



VERNON HOMES

A COMMUNITY OF CARING. SEASONED WITH GRACE.

A CONTINUUM OF CARE FOR SENIOR LIVING



2017 Benefit Summary

Vernon Homes offers a cost effective yet competitive benefits program to employees including: health, dental, and life insurance, a retirement program, paid holidays, earned time and sick leave.

Our goal is to provide our highly dedicated and outstanding team with quality affordable programs and services that protect them.

Vernon Homes covers the cost of basic life insurance and a portion of the cost of the medical and dental insurance. With the continued rise in healthcare costs, we ask each covered individual to become a wise healthcare consumer to contain costs as much as possible.



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MVP Health Care

High Deductible Health Plan

2017 Benefit Summary

Vernon Homes is pleased to offer their employees health insurance through MVP Health Care again in 2017. Eligibility is first of the month following or coincident with 2 months of employment for employees scheduled to work 30 or more hours per week.

Vernon Homes will pay a portion of the premium and contribute toward the deductible expense. See next page for amounts.

<u>Service Category</u>	Coverage Information
Annual Deductible per Contract Year	\$2,500 per Individual/\$5,000 per Family
Coinsurance	Not Applicable
Lifetime Maximum Benefit Payable	No Maximum
Annual Out-of-Pocket Maximum	\$2,500 Individual/\$5,000 Family per Contract Year
Preventive and Well Care Services Well Baby, Child Care & Immunizations, Adult Annual Physical, Mammography Screening, Prostate Cancer Screening, Annual Pap Test & Ob/Gyn Exam, Immunizations for Adults, Colonoscopy & Sigmoidoscopy Screening for Adults, Bone Density Tests	Covered in full
Hospital (hospital Inpatient & hospital outpatient surgery); Physician Inpatient Care (Medical/Surgical) Diagnostic X-ray & other imaging services (IP and OP) Ambulance; Laboratory Services (IP setting) Skilled Nursing Facility (60 days/Contract year) Home Health Care (60 visits/Contract year); mental health & Substance abuse Inpatient and outpatient	Subject to deductible then covered in full
Emergency Room (ER) visit	Subject to deductible then covered in full
Physician Office visits, office surgery, PT/OT/ST (combined 30 visits), Chiropractic, Urgent care; Mental Health & Substance abuse office visits	Subject to deductible then covered in full
Durable Medical Equipment	Subject to deductible then covered in full
Diabetic Supplies & Equipment (30 day supply)	Subject to deductible then covered in full
Prescription Drug Benefit	Preventive Rx covered in full; all others subject to deductible then covered in full; maximum out of pocket Rx: \$1,300 individual/\$2600 family

Medical & HRA • Dental • Life/AD&D • Voluntary plans
EAP • Vision • Retirement Plan



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Health Reimbursement Arrangement

2017 Benefit Summary

Employee Costs per pay period

Employee: \$31.00 Employee + spouse: \$153.54 Employee + Child(ren): \$144.96
Employee + Family: \$252.79

The amounts above will be payroll deducted on a pre-tax basis.

Health Reimbursement Arrangement (HRA)

A Health Reimbursement Arrangement (HRA) is a promise to reimburse or pay a specific amount toward insurable medical expenses incurred by a participant.

This benefit is administered by MVP and is available for employees participating in the health insurance plan.

Vernon Homes will contribute the first \$800 for single and \$1,600 for all family coverage to help cover the cost of deductible expenses.

For single coverage, an additional \$900 will be available after a shared employee responsibility of \$800. For couple or family coverage, an additional \$1,800 will be available after a shared employee responsibility of \$1,600.

Claims submitted to MVP will be paid from the HRA directly to the provider.

A debit card will be provided for Rx purchases to access HRA funds for prescriptions. The debit card will not be active during the time of the employee responsibility.

MVP will track claims as they are submitted. When the initial Vernon funding is exhausted, employees will be responsible to pay the provider for the next either \$800 or \$1,600. Once that amount of claims has been submitted, MVP will return to debiting the HRA. While MVP will be tracking HRA usage, it is important for employees to be aware of their available balance.



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Life, EAP and Vision

RELIANCE STANDARD

2017 Benefit Summary

Life and AD&D Insurance

Employer paid Life and AD&D insurance in the amount of 1 times your annual earnings to a maximum of \$50,000 is available to all employees working at least 24 hours. You will be eligible on the first of the month following or coincident with 2 months of continuous service.

Employee Assistance Program (EAP)

An Employee Assistance Program is offered to all Vernon Homes employees and immediate family members through Invest EAP. This is a completely confidential counseling program that covers issues such as marital and family concerns, depression, substance abuse, grief and loss, financial assistance or other personal stressors. You can contact Invest EAP at (866)-660-9533.

Vision (VSP)

For 2017, Vernon Homes is offering a stand alone vision plan through VSP. You do not need to enroll in the Health or Dental to take advantage of this and it is available to you and your family members. The coverage includes an annual eye exam and new lenses each year and new frames every other year.

Copay: \$10.00 for the eye exam

\$25.00 for materials (glasses or lenses)

There is an allowance of \$130 toward the purchase of lenses and frames. Amounts over that are discounted. See Summary of Benefits for out of network benefits.

Employee costs per pay period

Single: \$2.30

Employee + one: \$3.34

Employee + family: \$5.99

Medical & HRA • Dental • Life/AD&D • Voluntary plans
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Dental Coverage

2017 Benefit Summary

Eligibility: First of the month following or coincident with 2 months of employment.

After two months of employment, Vernon Homes offers voluntary dental insurance to employees. This payroll deduction is pre-tax and for that reason falls under IRS requirements for enrolling and terminating coverage. If you choose not to enroll when you become eligible, you will not be able to enroll until the following open enrollment period. At that time, as a late entrant, you will only be eligible for wellness care for the first year.

After one year of employment, for employees working 20 or more hours, Vernon Homes provides a dental benefit of \$100 total to eligible employees, their spouses or children under 18 living at home. To receive this benefit an itemized and dated bill from the dentist must be given to the HR Coordinator. This benefit is available each calendar year but does not accumulate from one year to the next. If you choose to enroll in the dental insurance the \$100 will be applied to the insurance premium.

The dental plan is outlined on the following page. Please see your dental certificate for specific details.

Included in the dental plan is a VSP Exam Plus Plan. Benefits include a thorough eye exam covered in full through VSP's doctors, 20% off complete pairs of prescription glasses, 20% off lens options, 20% sunglasses, 15% of contact lens services, excluding materials and other value-added benefits. See your certificate for more details

Weekly Deductions:	Employee Only	Employee and Spouse	Employee and Children	Employee, Spouse and Children
Less than 1 year	\$8.22	\$15.93	\$18.95	\$26.60
At least 1 year	\$6.29	\$14.01	\$17.03	\$24.68



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Dental Coverage

RELIANCE STANDARD

2017 Benefit Summary

Type 1	Type 2	Type 3
No deductible	Per person annual Deductible: \$50 per individual/\$150 per family	
Annual Maximum: \$1,000 per person (Coverages A, B and Combined)		
Covered at 100%* No waiting period	Covered at 80%* No waiting period	Covered at 50% * No waiting period
Routine Exam- 1 in 6 months Bitewing X-rays- 1 in 12 months Full-mouth/Panoramic X-rays- 1 in 5 years Periapical X-rays Cleaning- 1 in 6 months Fluoride for children 13 and under- 1 in 12 months Sealants- age 13 and under Space Maintainers	Restorative Amalgams Restorative Composites Endodontics- nonsurgical Endodontics- surgical Periodontics- non surgical Periodontics- surgical Denture Repair Simple Extractions	Onlays Crowns- 1 in 10 years per tooth Crown repair Prosthodontics- fixed bridge; removable complete/partial dentures- 1 in 10 years Complex Extractions Anesthesia
*Based on 90 th percentile reimbursement		

You can maximize your annual benefit amount by practicing good oral health. With Maximum Rewards you can earn additional money toward future years' annual maximums. You qualify to carryover \$250 each year by: submitting at least one dental claim per year for a covered procedure; keeping your total paid claims under the plan's annual benefit threshold limit (\$500).; if you visit a PPO network provider, you can earn an additional \$100 to carryover. Your annual maximum can increase up to a total of \$2,000.

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Additional Benefits

2017 Benefit Summary

All Staff qualifies for the following benefits:

- **BJ's Wholesale Grocer's Discount-** one year membership \$30.
- **Outer Limits Gym Membership-** enjoy a discount on your membership.
- **Referral and Retention Reward-** refer someone for employment or residence.
- **Sunshine Group-** a voluntary membership used to recognize all staff at the time of a special occasion: illness, hospitalization, birth, retirement, death of a family member, etc. Payroll deduction of \$0.50 per week.
- **Travel Pay-** after 3 months of employment you may qualify for travel pay.
- **Tuition Reimbursement-** Tuition reimbursed for continuing education programs that have an intrinsic value to your job function.
- **Shoe Allowance-** after 3 months of employment, allowance of up to \$50 once per year when purchased from Shoes for Crews.
- **Uniform Allowance-** after 3 months of employment, allowance of up to \$50 once per year.
- **Verizon Employee Discount-** up to 20% on qualifying equipment and services.
- **Vernon Homes Food Co-op-** "bulk packed" food items at wholesale prices through Vernon Homes vendors. Paid via check or payroll deduction.
- **Employee Fuel Program-** Spread the cost of your home heating over 40 weeks. Enjoy bulk purchase savings on oil or kerosene products.

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Additional Benefits

2017 Benefit Summary

Employees working at least 20 hours:

- **Earned Time Pay:** Earned time may be used for personal time off. The program combines traditional vacation, personal and holiday time into one yearly bank of benefit hours. Earned time begins to accumulate after the completion of one month of work.
- **Perfect Attendance Days:** After three months of employment, employees may earn a paid day off for perfect attendance (no absences, lateness, or leaving early) for ten straight weeks. Up to four days may be earned each year. Part-time employees are eligible for partial Perfect Attendance Day benefits depending on hours worked.
- **Patriot Insurance for auto, home or renters insurance:** After two months of employment, employees working at least 20 hours per week also qualify to participate in payroll deduction of Patriot Insurance for auto, home owners or renters insurance.

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Retirement Plan



2017 Benefit Summary

Vernon Homes encourages you to save for retirement. To help you prepare, VACH offers a 401(k) plan. Please take advantage of this valuable benefit.

Eligibility:

New hires must work 1 year with 1000 hours of service before contributing to the 401(k). You must be at least age 18 to participate. You can enter the plan anytime after your first anniversary.

Employee Contributions:

You can defer either on a pre-tax or ROTH after-tax basis. The Internal Revenue Service (IRS) limits the total amount of contributions you may make each calendar year. For 2017, the maximum contribution is \$18,000.

If you reach the age of 50 anytime during the calendar year or are over 50 you may make additional contributions. For 2017 you can make up to \$6,000 in additional contributions.

Vesting Schedule:

Vesting means you have the permanent right to the value of your account balance if you leave the company.

You are immediately vested in your contributions and any employer money in your account.

Employer Contributions:

Vernon Homes may provide, at the company's discretion, a qualified annual contribution for employees working 2 years or more with certain requirements.

Investment Options:

The company offers several investment options from which to choose.



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Online Open Enrollment starts November 14th

You will be receiving an email or letter with your user name. You may need to reset your password if you have forgotten it or register for one if you are new. If you don't have an email address on file, please see Coleen.

- ❖ Go to www.vernonhomes.org
- ❖ Click on Careers
- ❖ Click on Benefits
- ❖ Click on Employees Only Employee Benefits Center
- ❖ Login ID – vach
- ❖ Password – benefits
- ❖ Click on Enrollment tab
- ❖ On the right click on online enrollment
- ❖ Login with your user name and password
- ❖ Follow through all the benefits and enroll or decline
- ❖ Update all personal information and beneficiaries if necessary
- ❖ A confirmation of your election will be email to you, if you don't receive one then you haven't completed the enrollment process.

Once you have completed your enrollment, make certain that you have clicked confirm and that you receive an email confirmation of your elections.

You have until midnight of November 27th to enroll or make changes.



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Contact Information

2017 Benefit Summary

Please refer to the list below when contacting one of the benefit vendors.
For general information contact Human Resources.



MVP Health Care: Medical & HRA Administration
888-687-6277
www.mvphealthcare.com

RELIANCE STANDARD

Reliance Standard: Life and AD&D:
800-497-7044
www.reliancestandard.com

RELIANCE STANDARD

Reliance Standard: Dental Insurance
800-497-7044
www.reliancestandard.com



Invest EAP: Employee Assistance Plan
866-660-9533
www.investeap.org



VSP: Vision
866-877-7195
www.vsp.com



John Hancock: Retirement Plan
800-395-1113
www.jhpensions.com



The Richards Group: Employee Benefit Advisors
(802) 254-6016

Medical, dental, life, vision: Barbara Harris and
Nicole McGrath
Home & Auto Insurance: Hayley Hill
Retirement: Mike Mandracchia and Allisyn
Houghton

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