



## 2020 - 2021 Benefits Plan Highlights



Mennonite Home Communities is proud to sponsor and provide a benefits program including core coverage and various voluntary benefit plans. You have the opportunity to select the benefits and level of coverage you need to insure and protect you and your family. Each annual Open Enrollment provides you the opportunity to review your current benefit elections and design your own plan based on your personal needs. The Mennonite Home Communities employee benefits program provides those benefits that are most important to our employees, including:

- Life and AD&D Insurance
- Long Term Disability Coverage
- Employee Assistance Program (EAP)
- Medical/Prescription Insurance
- Dental Insurance
- Vision Insurance
- Health Savings Account
- Short Term Disability Coverage
- Critical Illness and Accident Insurance

Mennonite Home Communities continues its commitment to providing a high quality and competitive benefits package for our employees. Our benefits program, combined with your salary and retirement benefits, combine to make up our total compensation program.

### Benefits Plan Summary Chart

Benefit	Paid By Mennonite Home Communities	Paid By Employee	Payroll Deduction Tax-Status
Term Life and AD&D Insurance	100%	0%	NA
Long-Term Disability Coverage	100%	0%	NA
Employee Assistance Program	100%	0%	NA
Short-Term Disability Coverage	0%	100%	NA
Medical/Prescription Insurance	Shared Cost	Shared Cost	Pre-Tax
Dental Insurance	Shared Cost	Shared Cost	Pre-Tax
Vision Insurance	Shared Cost	Shared Cost	Pre-Tax
Health Savings Account	Shared Cost	Shared Cost	Pre-Tax
Voluntary Life and AD&D Insurance	0%	100%	Pre-Tax
Critical Illness and Accident Insurance	0%	100%	Pre-Tax

## MENNONITE HOME COMMUNITIES BENEFITS PLAN HIGHLIGHTS

### ELIGIBILITY

Employees become eligible to participate in the Mennonite Home Communities Benefits Program following 60 days of continuous employment. In order to qualify for benefits, employees must work the minimum number of hours per biweekly pay as listed: (1) Medical, vision, dental: 60 hours or more per biweekly pay; (2) Long-term disability (LTD): 75 hours or more per biweekly pay; (3) Group term life and accidental death & dismemberment (AD&D) benefits: Class I: 60-80 hours per biweekly pay.

### COMPANY-PAID BENEFITS – OneAmerica

Mennonite Home Communities provides the following benefits to all eligible employees. You are automatically enrolled in these benefits at no cost to you.

Group Term Life & Accidental Death & Dismemberment Insurance	Long-Term Disability Coverage	Employee Assistance Program (EAP)
<ul style="list-style-type: none"> <li>• Provided to employees who work 60 hours or more per biweekly pay period</li> <li>• Benefit paid to your designated beneficiaries in a lump sum benefit of \$20,000</li> </ul>	<ul style="list-style-type: none"> <li>• 60% of base monthly earnings not to exceed \$7,000</li> <li>• Benefit begins following 90 continuous calendar days of disability</li> <li>• Benefit covers all non-work related disabilities</li> </ul>	<ul style="list-style-type: none"> <li>• Offers employees access to master's-level consultants who can help with life's challenges, both large and small</li> </ul>

### VOLUNTARY BENEFITS

Mennonite Home Communities also provides an opportunity to purchase **Voluntary Life and AD&D** coverage. If you purchase the benefit for yourself, you can also purchase coverage for your spouse and/or dependents.

Employee	Spouse	Dependent
<ul style="list-style-type: none"> <li>• Increments of \$1,000</li> <li>• \$500,000 maximum</li> <li>• Subject to medical underwriting for any amount \$150,000 or above</li> <li>• Eligible for the Guaranteed Increase Benefit (GIB) of 10% of current amount, or \$10,000, whichever is greater</li> </ul>	<ul style="list-style-type: none"> <li>• Increments of \$500</li> <li>• Up to one times the elected employee amount</li> <li>• Subject to medical underwriting for any amount \$25,000 or above</li> <li>• Not eligible for GIB</li> </ul>	<ul style="list-style-type: none"> <li>• Increments of \$1,000</li> <li>• \$10,000 maximum</li> <li>• \$1,000 benefit for a dependent child who is less than 6 months</li> <li>• One policy covers all dependent children</li> </ul>

### Short-Term Disability Coverage – One America

- Weekly benefit in increments of \$10 with a minimum of \$100 and a maximum of \$1,500
- Not to exceed 75% of your weekly earnings amount
- 3/12 pre-existing condition

### Critical Illness – American Fidelity

You will also have an opportunity to purchase Critical Illness Insurance which provides a cash benefit when a covered person is diagnosed with a covered critical illness or event after coverage is in effect. You can elect coverage to include spouse and dependent child coverage.

### Accident-Only Insurance – American Fidelity

American Fidelity Accident Indemnity Advantage is designed to provide you with cash benefits throughout the different stages of care, regardless of the severity of the injury. This means you will have added financial resources to help with expenses incurred due to an injury, to help with ongoing living expenses or to help with any purpose you choose.

### 401(k) - Ascensus

You may choose to deposit retirement savings into a 401(k) Plan through a pre-tax payroll deduction from your paycheck. Any employee who regularly receives a paycheck is eligible to participate in the 401(k) Plan. Mennonite Home Communities will match money that you defer into the 401(k) Plan after you have completed one year of service, work 1,000 hours a year and are at least 21 years old. Mennonite Home Communities offers a dollar for dollar match, up to the first 3%. The next 2%, Mennonite Home Communities will contribute 50 cents on the dollar.

### Medical/Prescription Insurance – Eliance

Mennonite Home Communities provides all eligible employees the option of electing medical plan coverage through the enclosed benefit election form. This Eliance program offers you the choice from among two comprehensive plans that provide a broad range of medical plan services. The program offers a traditional PPO plans along with a Qualified High Deductible Health Plan (QHDHP) with a Health Savings Account (HSA). The plans vary by deductible, co-insurance amounts, plan co-pays and payroll deduction but both plans provide access to Eliance's strong regional and national provider network. *Refer to the Medical plan grids for detailed information.*

## Medical/Prescription Insurance Summaries Overview

	Eliance PPO 1000			Eliance QHDHP 2800		
	Eliance Preferred Network (Tier 1)	PHC Network (Tier 2)	Out of Network (Tier 3)	Eliance Preferred Network (Tier 1)	PHC Network (Tier 2)	Out of Network (Tier 3)
<b>Deductible</b> (Individual/Family)	\$1,000 / \$2,000	\$1,500 / \$3,000	\$5,000 / \$10,000	\$2,800 / \$5,600	\$3,200 / \$6,400	\$5,000 / \$10,000
<b>Coinsurance Out-Of-Pocket Limit Per Plan Year</b>	\$2,000 / \$4,000	\$2,000 / \$4,000	\$5,000 / \$10,000	\$0 / \$0	\$0 / \$0	\$5,000 / \$10,000
<b>Out-of-Pocket Maximum</b>	\$7,350 / \$14,700	\$7,350 / \$14,700	\$12,000 / \$24,000	\$2,800 / \$5,600	\$3,200 / \$6,400	N/A N/A
<b>Office Visit Copays (PCP) / (SPC)</b>	\$20 / \$40 Deductible Waived	\$30 / \$50 Deductible Waived	50% Coinsurance after deductible	Covered in full after deductible	Covered in full after deductible	50% coinsurance after deductible
<b>ER / UC</b>	\$150 / \$50 Deductible Waived	\$150 / \$75 Deductible Waived	\$150 deductible waived / 50% Coinsurance after deductible	Covered in full after deductible	Covered in full after Tier 1 deductible / Covered in full after deductible	Covered in full after Tier 1 deductible / 50% coinsurance after deductible
<b>RX Copays</b>	<b>Eliance PPO 1000</b>			<b>Eliance QHDHP 2800</b>		
<b>Generic / Brand Formulary / Brand Non-Formulary</b>	<b>Retail (31-day supply)</b>	<b>Mail Order (90-day Supply)</b>		<b>Retail (31-day supply)</b>	<b>Mail Order (90-day Supply)</b>	
	\$10/\$30/\$50	\$25/\$75/\$125		100% after deductible Deductible is integrated with medical.		

**Wellness Incentive** - Refer to the Wellness program summary for detailed information

- All employees and spouses on the health plan are eligible
- \$500 deductible credit** for the next year when you reach 500 points

**Dental Insurance** – Mennonite Home Communities also offers dental plan coverage through United Concordia. Under this plan, you have the flexibility of selecting any licensed dentist to provide your dental services. *Please review your full benefit summary.*

**Vision Insurance** - Vision insurance is through Vision Benefits of America (VBA). Under this plan, you have the flexibility of selecting any licensed vision care professional to provide your vision services. *Please review your full benefit summary.*

DENTAL Benefit In-Network Benefits	United Concordia Flex Plan	VISION Benefit In-Network Benefits	VBA
<b>Maximum Benefit</b> (Individual / Family )	\$50 / \$150	<b>Copay</b>	\$10 Exam / \$25 Materials
<b>Preventive Services:</b> Oral evaluations, Exams, Bitewing X-Rays, Routine Cleanings & Fluoride Treatments	100%	<b>Eye Exam</b> (every 12 months)	100% after copay
<b>Basic Services:</b> Endodontics, Simple & Surgical Extractions, , Composite Restorations & Amalgam Restorations, Repairs to dentures, crowns & bridges, Nonsurgical Perio	80%	<b>Lenses</b> (every 12 months)	100% after copay
<b>Major Services:</b> Crowns, Dentures and Adjustments, Fixed Bridges & Space Maintainers, Surgical Perio, Complex and Surgical extractions	50%	<b>Contacts</b>	\$130 after copay
<b>Orthodontic Services:</b> Covers Dependent Children Up to Age 19	Not covered	<b>Frames</b> (every 24 months)	100% after copay

**UCCI Tuition Benefit** – Earn tuition rewards through your dental program. Earn tuition rewards points that can be redeemed for tuition discounts at more than 400 participating private colleges and universities nationwide. *Please review your full benefit summary.* **MENNONITE HOME COMMUNITIES BENEFITS PLAN HIGHLIGHTS**

## FLEXIBLE SPENDING ACCOUNT – Infinisource

A flexible spending account (FSA) is a type of savings account that provides you with specific tax advantages. The account allows you to contribute a portion of your regular earnings to pay for qualified expenses related to medical and dental costs. Mennonite Home Communities also provides Dependent Care Flexible Spending Account, which is used to pay for childcare expenses for children age 12 and under and can also be used to pay for the care of qualifying adults, including a spouse, who cannot care for themselves. A dependent-care FSA has different maximum contribution rules than a medical-related flexible spending account.

- Flexible Spending Account Maximum Contribution = \$2,750**
- Dependent Care Flexible Spending Account Maximum Contribution = \$5,000**

## Health Savings Account – Infinisource

An HSA is a tax-exempt savings vehicle set up with a qualified institution. You must be enrolled in a Qualified High Deductible Health plan in order to open an HSA. Money in an HSA is yours to keep and gives you a tax-favored way to fund your own health care expenses. Unused HSA dollars can be rolled over to the next year for future qualified medical expenses. You and Mennonite Home Communities may contribute towards your HSA up to the limits outlined below. If you are age 55 or older anytime 2020, you may contribute an additional \$1,000 into your HSA account. Participants who are age 65 and older and enrolled in Medicare or participants in other federal programs may not contribute to an HSA.

### Health Savings Account – Contribution Limits

- Single Election (\$3,550) / Family Election (\$7,100)
- Pre-tax savings account to cover healthcare expenses not covered by insurance for employees and their dependents
- Deductibles, co-insurance, co-pays, prescription drugs, dental and vision expenses, etc.

### Mennonite Home Communities – 2020 Contribution towards Health Savings Account

- \$1,000 total contribution
- \$250 per quarter

## Important Benefit Plan Resources and Contact Information

<b>Medical Plan – Eliance</b>	717.553.1124	eliancehealthsolutions.com
<b>Dental Plan – United Concordia</b>	800.332.0366	ucci.com
<b>Vision Plan – VBA</b>	800.432.4966 x5	vbaplans.com/vision
<b>Flexible Spending Accounts – Infinisource</b>	866.370.3040	infinisource.com
<b>Health Savings Accounts – Infinisource</b>	866.370.3040	infinisource.com
<b>Life AD&amp;D, STD and LTD – One America</b>	800.553.5318	groupcontactcenter@oneamerica.com
<b>Cancer/Accident Insurance – American Fidelity</b>	800.654.8489 x 2428	Americanfidelity.com
<b>401(K) – Ascensus</b>	866.809.8146	myaccount.ascensus.com/rplink/logon.cfm





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Medical/Dependent Care Flexible Spending Accounts	0%	100%	Pre-Tax

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#### ELIGIBILITY

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### COMPANY-PAID BENEFITS – OneAmerica

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Group Term Life & Accidental Death & Dismemberment Insurance	Employee Assistance Program (EAP)
<ul style="list-style-type: none"> <li>• Provided to employees who work 45 – 59 hours per biweekly pay period</li> <li>• Benefit paid to your designated beneficiaries in a lump sum benefit of \$5,000</li> </ul>	<ul style="list-style-type: none"> <li>• Offers employees access to master’s-level consultants who can help with life’s challenges, both large and small</li> </ul>

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<b>Vision Plan – VBA</b>	800.432.4966 x5	<a href="http://vbaplans.com/vision">vbaplans.com/vision</a>
<b>Flexible Spending Accounts – Infinisource</b>	866.370.3040	<a href="http://infinisource.com">infinisource.com</a>
<b>Health Savings Accounts – Infinisource</b>	866.370.3040	<a href="http://infinisource.com">infinisource.com</a>
<b>Life AD&amp;D, STD and LTD – One America</b>	800.553.5318	<a href="mailto:groupcontactcenter@oneamerica.com">groupcontactcenter@oneamerica.com</a>
<b>Cancer/Accident Insurance – American Fidelity</b>	800.654.8489 x 2428	<a href="http://Americanfidelity.com">Americanfidelity.com</a>
<b>401(K) – Ascensus</b>	866.809.8146	<a href="http://myaccount.ascensus.com/rplink/logon.cfm">myaccount.ascensus.com/rplink/logon.cfm</a>

