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Shepherd Center

Benefits & Wellness Guide 2020

DENTAL / VISION

LIFE / AD&D

MEDICAL

Say Hello to a brighter workday®

Shepherd Center

"I am Shepherd Center". You are what makes Shepherd Center the special place it is. It is Shepherd's goal to provide you and your family access to quality and affordable healthcare. Each year we carefully review options available to provide you and your family the best benefits for the best cost. Please take the time to review your options available and complete the enrollment process.

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Note: *This guide is intended to summarize the benefits provided to you and that are available to you from Shepherd Center. The actual determination of your benefits is based solely on the plan documents provided by the carrier of each plan. This guide is not legally binding, is not a contract, and does not alter any original plan documents.*

Changes for 2020 for Shepherd Employees

- Implementation of Workday – moving from Lawson to Workday for all things personnel related at your fingertips
- Addition of a Commuter Benefit plan with Discovery Benefits
- Life, Disability and Voluntary Benefits will now be available through Unum
- Rate tiers for benefits will be reduced from six tiers to two tiers

Shepherd Center

You will have quick and easy access to your health and wellness partners with MYHR. Just call 404-352-MYHR (6947) and through a series of menu options you will be connected to our important benefit vendors.

One number that connects you to all your HR needs

404-352-MYHR (6947)

404-352-MYHR connects you to:

Menu Options

- 1 - Employee Assistance Program (EAP)
- 2 - Health Advocate
- 3 - Medical & Dental Member Services
- 4 - Mail-Order Pharmacy
- 5 - Leaves/FMLA/STD/Accommodation
- 6 - MDLive – telemedicine
- 7 - 403b/Retirement
- 8 - FSA/HSA
- 9 - Vision
- 0 - All other HR needs

BENEFIT ELIGIBILITY:

- All full-time and part-time employees who work a minimum of 16 hours or more per week and their qualified dependents are eligible for benefits offered by Shepherd. Eligible/qualified dependents are your legal spouse and children up to age 26. Adopted, foster and stepchildren are also eligible for coverage with proof and supporting documentation.
- Spouses who have access to affordable healthcare as defined by the Affordable Care Act through another employer's health plan are ineligible for coverage under Shepherd's medical plan.
- Domestic partners are not considered to be eligible dependents under the Shepherd benefit plan.
- Once you elect your Shepherd Center benefit options, your elections will remain in effect for the plan year.

QUALIFYING LIFE EVENTS

- You may only change coverage elections as a result of an IRS approved qualifying life event
- You must make your change within 30 days of your life event
- Change in status, which includes: marriage, birth/adoption of a child, employment changes, relocation, dependent satisfies or ceases to satisfy eligibility requirements
- Dependent's Open Enrollment through their employer
- Coverage changes
- HIPAA special enrollment rights
- FMLA special requirements
- Changes due to a judgment, decree or court order
- Entitlement to Medicare or Medicaid
- Death of spouse or other dependent

YOU IMPROVE PEOPLE'S LIVES EVERY DAY.

WE'D LIKE TO RETURN THE FAVOR.

In October, Shepherd Center will launch Workday, an easy-to-use site for employees to manage their benefits and pay and for managers to utilize for managing their team activities all in one place. For more information, visit Shepherd Central at *employee.shepherd.org*.

SHEPHERD CENTER ENROLLMENT PROCESS

Once a year, open enrollment allows you to update your benefit elections. During this period, you will receive a task in your inbox instructing you on the next steps to complete the selection of your benefits. Following is a high level view of the enrollment process; if you have questions, please contact *benefits@shepherd.org*

STEPS FOR BENEFITS ENROLLMENT

Through Workday, Benefit Enrollment is as easy as 1,2,3. It doesn't matter if you are electing benefits for the first time, processing a change due to a Qualifying Life Event or during Annual Open Enrollment, the process is simple and intuitive.

For All Benefit Eligible Employees

Open Enrollment will be triggered through an announcement link on your Workday Home page.

Simply click the Benefits Open Enrollment link within the Announcement.

During **Annual Enrollment**, you will simply view your coverage elections and select Manage to make changes.

For New Hires or Qualifying Life Events

New Hire Enrollment will be triggered through the Onboarding process. You'll connect to Benefit Enrollment through an email notification in your Workday Inbox.

Qualifying Life Event changes will be processed by clicking on the Benefits App on your Workday Home page. ***Note:*** Changes must be processed within 30 days of the qualifying event.

Benefits

Select from the list of Benefit Change reasons and you'll be stepped through the change process.

Important Note: Beneficiary, HSA, Legal/ID Shield may be added, changed or dropped at any time. Unum voluntary products may be dropped at any time but can only be added during New Hire, Open Enrollment or as a Qualifying Life Event

Medical

MEDICAL / PRESCRIPTION

(myhr, menu OPTION 3)

Shepherd Center offers three medical plans from which to choose. A brief summary of each plan follows with a comparative chart on page 6.

- Cigna Access Plan
- Cigna Balance Plan
- Cigna Choice Qualified Health Plan (QHP) with an HSA option

All three plans utilize an Open Access network through Cigna. All three plans provide annual preventive care covered at 100%.

PRESCRIPTION DRUG PLAN WITH CIGNA

All of the health plans include a prescription drug benefit managed by Cigna. The prescription drug benefit is a multi-level formulary (list of covered drugs) with access to many prescription resources. Please note, Cigna makes routine formulary changes twice per year (January and July) and pricing may vary based on timing.

- Our Apothecary is within the Cigna network as well for ease of administration and convenience.
- Step Therapy and Prior Authorization will apply to all plans requiring members to try lower cost therapeutic equivalents before permission is granted to receive higher cost medications. This provision will only apply to new prescriptions.
- Members electing to receive a brand name drug when a generic equivalent is available will pay the difference between the brand and generic cost unless the physician notes to Dispense as Written (DAW).

PREVENTIVE HEALTH CARE

As previously mentioned, your Cigna plan covers at 100%, with no cost to you, certain annual preventive care services. Such services are provided during a wellness exam. You and your doctor will determine what tests/health screenings are right for you based on your age, gender, personal health history and current health.

During your wellness exam you may receive services not considered to be preventive care services. For example, your doctor may determine you have a medical issue and additional screenings and tests are conducted after a diagnosis is made. This is no longer considered preventive care and such services will be considered under your plan's medical benefits.

Questions? Talk with your doctor or call Cigna at the toll-free number on the back of your ID card.

		Medical Plan Cost (per pay period) All will be pre-tax deductions			
		Employee Only	Employee + Spouse	Employee + Child(ren)	Family
60+ Hours	Access	$100.00	$200.00	$150.00	$265.00
	Balance	$50.00	$100.00	$80.00	$140.00
	QHP	$25.00	$50.00	$40.00	$60.00
32-59 Hours	Access	$160.00	$315.00	$240.00	$425.00
	Balance	$80.00	$165.00	$130.00	$220.00
	QHP	$35.00	$80.00	$60.00	$100.00

Medical

	CIGNA MEDICAL PLANS				
	Cigna Access	Cigna Balance		Cigna Choice QHP	
	In-Network ONLY	In-Network	Out-of-Network	In-Network	Out-of-Network
Calendar Year Deductible (Embedded Deductible & OOP)	$1,000/Single $3,000/Family	$2,000/Single $4,000/Family	$5,000/Single $15,000/Family	$3,000/Single $6,000/Family	$6,000/Single $18,000/Family
Coinsurance Reimbursement	80% Reimbursement	80% Reimbursement	60% Reimbursement	80% Reimbursement	60% Reimbursement
Out-of-Pocket Calendar Year Maximum (Includes Deductible, Coinsurance, and Medical & RX Copays)	$6,550/Single $13,100/Family	$6,550/Single $13,100/Family	$50,000/Single $100,000/Family	$6,550/Single $13,100/Family	$50,000/Single $100,000/Family
Physician Services					
Office Visit	$30 Copay	$50 Copay	40% after Deductible	20% after Deductible	40% after Deductible
Specialists	$50 Copay	$50 Copay	40% after Deductible	20% after Deductible	40% after Deductible
Routine Physicals	100% Reimbursement	100% Reimbursement	40% after Deductible	100% Reimbursement	40% after Deductible
Inpatient Hospital Services					
Facility	20% after Deductible	20% after Deductible	40% after Deductible	20% after Deductible	40% after Deductible
Outpatient Hospital Services					
Facility	20% after Deductible	20% after Deductible	40% after Deductible	20% after Deductible	40% after Deductible
Emergency Care	$200 Copay (waived if admitted)	$200 Copay (waived if admitted)		20% after Deductible	
Urgent Care	$50	$50		20% after Deductible	
Telemedicine	$0	$0		$42 Fee	
Prescription Drugs					
30 Day Supply				**Once the deductible is met, then**	
Tier 1 (Generic)	$15 Copay	$15 Copay		20% up to OOP Max	
Tier 2 (Preferred brand)	$35 Copay	$35 Copay		30% up to OOP Max	
Tier 3 (Non-preferred brand)	$65 Copay	$65 Copay		40% up to OOP Max	
Tier 4 (Specialty)	10% up to $250 max	10% up to $250 max		20% up to $250 Max	
Mail Order (90 Days)					
Tier 1 (Generic)	$30 Copay	$30 Copay		20% up to OOP Max	
Tier 2 (Preferred brand)	$70 Copay	$70 Copay		30% up to OOP Max	
Tier 3 (Non-preferred brand)	$130 Copay	$130 Copay		40% up to OOP Max	
Tier 4 (Specialty) (30 day only)	10% up to $250 max	10% up to $250 max		20% up to $250 Max	

Telemedicine (MYHR, menu OPTION 6)

*** If you are enrolled in the Cigna Choice Plan there is a fee of $42 to use MDLIVE.**

TELEMEDICINE (MYHR, menu OPTION 6)

Telemedicine will save you time and potentially money by avoiding visits to the ER, not waiting to schedule a doctor's appointment, the travel to and from an appointment, waiting to see your doctor and so on. Also, the Telehealth connection through Cigna with MDLIVE is available 24/7/365.

Example: Bronchitis

ER
Average wait time of 2+ hours
Average Cost: $795

Urgent Care
Average wait time of 30+ minutes
Average Cost: $123

MDLIVE
Immediate access to physicians
Cost: $0*

Virtual Care, Anywhere.
24/7/365 Access to Board Certified Doctors and Therapists.

Skip the Waiting Room
Speak to a Doctor 24/7. Anytime, Anywhere.

Feel Better Fast
MDLIVE doctors can send prescriptions right to the nearest pharmacy.

Great Doctors, Great Results
U.S. Board Certified doctors & pediatricians with an average of 15 years of experience.

Telehealth doctors can help with, but are not limited to treating, the following conditions:

GENERAL HEALTH:	
• Acne	• Insect Bites
• Allergies	• Joint Aches
• Asthma	• Nausea
• Bronchitis	• Pink Eye
• Cold & Flu	• Rashes
• Diarrhea	• Respiratory Infections
• Ear Aches	• Sinus Infections
• Fever	• Skin Infections
• Headache	• Sore Throat
• Infections	• Urinary Tract Infections
PEDIATRIC CARE:	
• Colds & Flu	• Nausea
• Constipation	• Pink Eye
• Ear Aches	

Benefits at Your Fingertips

HELPFUL APPS TO MAKE BENEFITS MORE CONVENIENT

By downloading any or all of the following suggested apps you will have immediate and convenient access to your benefit plans. All apps are at no cost and are available at the Apple Store, Google Play and the Windows Store.

myCigna

- Provider search for doctors, facilities & dentists
- Check status of your claims, deductibles, & out-of-pocket
- Review explanation of benefits & coverage details
- 24/7/365 access to physicians for telemedicine
- Triage common illnesses
- Short-term prescriptions

Discovery Benefits

- Check your FSA and HSA balances
- View charts summarizing accounts
- View claims requiring receipts

MDLIVE

- Over 50 non-emergency conditions
- Setting up your secure account only takes about 15 minutes
- Speak to your doctor on the phone or online for medical, behavioral health, and dermatology concerns

UNUM Customer

- Access and download supplemental claim and year-end tax forms
- File your claim, paper-free, 24/7
- Register for direct deposit of your claim payment when applicable
- Review claim status
- Verify and change personal information, including contact information and treatment providers

Transamerica

- Check your qualified plan balance
- Manage your investment allocations
- Request statements

Health Advocate

- Receive assistance to resolve insurance claims
- Price transparency resources for best care at least cost
- Consult with Wellness Coach

EyeMed

- Provider search
- Check status of your claims
- Be certain eyeglasses/contacts are obtained from in-network provider
- Obtain hearing aid discounts

Workday

- Update personal information
- View and change benefit elections
- View pay stubs
- Manage tax withholdings
- Update 403b contributions
- Complete learning assignments

Kronos Workforce Ready (Available 12/22/2019)

- Check your schedule
- Clock in/out when working remote
- Managers/Timekeepers approve timecards

Dental

DENTAL INSURANCE (MYHR, menu OPTION 3)

Shepherd Center offers dental insurance through the Cigna Dental PPO plan of coverage. You have a choice between two plans, Plan A and Plan B. The primary differences between the two plans are the annual maximum amount (Plan A is $1,500 and Plan B is $2,500), Plan B does not include an orthodontia benefit and has a lower premium cost to you. Both plans allow in and out-of-network benefits.

Please remember, using an in-network provider will be more cost effective.

To find an in-network provider, visit *www.mycigna.com* or call 404-352-MYHR (6947). Reference the Cigna Dental PPO. There are no ID cards with this plan; simply tell your dentist you have Cigna dental coverage.

Cigna Dental Coverage		
Plan Attribute	**PLAN A**	**PLAN B**
Annual Deductible		
Individual	$50	$50
Family	$150	$150
Deductible Applies To	Basic & Major	Basic & Major
Annual Maximum Benefit Per Individual	$1,500	$2,500
Preventive Services		
Cleaning - 2 treatments per year	Paid at 100% of negotiated fees No Deductible	Paid at 100% of negotiated fees No Deductible
X-rays - Bite wings & Full Mouth		
Fluoride Treatments for Adults & Children		
Basic Services		
Fillings	$50 Deductible Applies; 80% Reimbursement	$50 Deductible Applies; 80% Reimbursement
Simple Extractions		
Endodontics		
Periodontics		
Major Services		
Crowns	$50 Deductible Applies; 50% Reimbursement	$50 Deductible Applies; 50% Reimbursement
Bridges		
Dentures		
Implants		
Orthodontia		
For Adults & Children	Plan pays 50% of negotiated fees	Not Included
Lifetime Max	$2,500	N/A

		Dental Plan Cost (per pay period) - All will be pre-tax deductions			
		Employee Only	**Employee + Spouse**	**Employee + Child(ren)**	**Family**
60+ Hours	**A - With Ortho**	$10.00	$22.50	$22.50	$35.50
	B - w/o Ortho	$7.50	$17.00	$17.00	$27.50
32-59 Hours	**A - With Ortho**	$16.00	$36.00	$36.00	$56.80
	B - w/o Ortho	$12.00	$27.20	$27.20	$44.00

Vision

eyeMed

VISION INSURANCE (MYHR, menu OPTION 9)

Shepherd Center offers two voluntary vision plans for your consideration. The plans are offered through EyeMed and allow for in-network as well as out-of-network providers. You will receive a more cost effective outcome for exams, frames and eyeglasses with an in-network provider.

To find a vision doctor in the EyeMed network, visit www.eyemed.com and reference the "Select" network.

Vision Benefits				
	BASE PLAN		BUY-LOW PLAN	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Eye Exams (every 12 months)	$10 co-pay	$30 allowance	$25 co-pay	$30 allowance
Lenses (every 12 months)				
Single Lens	$25 co-pay	$25 allowance	$25 co-pay	$25 allowance
Bifocal Lens	$25 co-pay	$40 allowance	$25 co-pay	$40 allowance
Trifocal Lens	$25 co-pay	$60 allowance	$25 co-pay	$60 allowance
Lenticular	$25 co-pay	$60 allowance	$25 co-pay	$60 allowance
Frames (Base Plan every 12 months Buy-Low Plan every 24 months)	$130 allowance + 20% off over $130	$65 allowance	(24 month frequency) $100 allowance 20% off balance over $100	$50 allowance
Standard Contact Lens (Fit and Follow Up)	Up to $40	N/A	Up to $40	N/A
Premium Contact Lens (Fit and Follow Up)	10% off retail price	N/A	10% off retail price	N/A
Contact Lenses:				
Conventional	$0 co-pay; $120 allowance, 15% off balance over $120	$96	$0 co-pay; $100 allowance, 15% off balance over $100	$80
Disposable	$0 co-pay; $120 allowance, plus balance over $120	$96	$0 co-pay; $100 allowance, plus balance over $100	$80
Medically Necessary	$0 co-pay, paid in full	$210 allowance	$0 co-pay, paid in full	$210 allowance

		Vision Plan Cost (per pay period) - All will be pre-tax deductions			
		Employee Only	Employee + Spouse	Employee + Child(ren)	Family
32-72+ Hours	Base Plan	$2.57	$4.88	$5.14	$7.56
	Buy-Low Plan	$1.62	$3.08	$3.24	$4.77

Discovery Benefits®

FLEXIBLE SPENDING ACCOUNTS (FSAs) (MYHR, MENU OPTION 8)

Shepherd Center offers two Flexible Spending Accounts (FSAs), Healthcare FSA and Dependent Care FSA. You do not have to be enrolled in any of the health plans to participate in one or both of the FSA programs. If you are participating in a Health Savings Account (HSA; details on this page), however, you may participate in a limited Healthcare FSA whereby only dental and vision eligible expenses are reimbursed, no healthcare expenses are reimbursed.

The plan year runs for a 12-month period from January 1st ending December 31st. Plan carefully, any leftover funds greater than $500 will be forfeited.

Important Note: Unsubstantiated expenses will be taxable

HEALTHCARE FSA

You may contribute up to $2,700 to your Healthcare FSA for 2020. Calculate carefully what you desire to have withheld pre-tax from your paycheck each pay period. Once determined, this amount cannot be changed. Eligible expenses include:

- Prescription Drugs
- Hearing Aids
- Dental & Orthodontic Charges
- Chiropractors
- Vision Expenses
- Copays, deductibles and coinsurance
- Over-the-counter drugs will require a physician prescription to be covered by your FSA

DEPENDENT CARE FSA

You may contribute up to $5,000 to your Dependent Care FSA if you are single or married filing jointly. If married filing individually for tax purposes the maximum amount is $2,500. Eligible dependents include children under the age of 13 who are claimed as a dependent for tax purposes and a disabled spouse/child of any age. Eligible dependent care expenses for eligible dependents include day care, after school programs, and day camp.

Please visit *www.irs.gov* for a complete listing of eligible health and dependent care expenses.

HEALTH SAVINGS ACCOUNT (HSA) (MYHR, MENU OPTION 8)

Our Qualified Health Plan (QHP) is used in conjunction with an HSA and is designed to give you more control over how you manage your health care expenses. As long as you are enrolled in a QHP, you may continue to contribute money into your HSA, pre-tax, up to the maximum IRS limit. This money can be used to pay for eligible expenses including deductibles, coinsurance, prescription drugs, dental and vision expenses, etc.

For 2020, the maximum IRS limits you may defer to your HSA are $3,550 for individual coverage and $7,100 for all other tiers (employee + child, employee + spouse or family coverage). If you are age 55 or older, you may defer an additional $1,000 which is considered a catch-up contribution.

Benefits of Health Savings Accounts

- Triple Tax Savings: (1) pre-tax deferrals from your paycheck; (2) tax-free earnings through optional investments; and, (3) tax-free withdrawals for qualified expenses.
- The money in your account is your money. You may take it with you if you change employers, health plans or retire.
- The funds roll over year to year; **there is NO "use it or lose it" rule**.
- Funds can also be used for dental and vision expenses.
- Funds can be used for dependent medical expenses even if the dependent is not covered under your health plan.
- Once you qualify for Medicare (A&B), the funds can be used to pay the premium on your Medical supplemental coverage. Once you have secured Medicare, however, you may no longer contribute to your HSA.

LIMITED PURPOSE FSA

Shepherd Center provides a Limited Purpose FSA for those contributing to an HSA. This Limited Purpose FSA can be used to pay for eligible out-of-pocket dental and vision expenses. You may contribute up to $2,700 to your Limited Purpose FSA.

The plan year runs for a 12-month period from January 1st ending December 31st. Plan carefully, any leftover funds greater than $500 will be forfeited.

COMMUTER BENEFITS (NEW FOR 2020)

Commuter costs can pile up quickly, especially in a large city like Atlanta. Instead of paying more for your commute to and from work, Shepherd Center has implemented a Commuter Benefits plan to help you save. This Commuter Benefit plan will allow you to set aside pre-tax dollars for qualified bus transit, van pooling and parking expenses.

You can pay your commuter benefits with a debit card provided by Discovery Benefits directly at the time of service. If a transit or parking facility does not accept debit card payments, you can pay out of pocket and submit a reimbursement request through the Discovery Benefits mobile app.

For 2019, the contribution limits for Commuter Benefits as determined by the IRS were:

- Parking $265 / month
- Transit $265 / month

For more information please visit *www.discoverybenefits.com*

LIFE & DISABILITY INSURANCE

Shepherd Center provides the following benefits at no cost to benefit eligible employees who are working 30 hours or more a week.

- Basic Life / Accidental Death & Dismemberment
- Short-term Disability and Long-term Disability

You will also have the opportunity to purchase additional life insurance for you, your spouse and your dependent children.

Basic Life Insurance

All benefit-eligible employees have life insurance and accidental death and dismemberment coverage in the amount of $50,000 effective the first of the month following 30 days of employment. The cost for this benefit is paid in full by Shepherd Center.

This $50,000 employer paid benefit will reduce to the % shown below based on attained age:

- 65% of the Life Insurance Benefit at age 65 ($32,500)
- 40% of the Life Insurance Benefit at age 70 ($13,000)
- 25% of the Life Insurance Benefit at age 75 ($3,250)

In addition, the AD&D benefit will terminate at age 70. Please make sure your beneficiary designation is current.

Supplemental Life / AD&D Insurance

For benefit eligible employees, enrollment in the supplemental life program is purely voluntary and will be funded by you through after-tax payroll deductions. Evidence of insurability is required for those who have declined coverage in the past or are a late entrant. Any coverage requiring evidence of insurability will not become effective until approved by Unum. Once approved by Unum, your elections will occur the first payroll cycle after your approval date. You must purchase employee supplemental coverage in order to purchase coverage for your spouse.

- **Employee Supplemental Coverage**
  - o You have the option of selecting coverage equal to a multiple of your annual salary (up to 5 times) to an overall maximum of $800,000 with evidence of insurability.
  - o The Guarantee Issue amount is up to a maximum of $400,000.
  - o When you reach age 65, coverage is available at a reduced percentage of the elected coverage amount.
- **Voluntary Spouse Life Insurance**
  - o You may elect coverage for your spouse in increments of $5,000, not to exceed 100% of the Employee Supplemental Life or a maximum of $100,000.
  - o Your spouse can get up to $50,000 of coverage with no health questions.
  - o When your spouse reaches age 65, coverage is available at a reduced percentage of the elected coverage amount.
- **Voluntary Dependent Child(ren) Life Insurance**
  - o You may elect coverage for your eligible dependent child(ren) up to age 26 as follows:
    - – Birth to 14 days: $500
    - – 15 days to 26 years: $10,000
  - o There is no evidence of insurability required for children
- Supplemental AD&D will terminate at age 70.

Voluntary Life Coverage Will Cost per Month:

Age	Employee & Spouse Cost per $1,000
<29	$.05
30 - 34	$.07
35 - 39	$0.100
40 - 44	$0.140
45 - 49	$0.230
50 - 54	$0.380
55 - 59	$0.610
60 - 64	$0.950
65 - 69	$1.690
70 - 74	$3.490
75+	$3.989
Child(ren) per month	$.16

Voluntary AD&D Coverage Will Cost per Month:

	Cost per $1,000
Employee	$0.020
Spouse	$0.028
Child(ren)	$0.030

SHORT-TERM DISABILITY & LONG-TERM DISABILITY

A disabling injury or illness that keeps you out of work could have a devastating impact on your income and jeopardize your ability to cover normal household expenses. To supplement your income if time away from work due to a non-occupational injury, illness or maternity leave is necessary, Shepherd Center provides Short-term Disability (STD) and Long-term Disability (LTD) for our benefit eligible employees.

Short-term Disability

Short-term Disability	
Weekly Benefit	60% to a maximum of $5,000
Benefit Waiting Period (time away from work until benefit applies)	14 Days for Accident and/or Illness
Definition of Covered Earnings	Employee's annual base salary, excluding extra compensation, bonus, or commissions.
Taxation of Benefits	Benefit is not taxable due to gross up feature
Maximum Benefit Period	26 Weeks for Accident and/or Illness
Minimum Benefit	$25 per week
Pre-existing Condition Limitation	None

To request a short-term disability leave of absence call MYHR, Menu Option 5.

Long-term Disability

Long-term Disability	
Monthly Benefit	60% to a maximum of $10,000
Benefit Waiting Period (time away from work until benefit applies)	180 days (designed to dovetail behind STD)
Definition of Disability	24 Months Own Occupation
Definition of Covered Earnings	Employee's annual base salary, excluding extra compensation, bonus, or commissions.
Taxation of Benefits	Benefit is not taxable due to gross up feature
Minimum Benefit	Greater of $100 or 10% of benefit
Maximum Benefit Period	Social Security Normal Retirement Age
Benefit Reduction Schedule	Social Security Normal Retirement Age
Survivor Benefits	3 months lump sum
Continuation of Insurance	Family Medical Leave (12 weeks) Family Medical Military Leave (12 weeks)
Pre-existing Condition Limitation	3 months prior / 12 months insured
Mental Illness & Substance Abuse Limitation	24 Month Lifetime Limitation

Time Away

PAID DAYS OFF (PDO)

Providing you with time off to meet your personal needs is important to Shepherd Center. PDO provides you with the flexibility and choice to help you balance your work and personal life. You can use time off from your standard workweek for any of the following reasons:

- Vacation
- Holidays
- Personal illness or family member's illness
- School, religious or community activities
- Appointments and other personal business

BEREAVEMENT LEAVE

Full-time / part-time employees may receive up to three (3) scheduled days, at your manager's discretion, to handle activities related to the death of an immediate family member.

FAMILY AND MEDICAL LEAVE (FMLA)

FMLA is available for qualifying employees. In addition, Parental Care, Family Care and ADA Event Leave are available with approval for qualifying circumstances.

Regularly Scheduled Hours Per Pay Period	72+	64	60	56	48	40	32	Full-time (72+ hours per pay period) totals
0-4 Years	7.38	5.90	5.54	5.17	4.43	3.69	2.95	192 hours or 24 8 hour days/16 12 hour days
5-9 Years	8.92	7.14	6.69	6.24	5.35	4.46	3.57	232 hours or 29 8 hour days/19.3 12 hour days
10+ years	10.46	8.37	7.85	7.32	6.28	5.23	4.18	272 hours or 34 8 hour days/22.7 12 hour days

SHEPHERD CENTER WELLNESS PROGRAM

Who's Eligible?

- Shepherd Center's wellness program is available to all employees who are enrolled in any of the Cigna medical plans offered

How Do I Qualify?

- Starting January 1, 2020 program participants will earn points by making healthy lifestyle choices, such as receiving yearly preventive care exams, participating in biometric screenings, being tobacco free, and other health-related activities.

Program Incentive

- To qualify for the 2020 Wellness Incentive you will need to complete the required actions and earn a total of 200 points by October 31, 2020.
- Failure to complete the required actions and reach 200 points will result in missing out on chances to win incentives.

How Do I Access the Wellness Program Portal?

- Visit www.healthadvocate.com/shepherdcenter
- Log in with your user name and password
- If you are a new user, click register and follow the prompts to set up your account, using your legal name

Is My Information Confidential?

- The only information shared with Shepherd Center is your eligibility and/or participation in activities for the purpose of the incentive program. Shepherd Center will not receive any individual health scores, health profile responses, etc.

Additional Incentive Points

- Earn additional incentive points in 2020 by meeting health metrics for your biometric screening results. When you are within a healthy range for your biometric screening results, or if you are able to improve certain metrics since 2019, you will be able to earn additional points toward your incentive goal.

Incentive awards are determined on an annual basis and paid out at the end of the year.

HOW TO EARN YOUR WELLNESS INCENTIVE POINTS FOR 2020

Activity Completion	Points	Max
Biometric Screening (Onsite, Physician Form) Required	25	25
Personal Health Profile (PHP) Required	25	25
Online Workshops	25	75
Company Sponsored Challenges	25	50
Complete a Health Education Session	10	10
Complete a Wellness Coaching Program	50	100
Enroll in a Chronic Care Program	10	10
Complete a Chronic Care Program	100	100
Preventive Care Exams	25	50
Personal Challenges	5	20

Activity Completion	Points	Max
Tobacco Free or Tobacco Cessation	20	20
Various Health Trackers	1 - Daily 5 - Weekly 10-Monthly	50
Don't Weight! Make a Change Program	50	50
Engage with an Advocate	5	10
Health Cost Estimator+	5	10
Health Cost Estimator+ Search and Seeing a Low Cost Provider	25	25
Telehealth Utilization	20	40
Weight Watchers Participation	20	20
Meet Health Screening Metrics	5	25

TOTAL POINTS NEEDED TO EARN THE INCENTIVE PAYOUT

200

HealthAdvocate™

unum®

HEALTHADVOCATE (MYHR, MENU OPTION 2)

Exclusively for Shepherd employees enrolled in one of our medical plans, HealthAdvocate will provide services/resources for eligible employees, your spouse, dependent children, parents and parents-in-law. This benefit is provided by Shepherd at no cost to you.

For 16 years, HealthAdvocate has been providing confidential and personalized support to help you navigate the complexities of healthcare and take control of your health.

Expert Healthcare Help

- Answer questions regarding all of your employee benefits
- Answer questions about diagnoses and treatments and research the latest treatment options
- Find the right in-network provider, assist with making appointments and coordinate all services
- Coordinate second opinions and transfer of medical records
- Research and locate elder care services
- Resolve insurance claims and medical billing issues

HealthAdvocate Employee Assistance Program (EAP) and Work/Life Program (Available to all benefit eligible employees)

- Support for personal issues and achieving a healthy work/life balance
- Emergency help available 24/7
- For help with stress, anxiety, depression, relationship problems, substance abuse issues and more . . . short-term counseling is available in person, by phone and secure video from a Licensed Professional Counselor. Referral to additional care as needed
- Work/Life Specialists for help finding childcare, eldercare and other services
- Online resources and telephone consultations with financial and legal specialists
- Concierge services for travel research and reservations

Contact HealthAdvocate

- Download the free HealthAdvocate mobile app
- Visit the HealthAdvocate member website *www.HealthAdvocate.com/shepherdcenter*
- Contact via email *answers@healthadvocate.com*
- Or call HealthAdvocate at 404.352.6947 (MYHR, Menu Option 2)

ADDITIONAL UNUM BENEFITS

The following additional benefits with Unum are available to all benefit-eligible Shepherd employees. You do not have to be enrolled in a medical plan to access these benefits.

WILL PREPARATION

Unum's Personalized Legal Center will help you plan for your family's future and financial well-being. It's easy to use and available 24/7 to you or your spouse. Once you're registered on the site, you can:

- Access resources and tools to help you plan for:
  - o Will preparation
  - o Estate planning
  - o Funeral planning
- Create state-specific, legal documents online, including:
  - o Last will and testament
  - o Living will
  - o Financial power of attorney
  - o Medical treatment authorization for minors
  - o Power of attorney for health care

Having a will in place along with medical/financial powers of attorney will mean your assets will be distributed how you want them to be distributed. If you have children you can direct who will raise them. Powers of attorney will help you receive the medical care you want even if you can't speak for yourself.

To get started,

1) go online to *www.unum.com/lifebalance*
2) click on "Personalized Legal Center"
3) click on "Open in New Window"
4) click on "Personal Documents" and follow the prompts

Or, you can call 1.800.854.1446 to speak with a legal consultant. We recommend you always have a licensed attorney review your documents once completed.

TRAVEL PROTECTION

Emergencies can happen while traveling but with Unum's Assist America, help is only a phone call away, 24/7, 365 days a year from wherever you are in the world. In an emergency you can even call collect. All of the program services are available when you travel over 100 miles from home. To learn more call 800.304.4585 or visit www.assistamerica.com. Download the Assist America app for easy access.

PRE-TRIP PLANNING	TRAVELING ASSISTANCE	EMERGENCY ASSISTANCE
Immunization requirements	24 hour multilingual assistance & referral to interpretation & translation services	Emergency evacuation & repatriation, when medically necessary; arrange & cover the cost of transportation to nearest adequate medical facility
Visa & passport requirements	Referrals to physicians, dentists, medical facilities & legal assistance providers	Travel arrangements for the return of dependent children under the age of 18 and/or the employee's traveling companion, who are left unattended due to the covered employee's medical emergency
Foreign exchange rates	Assistance with lost or stolen items, including luggage & prescription replacement services	Arrange & cover the costs associated with returning a deceased covered employee's remains to his/her place of residence for burial

ADDITIONAL BENEFIT OFFERINGS

403(B) TAX DEFERRED SAVINGS PLAN (MYHR, MENU OPTION 7)

Building a healthy financial future is just as important as taking care of your health care needs. That's why Shepherd Center is honored to offer our valued employees the Shepherd Center 403(B) Tax Deferred Savings Plan. Our plan offers tax deferred employee contributions along with generous employer match to qualified employees to increase savings opportunities.

All employees are eligible to participate in the plan from the first date of employment regardless of PRN, full-time, or part-time status. Full-time/part-time employees regularly scheduled to work 32 hours or more per pay period and have one year of service are eligible for an employer match as follows:

YEARS OF SERVICE	SHEPHERD CENTER MATCH*
1 – 4	25 %
5 – 9	35 %
10+	50 %
*Employees are always fully vested in their own contributions and are fully vested in the employer match after three (3) years of employment.	

For plan year 2020, the maximum IRS limit is $19,500; if you are over age 50 or older at the end of the calendar year you may contribute an additional $6,500 to your account. This maximum does not apply to the amount contributed by Shepherd Center.

Funds are managed by TransAmerica. To enroll in our 403(B) plan or to make changes to your existing account, visit Workday.

All benefit eligible new hires will be automatically enrolled in the 403b plan. Employees may opt out at any time. All employees are encouraged to regularly review their investment options and contribution levels.

BRIGHT HORIZONS

Shepherd Center's partnership with Bright Horizons provides employees with additional benefits through their Back-Up Care Advantage Program and Bright Horizons CareDirect.

These programs are provided to Shepherd Center employees at no cost. Additionally, Shepherd Center subsidizes these benefits so that any costs an employee may incur as a result of using services found through Bright Horizons is especially affordable.

Register Today at No Cost
www.careadvantage.com/shepherd
Back-Up Username: Shepherd
Back-Up Password: care4you
877-BH-CARES (242-2737)

BACK-UP CARE ADVANTAGE

Back-Up Care Advantage acts as a safety net. It is a program that can help with temporary care arrangements when disruptions to your regular dependent care arrangements (child or adult) occur and you need to get to work. It is a quick, dependable solution for these types of urgent situations.

Additionally, activate your membership to ***sittercity*** (www.sittercity.com) and find someone to help your family during the workday, weekends, or after school.

BRIGHT HORIZONS CAREDIRECT

Bright Horizons CareDirect can connect you with additional resources to help locate ongoing care and support for your entire family, including your four-legged family members. These resources can help you with:

Bright Horizons CareDirect	
Center-based Child Care	Pet Care
Preferred Enrollment at Bright Horizons Centers	Tutoring, Test Prep & Homework Help
Babysitters, Nannies & Housekeepers	Family Matters Resource Room for family life topics
Elder Care	

BENEFITHUB

Employees at GHA-member hospitals are eligible to participate in two discount programs. Benefithub provides deep employee discounts on thousands of items from local vendors to internationally recognized brands. Through this benefit, GHA-member employees will be able to find exclusive employee discounts on goods and services such as automobiles, cell phones, hotels, concert tickets, and much, much more. Just go to *www.gha.benefithub.com* and click "Sign Up" in the upper right hand corner under the "guest" log in using your hospital email address.

EDUCATION REIMBURSEMENT

Education reimbursement is a benefit which provides eligible employees with an incentive to complete course work at accredited institutions of higher learning to enhance the employee's knowledge and skills and increase the performance in the position held, or to enable the employee to apply for future positions within Shepherd Center. A standing committee will approve applications approved upon yearly budgets, eligibility, and program requirements.

ACTIVE & FIT DIRECT

The Active&Fit Direct Program provides employees direct access to a national network of over 9,300 participating fitness centers at rates below direct consumer purchasing. The Active&Fit Direct Program provides Shepherd Center and their members with the following services:

- **Program Entry Points.** Shepherd Center has the option of offering its members the choice of directly purchasing a fitness center membership. Members receive a fitness center membership at over 9,300 Active&Fit-contracted fitness centers nationwide. They will be responsible for an initial enrollment fee ($25) and a monthly fee ($25), plus any applicable taxes, payable to Active&Fit Direct by credit card or through PayPal. The member must enroll for a minimum of three months. Members can access more than one contracted fitness center and still only be responsible for the monthly membership fee.
  - o Fitness center options include over 9,300 participating fitness centers across the United States.
  - o Available fitness center types include coed facilities, gender-specific facilities, and exercise centers.
  - o If the member wants to tour the facility before enrolling, the *ActiveAndFitDirect.com* fitness center directory indicates which facilities offer a free guest pass for the member to use before making a commitment.
- **Active&Fit Connected!** An online data aggregator tracks members' exercise, and other independent activity data collected by 150+ wearable wireless fitness devices, exercise equipment, and mobile applications.
- **Member Enrollment.** Shepherd Center employees can easily navigate over to Active and Fit by going to Shepherd Central / Human Resources / Benefits / Active and Fit link embedded on this page.

ID SHIELD & LEGAL SHIELD

In an effort to protect you and your family, Shepherd Center is offering our employees access to ID Shield and Legal Shield at a discounted rate. This benefit is offered at time of open enrollment only.

ID SHIELD

Millions of people lose their identities every year. Identity theft has been the top consumer complaint filed with the Federal Trade Commission (FTC) for 16 years straight. Victims are spending an exorbitant amount of time and money dealing with it. Criminals are getting smarter. IDShield membership provides the following benefits with a $5 million service guarantee:

- Privacy Monitoring of your name, SSN, date of birth, email addresses and phone numbers (up to 10), driver license and passport numbers, and medical ID numbers (up to 10)
- Security Monitoring of your SSN, credit cards (up to 10), bank accounts (up to 10), financial activity alerts and quarterly credit score tracking. With the family plan, Minor Identity Protection is included and provides monitoring for up to eight (8) children under the age of 18.
- Consultation and counseling is available 24 hours a day in the event of an identity theft emergency.
- Full Service Restoration of complete identity recovery by Kroll Licensed Private Investigators with a $5 million service guarantee that if your identity is stolen, it will be restored to its pre-theft status.

Additional Benefit Offerings Continued Next Page

LEGAL SHIELD

Expected and unexpected legal issues arise every day. As a member of LegalShield, you will have access to talk to a lawyer on any personal legal matter, no matter how trivial or traumatic, all without the worry of high hourly fees. Your LegalShield Membership includes:

- Personal legal advice, letters, and calls on unlimited issues on your behalf
- Contracts and documents reviewed (up to 15 pages)
- Lawyers can prepare your Will, Living Will and Health Care Powers of Attorney
- Moving Traffic Violations (available 15 days after enrollment)
- IRS audit assistance
- Trial defense (if named defendant/respondent in a covered civil action suit)
- Uncontested divorce, separation, adoption and/or name change representation (available 90 days after enrollment in Family Plan)
- 25% preferred member discount if you use your Provider Law Firm for legal situations that extend beyond plan coverage
- 24/7 emergency access for coverage situations

Monthly Premium	Individual	Family
LegalShield	$16.95	$18.95
IDShield	$8.95	$18.95
Combined	$25.90	$33.90

VOLUNTARY WORK SITE PRODUCTS

If you are currently enrolled in the following VOYA Voluntary benefits (Accident Insurance, Critical Illness Insurance, Hospital Indemnity Insurance), your coverage will automatically transfer to the new Unum products. You will only be allowed to make changes to these benefits during annual enrollment or in the event of a Qualified Life Event (marriage, divorce, birth/adoption, etc.)

ACCIDENT INSURANCE

Designed to supplement your employer sponsored health coverage, accident insurance pays specific benefit amounts for expenses resulting from covered non work-related injuries and accidents. Benefits are paid in a lump sum, tax-free to you and typically increase with the severity of the accident. Coverage is available for you, your spouse, and/or your children.

A wellness benefit is included for each family member who has accident coverage. Every year, the covered member can receive $50 for getting a health screening such as blood tests, chest x-rays, stress tests, colonoscopies and mammograms.

CRITICAL ILLNESS INSURANCE

Group Critical Illness insurance provides cash benefits if you are diagnosed with a covered critical illness, such as cancer, heart attack, or stroke. More importantly, the plan helps you focus on recuperation instead of the costs of medical and personal bills. Cash benefits are paid directly to the insured upon diagnosis of a covered critical illness. You may also elect coverage for spouses and/or dependent children.

You can choose a benefit of $10,000, $20,000 or $30,000 of coverage with no medical questions if you apply during open enrollment. Your spouse is eligible for 50% of the employee coverage purchased.

This plan includes a wellness benefit of $50 per year for each covered family member when they complete a Be Well Benefit screening test such as your annual exam, colonoscopy, cardiovascular function screenings, screenings for diabetes and cholesterol and others.

HOSPITAL INDEMNITY INSURANCE

Hospital Indemnity Insurance is designed to help provide financial protection for covered individuals by paying a benefit due to hospitalization. You can use the benefit to meet the out-of-pocket expenses and extra bills that can occur. Indemnity lump sum benefits are paid directly to you based on the amount of coverage listed, regardless of the actual cost of treatment. The option of electing spouse and/or dependent coverage is also available.

What's included?

- $1,000 for each covered hospital admission
- $100 for each day of your covered stay, up to 65 days
- $200 for each of intensive care stay, up to 20 days

PERMANENT LIFE INSURANCE

In addition to providing death benefits to your designated beneficiaries, this life insurance also builds cash value that can be utilized while you are still living. At an affordable premium, you can have the added financial protection you and your family may need during times of uncertainty. The policy is owned by you; as long as you pay the premium, the coverage is yours and the rate will never increase and the protection will never decrease. Coverage is available for you, your spouse, your child(ren) and grandchild(ren).

What's included?

- You can request an early payout of your policy's death benefit (up to $150,000 maximum) if you are expected to live 12 months or less. (This amount would reduce the benefit paid at death.)
- If you are disabled for at least six months before age 65 and you remain disabled you will not have to pay premiums until you recover and return to work.
- You may be able to use your death benefit to pay for long term care.

Workday

- Update personal information
- View and change benefit elections
- View pay stubs
- Manage tax withholdings
- Update 403b contributions
- Complete learning assignments

Say Hello to a brighter workday®

One Number to Remember...

With **MYHR** you will have quick and easy access to your health and wellness partners. Just call **404-352-MYHR (6947)** and through a series of menu options you will be connected to our important benefit vendors.

One number that connects you to all your HR needs

404-352-MYHR (6947)

404-352-MYHR connects you to:

Menu Options

- 1 - Employee Assistance Program (EAP)
- 2 - Health Advocate
- 3 - Medical & Dental Member Services
- 4 - Mail-Order Pharmacy
- 5 - Leaves/FMLA/STD/Accommodation
- 6 - MDLive – telemedicine
- 7 - 403b/Retirement
- 8 - FSA/HSA
- 9 - Vision
- 0 - All other HR needs