

STILL HOPES

Episcopal Retirement Community

2010

Employee Benefits Guide



STILL HOPES EPISCOPAL

RETIREMENT COMMUNITY



INTRODUCTION

Still Hopes Episcopal takes pride in offering a comprehensive benefits program to help employees and their families better prepare for planned and unplanned life events. We are excited to be able to provide employees with an affordable benefit package covering medical, dental, prescription drug, vision, disability and life insurance needs.

We continue to offer you a CHOICE of voluntary products at a VALUE that gives you the option to purchase only the types of coverage you require. Please review this guide to help you understand the benefit options available to you and your family.

ELIGIBILITY

All regular full-time employees working 36+ hours per week, who have completed their 90-day waiting period, are eligible for health, dental, and life insurance benefits. Voluntary benefits such as short and long term disability, vision, optional AD&D and other supplemental insurance products require a work week of 20+ hours.

You may also elect coverage for your dependents including:

- Your legal spouse
- Your unmarried children who are:
 - ◆ Less than 19 years old
 - ◆ 19 years old but less than 25 and enrolled in school as a full-time student (proof of their ages and status as students must be submitted)
 - ◆ 19 years old but less than 25 who are incapable of self-sustaining employment by reason of mental or physical handicap and supported primarily by you (proof of their ages and dependence must be submitted)

OPEN ENROLLMENT: DECEMBER 2009

Each year during open enrollment you have the opportunity to enroll in, or make changes to, your benefit elections. Employees who wish to make changes to their coverage options must do so during the company designated 'Open Enrollment Period.' Please note: You are required to turn in a form even if you elect to waive coverage.

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SPECIAL POINT OF INTEREST

This guide highlights your benefits. It is not a summary plan description (SPD). Official plan and insurance documents actually govern your rights and benefits, including covered expenses, exclusions, and limitations. Please refer to the individual SPDs by benefit. If any discrepancy exists between this guide and the official documents, the official documents will prevail.

SECTION 125 AND BENEFIT ELECTION CHANGES

Still Hopes Episcopal will continue to offer a Section 125 program which will allow employees to pay their medical, dental, and vision premiums using tax-free dollars.

It is important to note that your pretax elections will remain in effect unless you experience an IRS approved qualifying change in status.

Qualifying change in status events include but are not limited to:

- Marriage, divorce, or legal separation
- Death of spouse or other dependent
- Birth or adoption of a child
- A spouse's employment begins or ends
- A dependent's eligibility status changes due to age, student status, marital status, or employment
- You or your spouse experience a change in work hours that affect benefit eligibility
- Relocation into or outside of your plan's service area

Still Hopes Episcopal is proud to offer this tax saving benefit to its employees. Please contact the HR Department with questions.

ENROLLMENT PROCEDURES

The following steps will guide you through the enrollment/change process.

1. Carefully review the plan information in this benefit enrollment guide and all other plan materials included in your enrollment package. The insurance carriers' websites also provide important information and tools that can help you make enrollment decisions.
2. Consider the needs of any dependents you may have. If you are married, review any coverage offered through your spouse's employer to avoid costly duplicate coverage.
3. If you decide to change your benefit elections complete and submit the



- appropriate enrollment form(s) to Human Resources. As a new hire, should you decide to decline coverage, you will still need to complete the enrollment form(s) indicating your choice to waive coverage.
4. Any new enrollment forms or change forms must be received no later than December 31, 2009.

YOUR HEALTH PLAN

NEW

HEALTH BENEFITS

Still Hopes Episcopal is now offering employees two benefit plans from which to choose. Each plan will have important benefit features such as co-pays for office visits and prescription drugs, as well as a \$2,000,000 lifetime maximum protecting members from the financial impact of catastrophic claims.

As a plan member you have access to many consumer education tools and programs designed to help you manage your, and your dependents', medical care 24 hours a day, 7 days a week. For more information, log onto the BlueChoice website at www.bluechoicesc.com.

NETWORK HIGHLIGHTS

By enrolling in this PPO based program, you are free to see any physician or healthcare professional outside of the BlueChoice network. However, you will be required to pay a higher deductible and coinsurance at those facilities.

BLUECARD/BLEUCARD WORLDWIDE®

The BlueCard is a national network program that allows Still Hopes Episcopal plan members to receive the same healthcare benefits and balance billing protection as their local BlueChoice plan when traveling or living outside the state. Members also enjoy the convenience of having access to the BlueCard Worldwide® network of participating hospitals.

DEDUCTIBLE HEALTH REIMBURSEMENT PROGRAM

ENHANCED

Still Hopes Episcopal Retirement Community is excited to announce it will be expanding its *Deductible HRA Program* in 2010. The enhanced program will reimburse members for deductible-related charges when compliant with specific Wellness criteria; those compliance items include being tobacco free and having a wellness exam. Members will be eligible for up to \$750 in deductible reimbursements for remaining tobacco free, and up to \$750 in deductible reimbursements by having an annual wellness exam.

The Deductible HRA was instituted to help members better manage the impact of catastrophic claim exposure, and in conjunction with the Wellness requirements, provide an outlet to promote healthier lifestyles and early disease detection.

An easy to understand reimbursement form will be provided to those who have deductible-related claims and qualify for reimbursement in the 2010 calendar year.



SUMMARY HEALTH BENEFITS

IN NETWORK BENEFITS SHOWN	BUY UP	BLUE CHOICE BASE 
PHYSICIAN OFFICE VISITS: <i>Primary/Specialist</i>	100% after Co-pay \$25/\$70	100% after Co-pay \$25/Deductible and Coinsurance
OTHER ROUTINE CARE:	GYN Exam: \$25 per visit Routine Screening Mammogram: \$0 Routine Screening Colonoscopy: \$0	GYN Exam: \$25 per visit Routine Screening Mammogram: \$0 Routine Screening Colonoscopy: \$0
RETAIL PRESCRIPTION DRUGS: <i>(Up to 31-day supply)</i>	\$10 Generic \$40 Brand \$60 Non Formulary \$125 Specialty Drug	\$10 Generic \$40 Brand \$60 Non Formulary \$125 Specialty Drug
MAIL ORDER PRESCRIPTION DRUGS: <i>(2x for 90-day supply)</i>	\$20 Generic \$80 Brand \$120 Non Formulary	\$20 Generic \$80 Brand \$120 Non Formulary
EMERGENCY ROOM:	80% after \$200 Co-pay	80% after \$200 Co-pay
OUT-PATIENT SURGERY:	Deductible and Coinsurance	Deductible and Coinsurance
HOSPITAL CHARGES:	Deductible and Coinsurance	Deductible and Coinsurance
CALENDAR YEAR DEDUCTIBLE:	<i>Individual/Family</i> \$1,500*/\$4,500*	<i>Individual/Family</i> \$2,500*/\$7,500*
CO-INSURANCE:	20%	20%
OUT-OF-POCKET MAXIMUM:	<i>Individual/Family</i> \$2,000/\$4,000	<i>Individual/Family</i> \$3,000/\$6,000
LIFETIME MAXIMUM BENEFIT:	\$2,000,000	\$2,000,000

* The company will reimburse up to \$750 of deductible-related charges for tobacco free members, and up to \$750 of deductible-related charges if the member submits proof of a wellness exam.

 ENHANCED

SUMMARY DENTAL BENEFITS

DELTA DENTAL	
ANNUAL DEDUCTIBLE* Individual Family	\$50 \$150
<i>*Applies to Basic and Major Services only.</i>	
COVERED PERCENTAGE Preventive Basic Major Orthodontia	100% 80% 50% 50%
PLAN MAXIMUM Preventive, Basic and Major combined (per person) Orthodontia	\$1,500 annual \$1,500 lifetime

ADDITIONAL BENEFITS

LIFE INSURANCE AND AD&D

Still Hopes Episcopal provides a \$15,000 life and accidental death and dismemberment (AD&D) benefit at no cost to you!

VOLUNTARY LONG-TERM DISABILITY

Cigna offers coverage up to 60% of your monthly earnings to a \$5,000 maximum. Benefits are paid after a 90-day elimination period to normal retirement age while disabled.

VOLUNTARY SHORT-TERM DISABILITY

Cigna offers coverage up to 60% of your weekly earnings to a \$1,000 maximum. Benefits are paid after a 14-day elimination period due to accident or sickness, up to 24 weeks.

401(k) RETIREMENT PLAN

John Hancock administers the company's 401(k) plan. The company currently matches the employee's deferral at 100% up to a maximum of 4% of your salary, subject to provisions of the plan. Any questions about the plan can be answered by calling Chip Ward of Executive Pension Services, LTD at 803.929.0719 (reference contract #14045) or log onto www.jhpensions.com.

SUPPLEMENTAL INSURANCE

Colonial Supplemental Insurance provides Voluntary Cancer, Accident, Medical Bridge and Universal or Term Life programs to round out the Still Hopes Episcopal benefit offerings.

SUMMARY VISION BENEFITS

Still Hopes Episcopal now offers voluntary vision coverage through AlwaysCare. While using the vision program through the AlwaysCare network your benefits will include:

- Examination - \$10.00 co-pay once every 12 months
- Eyewear - after a \$25.00 co-payment, lenses every 12 months and frames every 24 months are covered within the AlwaysCare selection or allowance provided.
- In lieu of eyeglasses, one set of contact lenses every 12 months after \$25.00 copay.

For more information, please refer to the AlwaysCare Brochure on Vision Benefits.

VISION RATES

	EMPLOYEE PER PAY PERIOD COST
EMPLOYEE	\$3.14
EMPLOYEE & SPOUSE	\$6.28
EMPLOYEE & CHILD(REN)	\$6.68
EMPLOYEE & FAMILY	\$10.48

HEALTH RATES



	EMPLOYEE PER PAY PERIOD COST	
	BUY UP	BASE
EMPLOYEE	\$19.96	\$0.00
EMPLOYEE & SPOUSE	\$330.23	\$280.27
EMPLOYEE & CHILD(REN)	\$247.50	\$205.62
EMPLOYEE & FAMILY	\$433.62	\$373.73

DENTAL RATES

	EMPLOYEE PER PAY PERIOD COST
EMPLOYEE	\$0.00
EMPLOYEE & SPOUSE	\$11.31
EMPLOYEE & CHILD(REN)	\$13.25
EMPLOYEE & FAMILY	\$27.84

CONTACT INFORMATION

HUMAN RESOURCES	Esther Ilderton	803.739.5026	eilderton@stillhopes.org
MEDICAL	Blue Choice	800.868.2528	www.bluechoicesc.com
DENTAL	Delta Dental	630.574.6001	www.deltadental.com
VISION	AlwaysCare	888.729.5433	www.alwayscarebenefits.com
LIFE/DISABILITY	Cigna	800.732.1603	www.cigna.com
SUPPLEMENTAL PRODUCTS	Colonial Life, Steve Moore	864.346.2001	steve.moore@Coloniallife.com
ENDEAVOR CUSTOMER SERVICE			
ACCOUNT MANAGER	Kristin Bedenbaugh	888.877.6641	kbedenbaugh@eisadvantage.net
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