Be selected to participate in the program.
- + Agree to work at least 60 hours per pay for a minimum of 2 years or work between 32-59 hours per pay period for 3 years in an available nurse position starting once licensed and working as LPN or RN.

Tuition Reimbursement is as follows:

- + Up to \$12,000 towards LPN
- + Up to \$15,000 towards RN
- + Lifetime maximum amount of \$25,000 per co-worker

SEE YOUR CAMPUS EXECUTIVE DIRECTOR OR TALENT
DEVELOPMENT COORDINATOR FOR DETAILS.



Thrive Guide: Investing in Your Career Growth

Career Paths

We believe in growing our own. Many of our leaders and specialists started in front-line roles and advanced through dedication, skill, and our strong culture of promoting from within.

Explore Your Path

Our Career Paths program outlines the opportunities available across the organization from entry-level positions to specialized roles and leadership. You'll see exactly how you can grow here, while earning additional income with the training and support you need at each step. Plus, receive a bonus upon completion. See your Talent Development Coordinator for more details.



Career Path Options:

- PCA2 and PCA Mentor
- Dining
- Environmental Services
- Medication Associates
- Culinary
- Nursing
- BSN for CNA/LPN/RN

COMING IN 2027!

Ongoing Growth Opportunities

- **Promote from Within** – We prioritize internal candidates for open positions.
- **Ongoing Training** – Access job skills training, leadership development, and continuing education.
- **Variety of Roles** – Explore opportunities in caregiving, dining, activities, maintenance, administration, and more.

Your Next Step

- Explore the **Career Paths flyers** to see where you are now and where you can go.
- See your Employment Specialist to learn about our **Internal Job Postings** for positions that fit your interests and skills. Or check UKG or the LifeLoop screens in co-worker break areas.
- Talk with **your Supervisor** about your goals and how we can help you get there.



Mentor Program

Shine Bright. Lead the Way.

Are you passionate about supporting others and growing your career? Step into a new opportunity by becoming a Mentor in the **PCA, CNA, Nurse, or Medication Associate** career paths!

What is the Mentor Program?

This program is designed for co-workers who want to take the next step in their career by guiding others and serving as a role model in their community. Mentors will:

- ★ **Receive a new Mentor job title (and a pin).**
- ★ **Be paid a higher rate whenever they work.**
- ★ **Serve as a go-to leader and resource for their peers.**

Applications Open
ongoing

The term resets
each year.

Mentor Training is
scheduled after
application approval.

Next Steps:

- See your Talent Development Coordinator or UKG for the available career paths.
- Apply and be approved by your Campus Executive Director.
- Limited spots per campus based on size and need.
- Must reapply annually (during your performance evaluation).
- Must maintain all expectations or risk losing the Mentor title and pay.

All Mentors will receive Mentor Training and Dementia Training.



Work Perks

What Is It?

Work Perks is an exclusive savings program for **all** Country Meadows, Ecumenical, and Lifesong Hospice co-workers, offering discounts on everyday purchases, travel, entertainment, and more.

Save on child care, pet supplies, electronics, fitness memberships, theme park tickets, appliances, rental cars, groceries, and even gift cards!

Why use it?

Work Perks helps you save money on must-have items, fun experiences, and everyday essentials—all with easy access and no extra cost to you.

Apparel | Appliances | Cars | Child Care | Electronics | Fitness Memberships
Gift Cards | Groceries | Hotels | Movie Tickets | Rental Cars | Special Events
Theme Parks | AND MORE...

How to Access These Perks

1. Visit [Country Meadows Work Perks](#) or scan the QR Code below.
2. Sign up using your email and follow the registration steps.
3. Browse and shop exclusive deals on brands, travel, and experiences you love.
4. Enjoy instant savings on everyday purchases!



Scan here with your phone to sign up for Work Perks

[Click here](#) if viewing electronically.



Fetch is a comprehensive pet insurance plan that covers accidents, illnesses, dental issues, breed-specific conditions, alternative therapies, and even online vet visits.

Plus, co-workers at Country Meadows, Ecumenical or Lifesong Hospice get an exclusive **10% discount for life!** This is not a payroll deducted benefit; they will bill you directly.

Why use it?

Fetch helps you afford vet care by covering unexpected bills, saving on preventive care, and offering 24/7 virtual vet visits—all with an exclusive employee discount.



Accidents & illnesses



Fetch Wellness



Every tooth, plus gums



Breed-specific issues



Online vet Visits



Alternative & holistic care



How to Access This Perk

1. Enroll online at [Fetch Employee Benefits](#) or call 800-212-2698 to get your free quote.
2. Visit any vet in the U.S. when your pet needs care.
3. Submit a claim and get reimbursed up to **90% of your pet's vet bills.**
4. Add Fetch Wellness to **save up to \$735 per year** on preventative care like flea meds, exams, and vaccines



Scan here with your phone to visit **your Fetch Benefits.**



Thrive Guide: Tapping Our Perks & Extras

Perks that Make Us Unique

Additional Perks – Celebrating You, Your Time, and Your Service

At Country Meadows, Ecumenical Retirement Community, and Lifesong Hospice, we believe in recognizing your hard work, honoring your personal milestones, and giving you the time you deserve to rest, recharge, and celebrate life.

Paid Holidays

All eligible co-workers will be paid time off for all qualifying holidays. **All co-workers** are eligible to receive DOUBLE PAY when they work on a holiday.



We believe your birthday is a big deal, so we count that as a holiday, too!

Personal Day of Meaning

In addition to paid holidays, all full-time co-workers receive 8 extra hours each year to use for something personally meaningful to them — whether that's a special occasion, volunteering, spending time with loved ones, or simply taking a day to recharge.

Paid Time Off (PTO)

We offer a generous PTO program for full-time and part-time co-workers. PTO accrues based on your length of service — the longer you're here, the more you earn each year. PTO can be used for vacations, personal days, or when you need to take care of yourself or your family.

Service Anniversary Milestones - The DINO Club

We value loyalty and commitment. Each September, we celebrate milestone anniversaries with **a special bonus** for co-workers reaching:

- 5 years
- **10 years**
- 15 years
- 20 years
- 25 years and beyond

Hitting 10 years unlocks entry into the legendary "DINO Club"—one of our favorite traditions and a perk that makes the milestone extra special! It includes a stuffed dinosaur and a cash bonus.



Thrive Guide: Tapping Our Perks & Extras

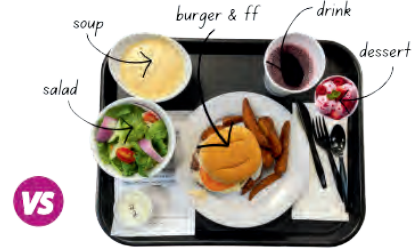
Perks that Make Us Unique

\$2 Campus Meals

Enjoy a full, freshly prepared meal right on campus for just \$2. Available for both lunch and dinner, these meals include an entrée, sides, drink, and dessert—making it one of the best perks we offer. Affordable, convenient, and delicious!



Local fast food restaurant



\$2 co-worker meal

\$30 Shoe Credit

To help keep you safe and comfortable at work, we provide a \$30 credit each calendar year toward the purchase of non-slip, non-skid, or slip-resistant shoes that meet our dress code policy. Simply show your manager the receipt for your qualifying shoes, and your manager will process the credit for you.



Co-worker and Resident Referral Bonuses

Know someone who would be a great fit to work—or live—here? We want more people like you! When you refer a new co-worker who stays 90 days, you'll earn a referral bonus. The same goes if you refer someone to join our community as a resident. It's our way of saying thank you for helping us grow with people who make our community stronger.

Co-worker

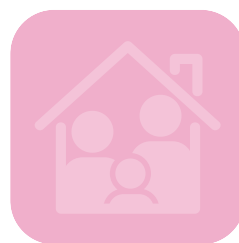
To be eligible for this bonus, the recruited co-worker must complete 90 days. If the co-worker is hired PRN, he or she must average 20 hours per pay for the previous 3 months and be approved by the Executive Director.

Resident

The recruited resident must live with us for 60 days.



Here for you.



2026