



VERNON HOMES

A COMMUNITY OF CARING. SEASONED WITH GRACE.

A CONTINUUM OF CARE FOR SENIOR LIVING

Employee Benefit Summary

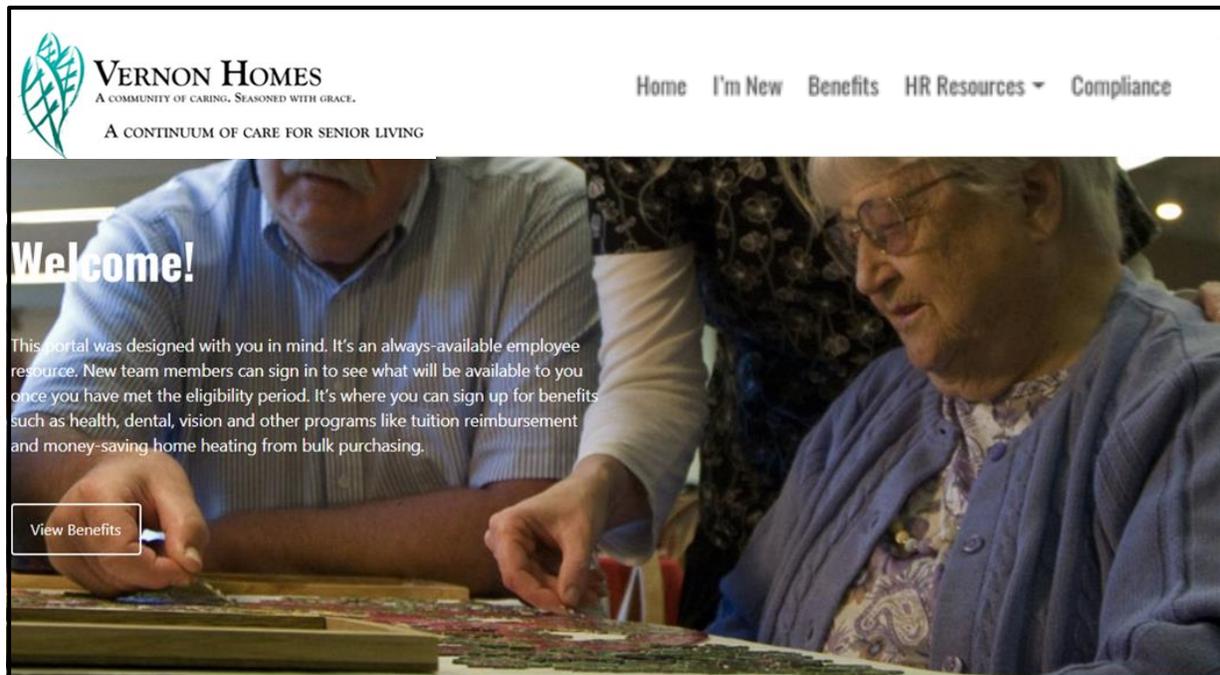
2022

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Employee Benefits Center (EBC)

The EBC is your online employee benefits center, a one-stop resource which provides you with up-to-date benefit information, benefit summary plan documents, forms, and contact information for each carrier.



To log into the EBC directly go to: vernonhomes.trgportal.com

Username = vach

Password = benefits

Plan Contacts



MVP Health Care
Medical Insurance
mvphhealthcare.org
(888) 687-6277
Monday-Friday 8am-6pm



Reliance Standard Dental
Dental Insurance
rsli.com
(800) 497-7044



MVP Health Care
HRA Administration
mvphhealthcare.org
(888) 687-6277
Monday-Friday 8am-6pm



VSP
Vision Insurance
vsp.com
(866) 877-7195



Reliance Standard
Life and AD&D
rsli.com
(800) 497-7044



Colonial Life
Voluntary Benefits
(800) 325-4368



John Hancock
Retirement Plan
jhpensions.com
(800) 395-1113



GradFin
Tuition Assistance
gradfin.com/trg.html



This benefit summary booklet outlines the highlights of your benefit plans. For a complete list of covered and non-covered services, including benefits required by your state, see your employer's insurance certificate or summary plan description—the official plan documents. If there are any differences between this summary and the plan documents, the information in the plan documents takes precedence.

2022 Medical Plans

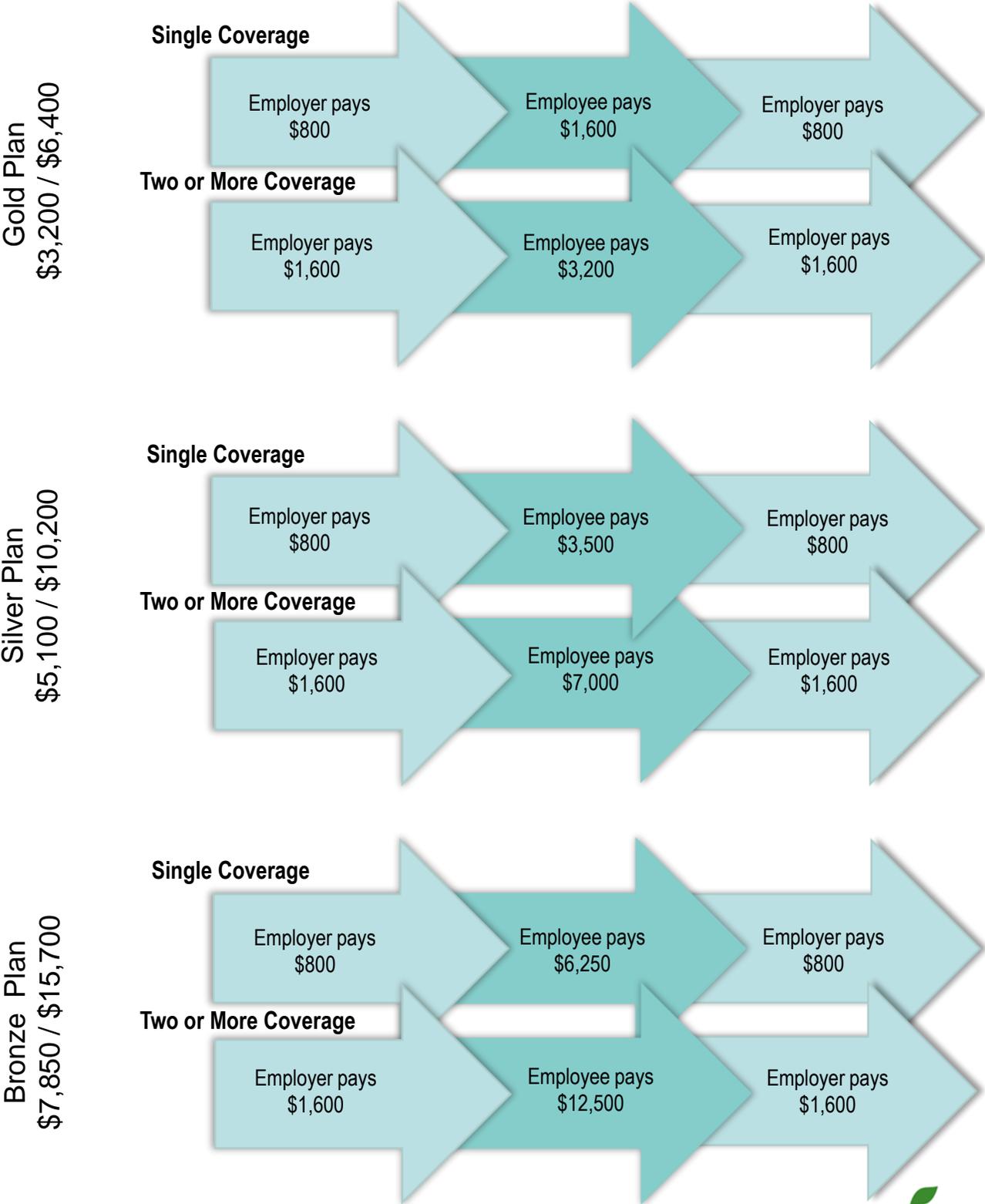
 MVP HEALTH CARE	VT Plus Gold (3) CDHP	VT Plus Reflective Silver (2) CDHP	VT Plus Bronze (5)
Calendar Year Deductible Member/Family	\$3,200 / \$6,400 Aggregate ¹	\$5,100 / \$10,200 Stacked ¹	\$7,850 / \$15,700 Stacked ¹
Out of Pocket Max (Med & Rx)	\$3,200 / \$6,400	\$5,100 / \$10,200	\$7,850 / \$15,700
Out of Pocket Max (Rx)	\$1,400 / \$2,800	\$1,400 / \$2,800	Med & Rx Combined
Coinsurance	0%	0%	0%
Preventive Care	Covered in Full	Covered in Full	Covered in Full
PCP Office Visit	Deductible, then 0%	Deductible, then 0%	Deductible, then 0%
Specialist Office Visit			
Urgent Care			
Emergency Room			
Inpatient Services			
Outpatient Surgery			
Diagnostic Tests X-rays, Laboratory			
Adv Imaging (CT/PET/MRI)			
Chiropractic Care			
Physical, Occupational & Speech Therapy ²			
Acupuncture	\$500 allowance ³	\$500 allowance ³	\$500 allowance ³
Prescriptions	Ded waived for Prev Rx Generic \$10 Preferred Brand \$15 Non-Preferred Brand 5%	Ded waived for Prev Rx For Tiers 1 - 3	VBID Value Rx: \$3 For Tiers 1 – 3
Preventive Rx			
Tier 1 Generic Rx	Deductible, then 0%	Deductible, then 0%	\$35, Ded does not apply
Tier 2 Preferred Brand Rx	Deductible, then 0%	Deductible, then 0%	Deductible, then 0%
Tier 3 Non-Preferred Brand Rx			
Tier 4 Specialty Rx			

¹ If your plan has a **stacked deductible**, the plan will begin to pay covered services for an individual member (enrolled in EE, ES, EC, or Fam) once they have met the individual deductible. If your plan has an **aggregate deductible**, the entire family deductible must be met before the plan begins to pay covered services for any member of the family.

² Physical, Occupational & Speech Therapy: Maximum 60 combined visits per calendar year.

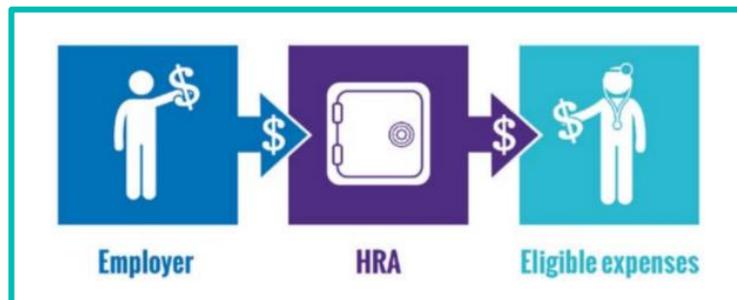
³ Members are reimbursed up to \$500 for acupuncture services from a licensed provider. Once this allowance is met, no further acupuncture services will be covered. This benefit is subject to the deductible and OOPM on high deductible plans. For those plans, services will be reimbursed up to \$500 in the same manner billed if the deductible has been met. If the deductible has not been met, MVP will apply the allowance to the deductible and OOPM until the deductible is met.

HRA Funding by Plan



How does an HRA work?

- A Health Reimbursement Account (HRA) is an account funded by Vernon Homes to reimburse employees' eligible medical expenses.
- No funds are withheld from the employee's paycheck for the HRA.
- Employees electing medical insurance with Vernon Homes will have an HRA.
- The account can be used for reimbursement of medical plan expenses.
- Vernon Homes will contribute:
 - \$1,600 to all employees in Single Coverage and
 - \$3,200 to all employees in Ee+Spouse, Ee+Child(ren), and Family Coverage
- The total Vernon Homes contribution will be divided into two payments, with the employee paying their portion after the first Vernon Homes contribution amount has been exhausted.
- 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. The debit card will not be active during the period an employee is responsible for paying their medical plan expenses.
- MVP will track claims as they are submitted. When the initial Vernon Homes' funding is exhausted, employees will be responsible for paying their share of the medical plan expenses:
 - \$1,600 / \$3,200 (Gold Plan)
 - \$3,500 / \$7,000 (Silver Plan)
 - \$6,250 / \$12,500 (Bronze Plan)
- Once the employee has met their payment share, 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.



Gia™

Changes everything

Welcome to a whole new world of care.

Easy access. Expert answers. Advice you can trust. It's all at your fingertips with Gia.

Gia can help you figure out if you need to see a doctor. And can help you find the right doctor...virtual care or in-person. Gia can also help with prescription refills, labwork, and more.



Learn more:

GoAskGia.com or download the Gia app today

Health Questions? Gia has the answers.

Use Gia's simple but powerful search tool, giving you helpful and relevant health information you can trust.

Through Gia, you can access virtual care services¹

Gia can refer you to MVP's virtual care services including:

- 24/7 Emergency Care
- 24/7 Urgent Care
- Mental Health and Psychiatry
- Primary Care
- Lactation Consultants
- Nutritionists and Dieticians
- **NEW! Virtual Physical Therapy!**

myVisitNow

Schedule online appointment for psychiatry, behavioral health, nutrition, and lactation services. Have your appointments at home, on-the-go, or anywhere from your smartphone, tablet, or computer with a webcam.

Learn more: [myVisitNow.com](https://myvisitnow.com) or download the myVisitNow app

Virtual Physical Therapy

Treat and help prevent pain and injuries anytime, anywhere from your smartphone with virtual physical therapy.

Learn more: mvphealthcare.physera.com



Scan to learn more!



¹ Gia virtual care services and virtual physical therapy are \$0 on all plans, except qualified high-deductible health plans (QHDHPs) in 2022. The IRS now requires members enrolled in QHDHPs to pay for virtual care services until their plan deductible is met. After the deductible is met, virtual care services are \$0. In-person or virtual care excluding Gia is subject to co-pay/cost-share per plan details.

MVP WellBeing Rewards

MVP Health Care® is committed to helping you along your path to better health. By making healthy choices, you can earn up to \$600, per contract, per calendar year, with WellBeing Rewards.

Earning Rewards is Simple

Earn up to \$200 points for completing health-related activities. Each point is equal to \$1 and can be redeemed in increments of \$50.



Personal Health Assessment <i>Required</i>	50 points
Biometric Screening/Health Risk Screening	100 points
Online Classes <i>(10 points each class completed)</i>	50 points
Quarterly Well-Being Challenges <i>(25 points each challenge completed)</i>	100 points
Email Tips Sign-Up	10 points

Well-Being Attestations

Preventive Screening	30 points
Health Care Literacy	10 points
Physical Fitness	10 points
Mind & Spirit	10 points
Surroundings	10 points
Social	10 points

New! Preventive Screenings

Mammogram	30 points
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New! Diabetic Screenings

Diabetic Retinal Eye Exam	20 points
Diabetic Blood Test (Hba1c)	20 points
Diabetic Urine Test for Protein	20 points

New! Colorectal Cancer Screenings

Points earned for completion of one screening

Colonoscopy	30 points
FIT Test	20 points
Cologuard®	20 points

Track Activity Effortlessly with Connected!

Collect up to \$200 more for tracking your activity with a wearable fitness device or an online app.*

Connected! Activity Tracking

8,000 Steps, 30-Minute Workout, or one Workout via the ASHConnect® app	1 credit per day
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Receive Reimbursements

MVP will reimburse you up to \$200 for expenses associated with activities, tools, and online apps that enhance your well-being, like sport memberships, mindfulness apps, park passes, and more.

Scan to learn more!



You can earn up to \$600 by:

Earn \$200 by completing healthy activities—start with a personal health assessment & a biometric screening, then you can take online classes, compete in an online challenge, and participate in activity tracking programs.

Then get reimbursed up to \$200 for activities that are great for your wellbeing—stress reduction apps, continuing education classes, healthy weight programs, gym memberships, yoga, massage, and more.

Finally earn another \$200 for meeting activity goals—track your steps and log workouts to help create healthy habits.

Need an activity tracker or home exercise equipment? MVP offers discounts on these products—up to 55%.

Dental Plan

Diagnostic / Preventive (Coverage A)	Basic Services (Coverage B)	Major Services (Coverage C)
Annual Maximum: \$1,000 per person (Coverages A, B, and C combined)		
Annual Deductible: \$50 individual / \$150 family		
Covered at 100%* No deductible	Covered at 80%* Deductible applies	Covered at 50%* Deductible applies
<ul style="list-style-type: none"> • Routine Exam – 1 every 6 months • Bitewing x-rays—every 12 months • Full-mouth/Panoramic x-rays, 1 in 5 years • Periapical x-rays • Cleaning—1 every 6 months • Fluoride for children 13 and under—1 every 12 months • Sealants—age 13 and under • Space maintainers 	<ul style="list-style-type: none"> • Restorative amalgams • Restorative composites • Endodontics—non-surgical • Endodontics—surgical • Periodontics—non-surgical • Periodontics—surgical • Denture Repair • Simple Extractions 	<ul style="list-style-type: none"> • Onlays • Crowns—1 in 10 years per tooth • Crown Repair • Prosthodontics—fixed bridge; removable complete/partial dentures—1 in 10 years • Complex Extractions • Anesthesia
<p>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 us to a total of \$2,000.</p>		

*Based on 90th percentile



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 annually to eligible employees, their spouses or children under 26 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.

Vision Plans

Vision Care Benefit

when enrolled in the Reliance Dental plan

- Thorough eye exam covered in full through a VSP provider
- 20% off prescription glasses
- 20% off lens options
- 15% off contact lens services – excluding materials
- Must be enrolled in Reliance Dental Plan



Vernon Homes offers 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 (Frames or Lenses)

There is an allowance of \$180 toward the purchase of Contact Lenses or Frames. See Summary of Benefits for details including out of network benefits.

www.VSP.com



TruHearing is making hearing aids affordable by providing exclusive savings to all VSP Vision Care members. You can save up to \$2,400 on a pair of hearing aids with TruHearing pricing. What's more, your dependents and even extended family members are eligible, too.

In addition to great pricing, TruHearing provides you with:

- Three provider visits for fitting, adjustments, and cleanings
- Three-Year manufacturer's warranty for repairs and one-time loss and damage

			Employee		Employer	Total
			Weekly	Monthly	Monthly	Monthly Premium
Medical	Gold HDHP	Employee	\$41.00	\$177.67	\$505.57	\$683.24
		Employee + Spouse	\$198.67	\$860.91	\$505.57	\$1,366.48
		Employee + Child(ren)	\$187.63	\$813.08	\$505.57	\$1,318.65
		Employee + Family	\$326.38	\$1,414.33	\$505.57	\$1,919.90
	Silver HDHP	Employee	\$29.00	\$125.67	\$467.76	\$593.43
		Employee + Spouse	\$165.95	\$719.10	\$467.76	\$1,186.86
		Employee + Child(ren)	\$156.36	\$677.56	\$467.76	\$1,145.32
		Employee + Family	\$276.87	\$1,199.78	\$467.76	\$1,667.54
	Bronze	Employee	\$19.00	\$82.33	\$438.85	\$521.18
		Employee + Spouse	\$139.27	\$603.51	\$438.85	\$1,042.36
		Employee + Child(ren)	\$130.85	\$567.03	\$438.85	\$1,005.88
		Employee + Family	\$236.69	\$1,025.67	\$438.85	\$1,464.52
Dental	Less than 1 year	Employee	\$9.51	\$41.20	\$0.00	\$41.20
		Employee + Spouse	\$18.44	\$79.92	\$0.00	\$79.92
		Employee + Child(ren)	\$21.93	\$95.04	\$0.00	\$95.04
		Employee + Family	\$30.78	\$133.40	\$0.00	\$133.40
	More than 1 year	Employee	\$7.59	\$32.87	\$8.33	\$41.20
		Employee + Spouse	\$16.52	\$71.59	\$8.33	\$79.92
		Employee + Child(ren)	\$20.01	\$86.71	\$8.33	\$95.04
		Employee + Family	\$28.86	\$125.07	\$8.33	\$133.40
Vision		Employee	\$2.52	\$10.90	\$0.00	\$10.90
		Employee +1	\$3.65	\$15.81	\$0.00	\$15.81
		Employee + Family	\$6.54	\$28.35	\$0.00	\$28.35

Life & Disability Coverage

Employer-Paid Group Life and AD&D

Vernon Homes provide eligible employee with Life and AD&D through Reliance Standard equal to one times your base annual earnings to a maximum of \$50,000.

Accidental Death and Dismemberment (AD&D) insurance pays an additional benefit, up to the amount of your Life benefit, if you suffer a covered loss due to an accidental injury or death.

Benefits are reduced to 65% at age 70 and 50% at age 75. Coverage is discontinued at termination of employment or retirement. If you suffer from a terminal illness, you may have access to accelerated benefits which can help offset expenses at a critical time by allowing you to access your life benefit during your lifetime.

Bereavement Services

Reliance Standard offers access to an online counseling service to all household members who experience the loss of a loved one through Health Management Systems of America (HMSA).

HMSA's staff is comprised of mental health professionals and administrators with doctoral or master-level degrees. Professional counselors who are experienced with the human emotions associated with the death of a loved one are available to help those who want to reach out.

Online access to HMSA's network of legal and financial advisors is also available to all household members. All requests for any assistance or information shared between the household member and counselor is kept strictly confidential.

These counseling services are available to you at no cost. Call (800) 961-3007



Colonial Life Voluntary Benefits

Everyone's needs are different and that's why it's important to choose the benefits that are right for your personal situation.

- Coverage is available for your spouse and eligible dependent
- Benefits are paid directly to you, unless you specify otherwise
- You may receive benefits regardless of other insurance you may have with other insurance companies

Colonial offers Disability Insurance, Accident Insurance, Life Insurance, Cancer Insurance, and Critical Illness Insurance.



401(k) Retirement Plan

Vernon Homes encourages you to save for retirement and offers a 401(k) Retirement Plan through John Hancock. Please take advantage of this valuable benefit.

Eligibility

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

Employee Contributions

You may 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 2022, the maximum contribution is \$20,500.

If you reach age 50 (turn 50 during the year) you may make additional contributions. For 2022, you may contribute up to an additional \$6,500 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.



Grad Fin

Vernon Homes offers a tuition assistance program designed to help employees repay student loan debt and improve their financial wellbeing through consultation services with GradFin. GradFin is a benefit program that is revolutionizing the way employees can reduce their student loan debt. This program is available to you at no cost.

Through GradFin you receive:

- One-on-one education consultations with a GradFin Consultant to review your current loan status and discuss the best payoff option available to you.
- GradFin will analyze your loans and provide payment and refinancing options for your federal and/or private loans.
- GradFin will consult with you by phone to determine which loans to refinance and to make recommendations on the best payoff strategies for your remaining loans.
- GradFin assists in cutting monthly student loan payments to help you put your hard-earned money toward other financial goals.
- GradFin will work to offer a competitive interest rate reduction when you refinance your loans.
- GradFin will provide up to a \$300 bonus to you when you refinance. The bonus will be applied to the principal of your closed loan.
- GradFin will offer the lowest interest rates in the industry through their lending platform which is made up of ten lenders to maximize the chances that you will be approved for a new loan.



Financial Education



Savings



Expert Loan Analysis



Cut Monthly Payments

For more information or to schedule your consultation:

www.gradfin.com/trg.html



Eligibility:

To participate in the benefit, you must be an employee of Vernon Homes and must be at least 21 years old. Student loans held by an employee's dependent are not eligible for GradFin services unless the employee is also a co-signer of the loan.



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

Voluntary membership used to recognize all staff at the time of special occasion; illness, hospitalization, birth, retirement, death of a family, etc. Payroll deduction of 50 cents 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; can also be used for work shoes

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 savings on oil, propane, pellets, or kerosene products.

