

STILL HOPES

Episcopal Retirement Community

2011

Employee Benefits Guide



STILL HOPES EPISCOPAL

RETIREMENT COMMUNITY



INTRODUCTION

With the passage of the Patient Protection and Affordable Care Act in 2010, many important changes to your medical insurance plan have occurred that will go into effect beginning with the Still Hopes Episcopal insurance program anniversary date of January 1, 2011. Among the most important changes impacting your coverage include:

- The elimination of lifetime limits for medical care,
- Enhanced wellness benefits including no cost-sharing for many Preventive Services, and
- The inclusion of coverage for Dependents up to age 26, regardless of student status.

Also beginning January 1, 2011, Wellpath will replace BlueChoice Healthplan as our new medical insurance provider. Still Hopes Episcopal will continue to provide comprehensive benefit plans including medical, dental, prescription drug, vision, disability and life insurance options. 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 dependent children up to the age of 26 (regardless of student or marital status).

OPEN ENROLLMENT: DECEMBER 2010

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. All eligible employees are required to 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, 2010.

YOUR HEALTH PLAN

HEALTH BENEFITS

Still Hopes Episcopal continues to offer 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 an unlimited 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 Wellpath website at www.wellpathonline.com.

NETWORK HIGHLIGHTS

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

COVENTRY NATIONAL NETWORK

Coventry is a national network program that allows Still Hopes Episcopal plan members to receive the same health-care benefits and balance billing protection as their local Wellpath plan when traveling* or living outside the state. Members also enjoy the convenience of having access to the Coventry National Network of participating hospitals. *Emergency Care Only

DEDUCTIBLE HEALTH REIMBURSEMENT PROGRAM

The *Deductible HRA Program* in 2011 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 2011 calendar year.



SUMMARY HEALTH BENEFITS

IN NETWORK BENEFITS SHOWN	WELLPATH	
	BUY UP	BASE
PHYSICIAN OFFICE VISITS: <i>Primary/Specialist</i>	100% after Co-pay \$20/\$40	100% after Co-pay \$25/\$50
ROUTINE WELLNESS CARE:	Covered at 100% for many Recommended Preventive Screenings	Covered at 100% for many Recommended Preventive Screenings
RETAIL PRESCRIPTION DRUGS: <i>(Up to 31-day supply)</i>	\$3/\$10 Generic \$35 Brand \$60 Non Formulary	\$3/\$10 Generic \$35 Brand \$60 Non Formulary
MAIL ORDER PRESCRIPTION DRUGS: <i>(3x for 90-day supply)</i>	\$9/\$30 Generic \$105 Brand \$180 Non Formulary	\$9/\$30 Generic \$105 Brand \$180 Non Formulary
EMERGENCY ROOM:	80% after \$150 Co-pay	80% after \$150 Co-pay
URGENT CARE:	\$20 Co-pay for <i>Doctors Care</i> Facilities \$50 Co-pay for Minute Clinics \$75 Co-pay for all other Urgent Care Centers	\$25 Co-pay for <i>Doctors Care</i> Facilities \$50 Co-pay for Minute Clinics \$75 Co-pay for all other Urgent Care Centers
OUT-PATIENT SURGERY:	Deductible and Coinsurance	Deductible and Coinsurance
HOSPITAL CHARGES:	Deductible and Coinsurance	Deductible and Coinsurance
CALENDAR YEAR DEDUCTIBLE:	<i>Individual/Family</i> \$2,000*/\$6,000*	<i>Individual/Family</i> \$2,500*/\$7,500*
CO-INSURANCE:	20%	20%
OUT-OF-POCKET MAXIMUM:	<i>Individual/Family</i> \$3,000/\$6,000	<i>Individual/Family</i> \$4,000/\$8,000
LIFETIME MAXIMUM BENEFIT:	Unlimited	Unlimited

* 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.

SUMMARY DENTAL BENEFITS

DELTA DENTAL	
ANNUAL DEDUCTIBLE*	
Individual	\$50
Family	\$150
*Applies to Basic and Major Services only.	
COVERED PERCENTAGE	
Preventive	100%
Basic	80%
Major	50%
Orthodontia	50%
PLAN MAXIMUM	
Preventive, Basic and Major combined (per person)	\$1,500 annual
Orthodontia	\$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	\$21.03	\$0.00
EMPLOYEE & SPOUSE	\$357.52	\$305.00
EMPLOYEE & CHILD(REN)	\$267.79	\$223.68
EMPLOYEE & FAMILY	\$469.64	\$406.63

DENTAL RATES

	EMPLOYEE PER PAY PERIOD COST
EMPLOYEE	\$0.00
EMPLOYEE & SPOUSE	\$12.44
EMPLOYEE & CHILD(REN)	\$14.57
EMPLOYEE & FAMILY	\$30.63

CONTACT INFORMATION

HUMAN RESOURCES	Esther Ilderton	803.739.5026	eilderton@stillhopes.org
MEDICAL	Wellpath	888.935.7284	www.wellpathonline.com
DENTAL	Delta Dental	800.529.3268	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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