



VERNON HOMES

A COMMUNITY OF CARING. SEASONED WITH GRACE.

A CONTINUUM OF CARE FOR SENIOR LIVING



Employee Benefit Summary 2024

**Scan QR Code to view the
Employee Benefits Center:**

Username: vach
Password: benefits



**61 Greenway Drive, Vernon VT 05354; (802)-254-6041
www.vernonhomes.org**

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Carrier Contacts



BCBS of VT Health Care
Medical Insurance
www.bluecrossvt.org
(800) 247-2583



Northeast Delta Dental
Dental Insurance
www.nedelta.com
(800) 832-5700



Further
HSA Administration
www.hellofurther.com
(800) 859-2144



Delta Vision
Vision Insurance
www.nedelta.com
(802) 658-7839



Mutual of Omaha
Life and AD&D
www.mutualofomaha.com
(800) 775-6000



Colonial Life
Voluntary Benefits
(800) 325-4368



John Hancock
Retirement Plan
www.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.

2024 Medical Plans

 BlueCross BlueShield of Vermont	VT Select Gold CDHP	VT Select Silver CDHP Reflective
Calendar Year Deductible Member/Family	\$2,850/ \$5,700 Aggregate	\$5,500/ \$11,000 Aggregate
Out of Pocket Max (Med & Rx)	\$2,850/ \$5,700	\$5,500 / \$11,000
Out of Pocket Max (Rx)	\$1,500 / \$3,000	\$1,500 / \$3,000
Coinsurance	0%	0%
Preventive Care	Covered in Full	Covered in Full
PCP Office Visit	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		
Prescriptions	Ded waived for Prev Rx Generic \$5 Preferred Brand 40% Non-Preferred Brand 60%	Ded waived for Prev Rx Generic \$15 Preferred Brand 40% Non-Preferred Brand 60%
Preventive Rx		
Tier 1 Generic Rx	Deductible, then 0%	Deductible, then 0%
Tier 2 Preferred Brand Rx	Deductible, then 0%	Deductible, then 0%
Tier 3 Non-Preferred Brand Rx		
Tier 4 Specialty Rx		

Understanding Your Benefits

BCBS of VT offers telemedicine services through Amwell to provide you with access to care 24/7 wherever you are. Members can now access their account or sign up for telemedicine services at bluecrossvt.amwell.com. When logging in or registering, use the service key VERMONT to see all services available to Blue Cross Vermont members.

TELEHEALTH

Available 24/7!

Common medical issues can often be treated with a virtual visit. You can speak with a doctor from the comfort of your home via the web, phone, or mobile app.

- Allergies
- Cold/Flu
- Migraines
- Rash
- Fever
- Acne
- UTIs and more

Costs the same or less than a visit with your primary care

PRIMARY CARE

Lowest Cost!

For any non-life-threatening medical issues, we recommend seeing your primary care provider. Your Doctor knows you and has access to your health history.

- Vaccinations
- Routine Preventive/Primary Care
- General Health Issues
- Routine Check Ups

May charge copay/coinsurance and/or deductible

URGENT CARE

Lower Cost!

Urgent Care visits provide fast medical care without going to an ER. If you cannot get into your PCP during regular office hours or you need immediate attention.

- Sprains or Strains
- Small Cuts
- Sore Throats
- Minor Infections
- Headaches
- Joint Pain
- Burns and Rashes

Costs less than Emergency Room

EMERGENCY ROOM

Highest Cost!

Emergency room visits are intended for any condition in which you need immediate treatment for injuries or illness.

- Heavy Bleeding
- Large Open Wounds
- Chest Pain
- Head or Spinal Injury
- Major Burns
- Sudden Weakness or Trouble Walking

Highest cost to see a Doctor

Health Savings Account (HSA)

FURTHERSM

Vernon Homes is providing eligible employees with the ability to contribute IRS Tax Free money into an Account to help pay for Medical expenses throughout the year.

With an HSA there is no “use it or lose it” rule. Money in your HSA belongs to you, even if you change jobs, plans or retire.

You will receive a separate BCBS Visa Debit card and Spending Account ID to use when paying for items such as:

- Medical expenses that your plan may not cover, out of pocket expenses until you reach your deductible
- Copayments, coinsurance and prescription drugs
- Dental & Vision expenses not covered by your Medical Plan
- Long Term Care Premiums

For 2024, the maximum an employee can contribute into the HSA account is:

- \$4,150 for a Single
- \$8,300 for Family
- Catch up (Employees 55+) can include an additional \$1,000 in contribution for the year.

How an HSA works

Medical premium
(your monthly
payment for
health insurance)

Premiums may cost less
for HSA-qualified plans.

Out-of-pocket costs
you pay for health care
(up to deductible
and coinsurance)

Consider how much
you'll spend on health care next
year. Put that money into an
HSA pretax from your paycheck.

HSA contributions

Putting money into an HSA
helps you prepare and pay
for these costs tax free. If
you don't need the money,
save it for future needs.

Out-of-pocket
maximum

Once you reach your out-of-pocket
max, eligible services are covered
at 100%. This protects you from
a major financial crisis should
unexpected health care needs arise.



Dental Plan



Office Visit Copayment: \$10			
Diagnostic / Preventive: Delta Dental Pays 100% No Waiting Period No Deductible	Basic Restorative: Delta Dental Pays 80% No Waiting Period	Major Restorative: Delta Dental Pays 50% After a 6-Month Waiting Period ¹	Orthodontics: Delta Dental Pays 50% After a 6-Month Waiting Period ¹ No Deductible
One-time Deductible: \$100/\$300 per Person/Family			
DIAGNOSTIC: Oral evaluations twice in a 12-month period, this includes periodic, limited, problem-focused, and comprehensive evaluations Bitewing X-Rays once in a 12-month period X-Rays of individual teeth as necessary Brush biopsy once in a 12-month period PREVENTIVE: Cleanings twice in a 12-month period Fluoride twice in a 12-month period to age 15 Sealant application to permanent molars, once in a lifetime per tooth, for children to age 15	RESTORATIVE: Amalgam (silver) fillings; Composite (white) fillings ORAL SURGERY: Routine extractions ENDODONTICS: Root canal therapy PERIODONTICS: Treatment of gum disease Periodontal Cleaning (Maintenance procedures) <i>Note: Only two cleanings are covered in a 12-month period. These may be any combination of routine (Coverage A) or periodontal (Coverage B).</i> Space maintainers to age 15 Full-mouth/panorex X-rays once in a 5-year period EMERGENCY PALLIATIVE TREATMENT	PROSTHODONTICS: Removable and fixed partial dentures (bridge); complete dentures Rebase and reline (dentures) Crowns Onlays Implants DENTURE REPAIR: Repair of removable denture to its original condition ORAL SURGERY: Complex extractions and other surgical procedures CROWN LENGTHENING: Clinical crown lengthening once in a lifetime per site	ORTHODONTICS: Correction of malposed (crooked) teeth for adults and dependent children
Calendar Year Maximum: \$2,000 per Person up to \$4,000 with Double-Up Max SM			Lifetime Maximum per Person: \$1,500



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.



Northeast Delta Dental also offers a program called Health through Oral Wellness (HOW), which is a comprehensive, patient-centered wellness program designed to help members maintain optimal oral health through education, risk assessment, and evidence-based models of care. Registering with the HOW program will give you potential access to additional services that are not part of your basic plan coverage.

Go to www.healththroughoralwellness.com and click on "Register Now" or scan the QR Code to get started or talk with your dentist about the benefits of this program.

Vision Plan

DeltaVision®

Vernon Homes offers a stand-alone vision plan through Delta Vision. 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 frames every other year.

Well Vision Exam	\$10 copay Every 12 months
<u>Prescription Glasses</u> Frame/Lense Copay Frames Coverage Frame Materials Frequency Lenses Lense Enhancements	\$10 copay \$180 allowance for frames Every 24 months Scratch Resistant Coating \$15 copay Anti-glare coating \$45 copay Standard polycarbonate \$40 copay
<u>Contact Lenses</u> (instead of glasses) Contacts Frequency	Up to \$180 allowance; No copay Contact lens exam (fitting/evaluation); up to \$55 copay Every 12 months
Sunglasses and Glasses Laser Vision Correction	40% discount on additional glasses Average 15% of regular price or 5% off promotional price



Contributions

	Medical	Employee		Employer	Total
		Weekly	Monthly	Monthly	Monthly Premium
VT Select Gold HDHP	Employee	\$44.80	\$194.12	\$716.80	\$910.92
	Employee + Spouse	\$255.01	\$1,105.04	\$716.80	\$1,821.84
	Employee + Child(ren)	\$240.30	\$1,041.28	\$716.80	\$1,758.08
	Employee + Family	\$425.28	\$1,842.89	\$716.80	\$2,559.69
VT Select Silver HDHP	Employee	\$0.00	\$0.00	\$743.58	\$743.58
	Employee + Spouse	\$171.60	\$743.58	\$743.58	\$1,487.16
	Employee + Child(ren)	\$162.09	\$702.40	\$743.58	\$1,445.98
	Employee + Family	\$314.24	\$1,361.70	\$743.58	\$2,105.28

Dental	Employee		Employer	Total
	Weekly	Monthly	Monthly	Monthly Premium
Employee	\$4.80	\$20.79	\$20.79	\$41.57
Employee + Spouse	\$13.18	\$57.11	\$20.79	\$77.90
Employee + Child(ren)	\$14.42	\$62.48	\$20.79	\$83.27
Employee + Family	\$26.86	\$116.38	\$20.79	\$137.17

Vision	Employee		Employer	Total
	Weekly	Monthly	Monthly	Monthly Premium
Employee	\$1.63	\$7.06	\$0.00	\$7.06
Employee + Spouse or Child	\$2.80	\$12.12	\$0.00	\$12.12
Employee + Family	\$5.00	\$21.68	\$0.00	\$21.68

Life & Disability Coverage

Employer-Paid Group Life and AD&D

Vernon Homes provide eligible employee with Life and AD&D through Mutual of Omaha 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.



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.

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.

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.

Retirement Plan

Vernon Christian Advent Home, Inc. offers a 401(k) plan to employees through John Hancock. John Hancock offers a wide selection of investment options and excellent online technology to help you better plan for retirement. Basic plan details are listed below and outlined in more detail in the Summary Plan Description. If you have questions about the plan, you can send an email to HelpRetire@therichardsgrp.com to receive assistance from TRG Retirement Plan Consultants. You can also call John Hancock directly at (800) 395-1113 or access your account online at <https://myplan.johnhancock.com/login>.

Eligibility Requirements	You are eligible to contribute to the plan when you are 18 years old with 1 year of service with 1,000 hours. You are eligible to receive an employer non-elective contribution when you are 18 years old with 2 years of service with 1000 hours in each year.
Enrollment Dates	Once you have met the eligibility requirements, you can join the plan quarterly (January 1, April 1, July 1, October 1).
Employee Contributions	You may contribute \$22,500 for calendar year 2023. Annual limitations are set by the IRS and are subject to change. If you are age 50 or older, you can make an additional catch-up contribution of \$7,500.
Roth Contributions	Your plan permits Roth after-tax employee contributions as well as Pre-Tax contributions. You can also elect to contribute a combination of both Roth and Pre-Tax.
Employer Contributions	Your employer may make a non-elective contribution on your behalf. Historically, this has been 3% of your compensation.
Vesting	You will always be 100% vested in the portion of your account attributable to employee contributions and the non-elective employer contribution.
Rollovers	Money from other qualified plans may be accepted.
Investment Transfers	Using John Hancock's automated telephone or internet service, you have the ability to review your accounts and transfer funds from one investment option to another, 24-hours a day.
Hardship Withdrawals	Hardship withdrawals may be taken in cases of extreme hardship as defined by the IRS. They are limited to the amount of the immediate and heavy financial need.
In-Service Withdrawals	In-service withdrawals are permitted by your plan once you attain age 59.5. Early withdrawals, if taken before age 59.5, may be subject to a 10% early withdrawal penalty unless certain exceptions apply. Money distributed from the plan may be taxed as ordinary income in the calendar year that the money is received.

SmartConnect – Medicare Information

Medicare Navigation (SmartConnect through The Richards Group)

Medicare is very complex, and it is important that you have an advocate who can provide you the proper Medicare education and guidance.

There are different paths you can choose in Medicare plans, and it can be very time consuming and difficult to filter through these options yourself. It is important that you find the appropriate plan in your area that best fits your medical needs and is within your financial budget.

The Richards Group has partnered with SmartConnect™, an exclusive, no-cost program created specifically to connect Medicare-eligible working adults to the world of Medicare benefits. Whether an employee plans to continue working or is transitioning to retirement, we tailor solutions designed around their needs. Our agents provide an unfiltered view of the entire range of options and prices available to the employee.

How SmartConnect Works With Employees

It all starts with a phone call. After some brief introductory communications, the employee (or member of their family) schedules an appointment to speak with one of our licensed insurance advisors. **Here's a brief overview of our process:**



Connect

First, we get to know them. We'll ask basic questions about their health insurance needs and preferences so we can head down the right path.



Educate

The next step is to ensure they understand the details that could impact their enrollment, costs, and coverage.



Evaluate

Then, we'll provide them with the plan and carrier options available to them.



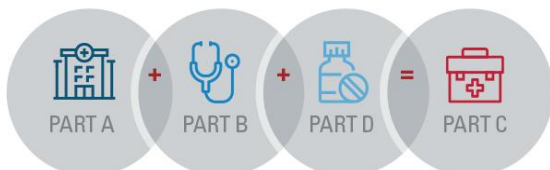
Enroll

While there is no obligation to buy, we can enroll them in a plan if they find one they like and are ready to take action. This can happen on the same phone call!



Support

Our team is their dedicated Medicare resource and is available to answer questions, conduct policy reviews, and even help them work with the carrier when necessary.



SmartConnect

1-833-502-2747 | TTY: 711

<https://gps.smartmatch.com/therichardsgroup>



Valuable Extras

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 and Uniform Allowance

After 3 months of employment, allowance of up to \$100 once per year. This benefit can be used for work uniform and be used towards Shoes for Crews.

Employee Fuel Program

Spread the cost of your home heating over 40 weeks. Enjoy bulk savings on oil, propane, pellets, or kerosene products.

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Please note: 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 a discrepancy between the Guide and the actual plan documents, the actual plan documents will prevail. All information is confidential, pursuant to the Health Insurance Portability and Accountability Act (HIPAA) of 1996. If you have any questions about your Guide, contact Ferrah Patterson in the Business Office.