

Your Health and Happiness are Important to Us!

Welcome to your Aegis Living benefits package! We're in the business of care—caring for and serving our elderly residents and their families. But our high standard of care extends first to our dedicated employees. We believe that our people are the heart and soul of our success as a company and we want to provide you with a high-quality compensation package that shows how much we appreciate you. We believe in putting our employees first to create a supportive workplace that, in turn, better serves our residents.

Please review the enrollment materials carefully and visit www.aegislivingbenefits.com for more information about each of the benefits listed below, including the Summaries of Benefits and Coverage (SBC) and important annual notices. And feel free to ask questions. We're happy to help!

When am I eligible for benefits?

For health and welfare benefits

Medical, prescription drug, 24-hour nurses line, 98point6, dental, vision, basic life/Accidental Death & Dismemberment (AD&D), supplemental life/AD&D, health care and dependent care Flexible Spending Accounts (FSA) and the Employee Assistance Program (EAP)

Full-time Aegis Living employees working at least 30 hours/week are eligible for health and welfare benefits on the first day of the month following:

- your date of hire or
- the date you change to full-time status.

If you are eligible and enroll in coverage, you may also cover the following dependents:

- Your lawful spouse
- Your same-sex or opposite-sex domestic partner. If you want to cover a domestic partner, please complete the [Domestic Partnership Affidavit](#)
- Your dependent children up to age 26, regardless of marital or student status
- Your disabled children, regardless of age, who are physically or mentally incapable of self-support

For the 401(k)-retirement plan

You are eligible for the 401(k)-retirement plan if you are a full-time or part-time employee who is at least 18 years of age. You may begin participation in the plan on the first day of the month following your date of hire.

You will receive an enrollment packet from your Business Office Manager with information on the program, how to enroll and make your investment elections. Once you become eligible, you may enroll for or change your paycheck contributions at any time.

But wait, there's more!

Two additional innovative perks: PayActive cash advance program and pet insurance

All Aegis Living employees working part-time and full-time are eligible on the first day of the month following date of hire.

How do I enroll for benefits?

Your Business Office Manager will give you an enrollment packet with all the information and paperwork you need to enroll. Follow the steps on the Enrollment To-Do List. You must submit your completed paperwork within 30 days of your eligibility date. Your personalized Supplemental Benefits Enrollment Form will be mailed to your home address on file – you will not receive another copy.

What do I need to know about the Affordable Care Act and my taxes?

If you are eligible for the Aegis Living medical plan, you are unlikely to qualify for a premium tax credit on individual coverage purchased through a health insurance marketplace (e.g., Washington Healthplanfinder, Covered California, Nevada Health Link). Why is that? Aegis Living offers medical coverage that meets the 'adequacy and affordability' requirements under the Affordable Care Act (ACA), and employees that are offered coverage by a plan that is defined as 'adequate and affordable' are not entitled to the premium tax credit. If you do receive a premium tax credit in error, you will likely have to repay the tax credit when you file your federal tax return.

ID cards

Cards will be mailed to your home address, once your enrollment form has been processed.

- **Premera:** If you enroll in a medical plan, you will receive a Premera ID card.
- **Delta Dental:** If you enroll in the dental plan, you will receive a Delta Dental ID card.
- **VSP:** VSP does not provide ID cards. You can tell your provider that you have VSP insurance and they can confirm your coverage using your Social Security Number (SSN).
- **Navia:** If you enroll in a health care FSA, you will receive a Navia debit card. There is no debit card for the Dependent Care FSA.

Questions?

We want to make sure you have all the information you need to make the best decisions about your benefits. If you have any questions, please:

- Visit the Aegis benefits website: www.aegislivingbenefits.com. You can access the site anywhere.
- Contact your Business Office Manager.

For health & welfare plan questions:

- Call the Assured Partners MCM Employee Service Center (ESC) at 1-(888)-343-3330. Translation services are available in more than 200 languages.
- Email the Assured Partners Employee Service Center (ESC) at mcm.aegis@assuredpartners.com.
- Email the Home Office Human Resources contact Kim Stabler at kim.stabler@aegisliving.com.

For 401(k) plan questions:

- Call The Standard (800) 858-5420 for website and enrollment questions.
- Go to www.standard.com/retirement to register and enroll.
- For investment questions, contact Rich Hulquist or Stephany Primitivo at Assured Partners MCM 206-343-2323.