



BENEFIT GUIDE

Plan Year:
January 01, 2024 –December 31, 2024



Pick The Best Benefits for You and Your Family.

United Church Homes strives to provide you and your family with a comprehensive and valuable benefits package. We want to make sure you're getting the most out of our benefits—that's why we've put together this Benefit Guide.

This guide will highlight the different benefits United Church Homes offers, so you can identify which offerings are best for you and your family.

If you have questions about any of the benefits mentioned in this guide, please don't hesitate to reach out to your HR representative or United Church Homes Benefits Manager at 1.740.223.2054.



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WHO IS ELIGIBLE?

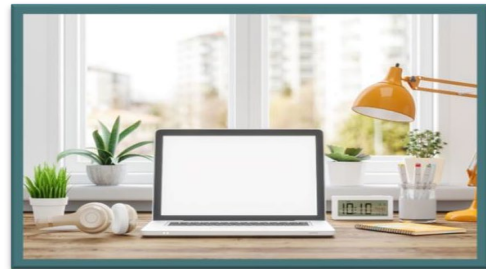
If you're a full-time employee at United Church Homes, you're eligible to enroll in the benefits outlined in this guide. Employees are eligible to elect medical coverage for themselves and eligible dependents effective the first of the month following 30 days of employment. Eligible dependents include dependent children up to age 26 and spouses as outlined in your plan document.

WHEN TO ENROLL

As a new hire/rehire, your enrollment period is open from your hire date and runs through the end of the month prior to your effective date. You are eligible for benefits 1st of the month following 30 days of employment. Your initial enrollment period is only for a specified amount of time. If you miss this enrollment opportunity, there will be no other opportunity to do so unless you have a qualifying event or enroll in our next open enrollment period.

HOW TO ENROLL

- Log into your Workday Account
- Navigate to your inbox.
- • Open Benefit Changes for Life Event
- • Click Let's Get Started
- Complete Tobacco Use Information-This information is for the employee and/or any covered dependents.
- Make Benefit Elections (You may be required to enter a beneficiary for Basic Life).
- Review and Sign-Don't forget to check the electronic signature box and hit submit.
- Print a copy of the Benefit Summary for your Records.



HOW TO MAKE CHANGES

Unless you experience a life-changing qualifying event, you cannot make changes to your benefits until the next open enrollment period. Qualifying events include things like:

- Marriage, divorce, or legal separation
- Birth or adoption of a child
- Change in child's dependent status.
- Death of a spouse, child, or other qualified dependent
- Change in employment status or a change in coverage under another employer-sponsored plan.

If you experience a life changing qualifying event, you must make the changes in Workday and provide any supporting documentation within 30-days of the event happening.

Health Insurance

The following chart summarizes the three health plan options and what your cost will be for 2024.

Services	Premier Plan In-Network	Standard plan In-Network	Basic plan In-Network
Deductible (Individual/Family)	\$750 / \$1,500	\$1,500 / \$3,000	\$2,500 / \$5,000
Coinsurance %	80% / 20%	75% / 25%	70% / 30%
Coinsurance Max (Individual/Family)	\$1,500 / \$3,000	\$2,500 / \$5,000	\$3,000 / \$6,000
Primary Care Visit	\$25 Copay	\$25 Copay	\$25 Copay
Specialist Care Visit	\$40 Copay	\$40 Copay	\$40 Copay
ER Visit (Emergency Use Only)	\$200 Copay	\$200 Copay	\$200 Copay
Teladoc Visit	\$0 Copay	\$0 Copay	\$0 Copay
Hospital Charges	20% after deductible	25% after deductible	30% after deductible
Retail Pharmacy - Generic - Preferred - Non-Preferred	\$10 Copay 25% (25 - 50) 50% (50 - 100)	\$10 Copay 25% (25 - 50) 50% (50 - 100)	\$10 Copay 25% (25 - 50) 50% (50 - 100)
Mail Pharmacy - Generic - Preferred - Non-Preferred	\$25 Copay 25% (62.50 - 125) 50% (125 - 250)	\$25 Copay 25% (62.50 - 125) 50% (125 - 250)	\$25 Copay 25% (62.50 - 125) 50% (125 - 250)
Specialty Pharmacy	50% (10 - 150)	50% (10 - 150)	50% (10 - 150)

Please Note: There is no out-of-network coverage for non-emergent services. Your ER copay for emergency services that fall outside of the network will have the same copays as the in-network ER visit.



How to Locate Participating Providers:

- Log onto www.umar.com
- Select Find a provider
- Choose the UnitedHealthcare Choice Plus Network
- Click on View Providers.

Contributions

The biweekly payroll deductions shown below do not reflect any wellness credit that you may have earned:



Bi-Weekly Payroll Contributions

Hourly Wage	Plan	Employee Only	Employee Spouse	Employee Child(ren)	Employee Family
Less than \$15.00	Premier	\$151.84	\$335.24	\$277.24	\$542.48
	Standard	\$95.31	\$210.66	\$166.84	\$328.86
	Basic	\$50.56	\$111.86	\$79.30	\$159.35
\$15.01 to \$20.00	Premier	\$170.67	\$376.66	\$313.94	\$613.45
	Standard	\$114.14	\$252.07	\$203.55	\$399.82
	Basic	\$69.39	\$153.27	\$116.01	\$230.31
Greater than \$20.01	Premier	\$194.21	\$428.42	\$359.83	\$702.15
	Standard	\$137.68	\$303.84	\$249.43	\$488.53
	Basic	\$92.93	\$205.04	\$161.90	\$319.02

Medical Treatment Cost Calculator

Know the price you'll pay ahead of time

The online services on the umr.com website offer a convenient way to get cost estimates for hundreds of health care services in your area. Knowing what you would expect to pay for medical procedures before receiving care can help you plan ahead and avoid potential surprises.

You will also be better prepared to talk to your doctor or other health care professional about your treatment options.



How to get started



Log into your member account on umr.com and look for the shopping cart icon on your personal home page.

Secure your health cost estimate in three easy steps:

Step One

Confirm your ZIP code and select your search area to find cost estimates by treatment, physician, or medical facility. Or use the links to begin browsing by health topic.

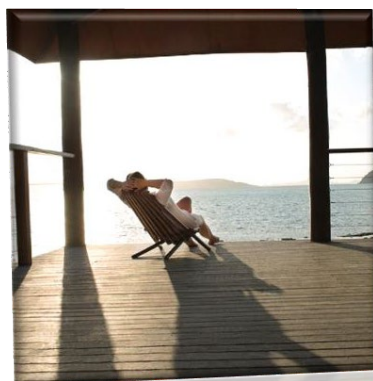
Step Two

Select a treatment from your search results.

Step Three

Now you're ready to view your estimate and the cost differences based on the type of medical facility that you visit for care

Please Note: This is a rough estimate. To get a more personalized estimate enter your individual or family benefit information, including your copay, deductible, and out-of-pocket maximum amounts in step one.



The free health cost estimator makes it easy to:

- ✓ Search or browse for a service or condition.
- ✓ View network estimates and see how your benefits apply.
- ✓ Plan for future expenses, and save money.

Dental Insurance

In addition to protecting your smile, dental insurance helps pay for dental care and usually includes regular checkups, cleanings, and X-rays. Several studies suggest that oral diseases, such as periodontitis (gum disease), can affect other areas of your body—including your heart. Receiving regular dental care can protect you and your family from the high cost of dental disease and surgery.

Refer to Covered Expenses and General Exclusions for Any Limitations



Benefit Highlights	Coverage Amount In-Network
Plan Year Deductible (Individual/Family)	\$50/\$100
Preventative <ul style="list-style-type: none"> • Exams • Cleanings • X-rays 	100%
Basic Services <ul style="list-style-type: none"> • Filings • Roots • Gums 	80%
Major Services <ul style="list-style-type: none"> • Inlays • Onlays • Dentures • Crowns • Bridges 	50%
Annual Maximum	\$1,500 per member
Orthodontic Services	Children up to age 19 - 50%
Orthodontic Lifetime Max	\$2,000 per child
Bi-Weekly Payroll Contributions	
Employee Only - \$4.44 Employee Spouse - \$7.64 Employee Child(ren) - \$9.60 Family - \$14.40	



Vision Insurance

Driving to work, reading a news article, and watching TV are all activities you likely perform every day. Your ability to do all these activities, though, depends on your vision and eye health. Vision insurance can help you maintain your vision as well as detect various health problems. United Church Homes’ vision insurance entitles you to specific eye care benefits. Our policy covers routine eye exams and other procedures, and provides specified dollar amounts or discounts for the purchase of eyeglasses and contact lenses.



Who is eligible?

Full-time and Part-time employees who work 20 or more hours per week. In addition, the following family members are eligible for medical: Spouses and dependent children under the age of 26.

If you seek the services of a VSP provider, your benefits include the following:

Type of Service	Coverage	
Exam	\$0 Copay - Every 12 Months	
Prescription Glasses	\$20 Copay – Every 12 Months	
Frame	\$130 allowance, 20% off amount over allowance – Every 12 Months	
Lenses	Single Vision, Lined Bifocal, Lines Trifocal – Every 12 Months	
Lens Options	\$0 - \$160 Copay – Every 12 Months	
Contacts (Instead of glasses)	Up to \$60 Copay for Fitting Exam \$120 Allowance for Contacts, 15% off Contact Lens Exam	
Biweekly Payroll Deductions	<u>W/ UCH Medical</u> Employee Only: \$5.99 Employee + One Person: \$8.56 Family: \$13.35	<u>No UCH Medical</u> Employee Only: \$6.81 Employee + One Person: \$9.75 Family: \$15.20



Flexible Spending Accounts

Paying for health care can be stressful. That's why United Church Homes offers an employer-sponsored flexible spending account (FSA).



What are the benefits of an FSA?

There are a variety of different benefits of using an FSA, including the following:

- It saves you money. Allows you to put aside money tax-free that can be used for qualified medical expenses.
- It's a tax-saver. Since your taxable income is decreased by your contributions, you'll pay less in taxes.
- It is flexible. You can use your FSA funds at any time, even if it's the beginning of the year.

The maximum amount you can contribute to your FSA in 2024 is \$3,200.00. You cannot stockpile money in your FSA. You may rollover from year to year up to \$640. For amounts left over at the end of the plan year in excess of the \$640, you lose it. You should only contribute the amount of money you expect to pay out of pocket that year.

What is a dependent care FSA?

Dependent Care FSAs allow you to contribute pre-tax dollars to qualified dependent care. The maximum amount you may contribute each year is \$5,000 (or \$2,500 if married and filing separately).

How do I enroll?

Make an election in the online enrollment system. Even if you signed up last year, **you must re-enroll for 2024.**

FSA Case Study

Because FSAs provide you with an important tax advantage that can help you pay for health care expenses on a pre-tax basis. Due to the personal tax savings you incur, your spendable income will increase. The example that follows illustrates how an FSA can save money.

Bob and Jane live in Texas and have a combined annual gross income of \$45,000. They are married and file their income taxes jointly. Since Bob and Jane expect to spend \$3,250 in eligible medical expenses in the next plan year, they decide to direct a total of \$3,200 (the maximum allowed amount per individual, for that taxable year) into their FSAs. The table demonstrates their savings.

	Without FSA	With FSA
Gross income	\$45,000	\$45,000
FSA contributions	\$0	(-\$3,200)
Gross income	\$45,000	\$41,800
Estimated taxes	(-\$5,532)*	(-\$5,157)*
After-tax earnings	\$39,468	\$36,643
Eligible out-of-pocket expenses	(-\$3,000)	(-\$150)
Remaining spendable income	\$36,468	\$36,818
Spendable income increase	--	\$350

Disability Income Benefits

United Church Homes provides full-time employees with the option to purchase short- and long-term disability income benefits.

In the event that you become disabled from a non-work-related injury or sickness, disability income benefits will provide a partial replacement of lost income. Please note, though, that you are not eligible to receive short-term disability benefits if you are receiving workers' compensation benefits.



There is a 12-month pre-existing condition clause. The cost of STD is shown in the benefit enrollment system. This amount will change on the first of the month following any change to salary.

Who is eligible?

Full-time employees are those who work 30 or more hours per week.

	Short-term Disability - 15	Short-term Disability - 30
Benefits Begin	16 th Day	31 st Day
Benefits Payable	Up to 24 Weeks	Up to 22 Weeks
Percentage of Income Replaced	60%	60%
Maximum Benefit	\$6,000 Weekly	\$6,000 Weekly

	Long-term Disability
Benefits Begin	181 st Day
Benefits Payable	Up to 5 Years or normal retirement age, whichever occurs first
Percentage of Income Replaced	60%
Maximum Benefit	\$6,000 Monthly

Basic Life Insurance

Life insurance can help provide for your loved ones if something were to happen to you. United Church Homes provides full-time and part-time employees working 20 or more hours per week with \$20,000 in group life and accidental death and dismemberment (AD&D) insurance.

United Church Homes pays for the full cost of this benefit—meaning you are not responsible for paying any monthly premiums. Contact Webber Advisors if you would like to update your beneficiary information.



Voluntary Life Insurance

While United Church Homes offers basic life insurance, some employees may want to purchase additional coverage. Think about your personal circumstances. Are you the sole provider for your household? What other expenses do you expect in the future (for example, college tuition for your child)? Depending on your needs, you may want to consider buying supplemental coverage.



With voluntary life insurance, you are responsible for paying the full cost of coverage through biweekly payroll deductions. You can purchase coverage for yourself or for your spouse in \$10,000 increments. The minimum coverage level is \$10,000 and the maximum is \$500,000 not to exceed 5x your annual base salary. The chart below outlines the monthly costs of purchasing additional coverage. Coverage amounts elected may be subject to evidence of insurability.

Monthly Cost for Every \$1,000 of Employee and Spouse Life Insurance Coverage										
Age	<34	35-39	40-45	45-49	50-54	55-59	60-64	65-69	70-74	75 +
Life	\$.085	\$.115	\$.175	\$.255	\$.475	\$.725	\$.825	\$1.475	\$2.925	\$8.125
Dependent Children	\$10,000 in Coverage (per child aged 6 months to 19 or 25 if full-time student) - \$2.00									

Additional Benefits

All full-time and part-time employees working 20 or more hours per week are eligible to enroll in the following voluntary programs:

Nationwide Pet Insurance

Website: <https://benefits.petinsurance.com/unitedchurchhomes>



Nationwide pet insurance helps you cover veterinary expenses so you can provide your pets with the best care possible without worrying about the cost. Simply pay for coverage through a convenient after-tax payroll deduction.

Allstate Identity Protection

Phone: (800) 789-2720

Your identity is made up of more than your Social Security number and credit score. That's why we do more than monitor your credit reports. We help you look after your online activity, from financial transactions to what you share on social media — so you can protect the trail of data you leave behind

Unum Long-Term Care

Phone: (800) 227-4165

Long term care insurance may help you avoid a far more difficult decision: whether to exhaust your savings or liquidate your assets to pay for a period of long-term care. This policy may help you be prepared for the financial realities and help you maintain control of some important decisions.

Allstate Critical Illness

Online: www.allstate.com

You choose benefits to protect yourself and any family members if diagnosed with a critical illness. Then, if diagnosed with a covered critical illness, you will receive a cash benefit based on the percentage payable for the condition.



Allstate Accident

Online: allstatebenefits.com/mybenefits

Our coverage pays you cash benefits that correspond with hospital and intensive care confinement. Your plan may also include coverage for a variety of occurrences, such as: dismemberment; dislocation or fracture; ambulance services; physical therapy and more. The cash benefits can be used to help pay for deductibles, treatment, rent and more.

Electronic Disclosure Notice

Availability of Health and Welfare Plan Notices and Summary of Health Information

The Employee Retirement Income Security Act (ERISA), Department of Labor (DOL), Department of Health and Human Services (HHS) and Internal Revenue Service (IRS) require plan administrators to provide certain information related to their health and welfare benefit plans to plan participants in writing. Below are the notices that are located at www.myUCHBenefits.com these notices explain your rights and obligations in relation to the health and welfare plans provided by United Church Homes Inc..

The **Summary of Benefits and Coverage (SBC)** noted below, summarizes important information about any health coverage option in a standard format, to help you compare across options. Please read these notices carefully and retain a copy for your records.

The **Health Insurance Marketplace Coverage Notice** summarizes basic information about the Marketplace and employment-based health coverage offered by United Church Homes Inc..

The following are the Health Care Reform Notices included in the Health and Welfare Notice:

- ✓ Lifetime Maximum Notice
- ✓ FSA/HSA/HRA Over-the-Counter Restrictions
- ✓ Information on Rescissions
- ✓ Information on Nondiscrimination 105(h) Rules

The following are additional annual Notices included in the Health and Welfare Notice:

- ✓ Women’s Health and Cancer Rights Act (WHCRA) Enrollment Notice
- ✓ The Newborns’ and Mothers’ Health Protection Act (NMHPA) Notice
- ✓ Mental Health Parity Act (MHPA)
- ✓ Health Information Technology for Economic and Clinical Health Act (HITECH)
- ✓ Genetic Information Nondiscrimination Act (GINA)
- ✓ HIPAA Special Enrollment Rights Notice
- ✓ Uniformed Services Employment and Reemployment Rights Act (USERRA) Notice

The following are additional annual Notices located at www.myUCHBenefits.com (separate from the Health and Welfare Notice)

- ✓ Medicare Part D Notice
- ✓ Children’s Health Insurance Program Reauthorization Act (CHIPRA) Notice
- ✓ Summary of Benefits and Coverage (SBC)
- ✓ Health Insurance Marketplace Coverage Notice

Please follow the directions below to get to the notices.

1. Go to the website address: www.myUCHBenefits.com
2. Click on the “**Compliance Notices**” tab. A paper copy is also available, free of charge, by calling (800)326-9850.



Enrollment Benefits **Compliance Notices** Contact Us

**Welcome to your
Company Benefits Portal.**

Member Advocacy Services

United Church Homes also Provides:

- Benefit help for employees and their family members
- One-Stop Contact Center
- Knowledgeable and Professional Staff
- Confidential and responsive service



Confidential Assistance with things like:

- ✓ Missing or lost ID Cards
- ✓ Claims Issues
- ✓ Questions about medical, dental, vision, and prescription coverage

Contact: Your Human Resources Manager or;

Phone: (740) 223-2054

Email: kjerew@uchinc.org

Hours: Monday - Friday, 8:00 a.m. to 4:00 p.m. EST



The information in this Enrollment Guide is presented for illustrative purposes and is based on information provided by the employer. The text contained in this guide was taken from various summary plan descriptions and benefit information. While every effort was taken to accurately report your benefits, discrepancies or errors are always possible. In case of discrepancy between the guide and actual plan documents, the actual plan documents will prevail. All information is confidential, pursuant to the Health Insurance Portability and Accountability Act of 1996. If you have any questions about the guide, please contact HR.