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## ***CAREAGE OF LOGANSPORT, INC***

### ***EMPLOYEE BENEFITS***

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As an employee of Careage of Logansport, Inc. you are eligible for certain benefits depending on your employment status (see Pages 7-8). Here is an overview summary of benefits currently offered.

#### **Health Insurance**

Eligible employees (FT and PT30) will be offered an insurance plan using the Encore Combined Network. Employees are eligible for health insurance after thirty (30) days of employment. Coverage is effective the following month. Upon termination, health insurance stops the last day of work.

#### **Dental & Vision Insurance**

Dental & Vision Insurance will be offered to all employees with a status of FT, PT30 and PT20 after thirty (30) days of employment. Coverage is effective the following month.

Group dental and vision benefits are offered through Vision Service Plan (VSP) and BEAM DENTAL. Beam Dental also offers "Beam Perks" where members receive a smart, electric toothbrush, paste, floss and refill heads.

Eligible employees may choose Dental or Vision insurance separate from Health or Dental or Vision Insurance.

#### **Life Insurance**

Careage of Logansport provides a Term Life Insurance Policy of \$50,000 to employees with a status of FT, or PT30. Careage pays the full premium cost of this benefit. Employees need to enroll and designate their beneficiary. There is no cost to employees.

After two years of employment, Careage provides additional life insurance for full-time employees at no cost.

#### **Health Savings Account**

Employees with health insurance coverage through Careage will have a Health Savings Account established at Horizon Bank at no cost in order to take advantage of tax savings on expenses incurred in the High Deductible Health Plan.

In addition, **Careage of Logansport will deposit \$150 into each employee's HSA account** at Horizon every six months to help defray cost of prescriptions, doctor visits and other health expenses.

## **Flexible Spending Account**

A Dependent Care Flexible Spending Account (DCFSA) is a pre-tax benefit account used to pay for eligible dependent care services, such as preschool, summer day camp, before or after school care programs, and child or adult daycare.

A Limited Expense Health Care FSA can be used to pay for eligible out-of-pocket dental and vision care expenses.

Both of these FSA plans allow an employee to take advantage of tax savings through payroll deductions. Enrollment is done on an annual calendar year basis (for example in December for the next calendar year) and both are controlled by IRS rules and regulations. In 2022, the maximum amount an employee may contribute to the DCFSA is \$5,000. For the Health Care FSA, the maximum amount is \$2,750.

Please contact [HR@CareageIndiana.com](mailto:HR@CareageIndiana.com) for further information.

## **Short Term Disability**

After two years of employment, employees with a status of FT and PT30 will qualify for Short-Term Disability (STD) provided and paid for by Careage of Logansport, Inc. An employee who becomes disabled due to accident or illness will receive full pay after a waiting period. For accidents, the waiting period is 14 days. For illness, the waiting period is 30 days. Employees will utilize any vacation or other paid days off during the waiting period.

If the disability last more than ninety (90) days, the Long-Term Disability plan will provide coverage. Employees may also purchase their own STD provided by Colonial Life Insurance.

## **Long Term Disability**

Careage provides Long-Term Disability (LTD) insurance at no cost to employees with a status of FT and PT30. Coverage begins the first of the month after 30 days of employment. If disabled, the insurance provides 60% of the employee's normal wages. Insurance is provided by American United Life Insurance. Contact [HR@CareageIndiana.com](mailto:HR@CareageIndiana.com) if you wish to see specific policy provisions. Employees may also purchase their own LTD provided by Colonial Life Insurance.

## **Optional Insurances**

Employees may purchase additional insurance coverage (such as Cancer & Critical Illness, Disability, and additional Life Insurance) through Colonial Life Insurance at their cost through payroll deduction.

These plans have specific eligibility requirements. Contact HR or speak to the Colonial Life Insurance representative for more information if interested.

## **Wellness Benefit**

For employees covered under the Careage employee health plan, an annual wellness exam is covered 100% by insurance. In addition, completion of an annual physical examination by your Primary Care Doctor by the **employee** will earn an additional \$100 deposited to your HSA account. The company participates in tobacco cessation programs with Logansport Memorial Hospital with incentives to quit nicotine and vaping.

## **Employee Assistance Program**

Another investment into the well-being of our employees is the Life Advisor Employee Assistance Program provided by Ulliance. This program is designed to help employees and/or covered dependents cope with the many personal/work challenges that we all encounter from time to time. **The service is confidential and no cost** to employees, spouses/partners, or covered dependents.

To access services, including 24/7 crisis assistance, **please call 800-448-8326**.

## **TelaDoc**

ALL employees may access this convenient service saving on their cost of physician visits. Eligible dependents within your household are eligible for services whether or not they are covered by the Careage health plan. TelaDoc ([www.teladoc.com](http://www.teladoc.com) or 1-800-835-2362) gives you access to a board-certified doctor 24/7 for \$49/visit. TelaDoc is provided to **ALL** employees to help those without insurance. Any employee may utilize TelaDoc, but this operates outside the health plan and does not count towards the deductible.

## **GoodRx**

GoodRx is a program which offers discounts off the retail pharmacy price. The Encore Health insurance has a prescription benefit through CareMark which provides many maintenance prescriptions at low or no cost. Employees on the Careage health insurance plan should access prescriptions through Encore, but we encourage ALL employees to check the GoodRx price and determine what fits their situation the best. GoodRx is not part of the health plan.

## **Tuition Reimbursement**

Careage of Logansport, Inc. will reimburse an employee for a portion of costs associated with continuing education through an accredited program that either offers growth in an area related to his or her current position or that may lead to promotional opportunities. This education may include college credit courses, continuing education unit courses, seminars and certification tests that are job-related.

An employee must secure a passing grade of "B" or its equivalent or obtain a certification to receive any reimbursement.

Employee interested in Tuition Reimbursement should contact [HR@CareageIndiana.com](mailto:HR@CareageIndiana.com) to obtain an application and policy details.

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## *HEALTH INSURANCE*

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Careage Health Insurance is a **High Deductible Health Plan (HDHP) with a Health Savings Account (HSA)** administered by SIHO which utilizes the **Encore Combined Network** which has excellent coverage in Indiana. You may access their online directory at [www.encoreconnect.com](http://www.encoreconnect.com)

In addition, employees will be able to save on costs if they can utilize the Tier One network of Logansport Memorial Hospital or St. Joseph Regional Medical Center doctors and services.

### **Employee Premiums**

The premium cost by employees will be deducted from paychecks on a bi-monthly basis. In other words, one-half of the monthly premium will be paid twice a month. Whenever there are three paydays in a month, the premium will not be withheld on the third payday. (This will occur December 31, 2021 and July 29, 2022.)

The premium cost paid in 2021-22 is based on type of coverage and whether the **employee** is a tobacco user. Employees who claim the reduced premium may be asked to participate in a nicotine screen (at company expense) to verify the employee's tobacco-free status. Employees who are tobacco users may qualify for the reduced premium by completing the Tobacco Cessation program offered by Logansport Memorial Hospital's Workplace Wellness. For further information contact [HR@CareageIndiana.com](mailto:HR@CareageIndiana.com)

### **High Deductible Health Plan (HDHP) with Health Savings Account (HSA)**

A Health Savings Account allow employees to make tax deductible contributions in order to pay health insurance expenses incurred. The HSA account is owned by the employee and can be carried over each year and is portable to future employers. In addition, the HSA account converts to a retirement fund at age 65.

Health Savings Accounts will be established at Horizon Bank for each employee with health insurance.

**IMPORTANT: If you are a new enrollment, you will open a Horizon account. You will need to name at least one beneficiary (with SSN and DOB) to the account, provide a copy of your Driver's license and at least one other ID such as Social Security Card or current Medical insurance card.**

Employees are encouraged to make regular bi-monthly deposits to the Horizon HSA account through payroll deduction. You will experience immediate tax savings of 7.65% because your HSA contribution is not subject to payroll taxes. You should also see a reduction in federal and state withholding taxes depending on your individual situation. A \$50 contribution might reduce your net paycheck by only an estimated \$40 due to the tax savings.

Health Savings Accounts are regulated by the Internal Revenue Service. In 2021, the contributions are limited to \$3,600 for an individual and \$7,200 for a family (which includes Employee/Spouse and Employee/Child(ren) options). The 2022 contribution limit increased slightly to \$3,650 for individuals and \$7,300 for families.

Health Savings Accounts are completely portable. You own the money in your HSA account. If you have funds in the account at the end of the year, it simply rolls over to be used in the next year. If you have a known large medical expense, increase your withholdings to contribute to your HSA to take advantage of tax savings and pay the health bill from the HSA.

Careage will deposit **\$150** to each HSA account every six months (October and April) to assist with health expenses. In addition, employees who complete an annual physical with their Primary Care Physician will earn an additional \$100. Other deposits by Careage may be made at the Company's discretion.

### **Tier One Network**

Employees can also save money on their costs by utilizing Logansport Memorial Hospital (LMH) and St Joseph Regional Medical Center (SJRMC) for healthcare services. LMH and SJRMC services (including physician visits, ancillary services, hospital charges, and related providers) are classified as "Tier One" services with a lower deductible and negotiated rate. The Co-Insurance rate will be 10% in the Tier One Network.

While it may not be possible or desirable to change your primary care or specialty physician to an LMH or SJRMC provider, you will be able to save money by using a Tier One provider if you need a CT scan, an MRI or some other outpatient procedure or service.

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***EMPLOYEE CONTRIBUTIONS (PREMIUMS)***

***OCTOBER 1, 2021 – SEPTEMBER 30, 2022***

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CAREAGE OF LOGANSPORT, INC.  
**Bi-Monthly HEALTH INSURANCE**  
**Premium Cost**

*Effective 10/1/2021*

Coverage Tier	Non-Tobacco Use Premium	Tobacco Use Premium
<b>Bi-Monthly Premium</b>		
Employee Only	\$ 45.00	\$ 90.00
Employee/Spouse	\$ 195.00	\$ 290.00
Employee/Child(ren)	\$ 175.00	\$ 265.00
Family	\$ 275.00	\$ 395.00

DENTAL	Bi-Monthly Cost
Employee Only	\$ 10.00
Employee/Spouse	\$ 20.00
Employee/Child(ren)	\$ 25.00
Family	\$ 40.00

VISION	Bi-Monthly Cost
Employee Only	\$ 3.00
Employee/Spouse	\$ 5.00
Employee/Child(ren)	\$ 5.00
Family	\$ 8.00

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## *EMPLOYEE STATUS*

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As a Company team member, you will be classified as introductory or regular; full-time (FT), part-time with benefits (PT30), part-time limited benefits (PT20), part-time no benefits (PTX), on-call (PRN), or temporary (TMP); and exempt or non-exempt.

- A new team member is considered introductory for the first ninety (90) days of employment, which is the introductory period. During this period, you will get the chance to know us and our policies and procedures, and we will be able to observe your attitude, abilities, and attendance. Your performance will be evaluated to determine whether you should become a regular employee, whether the introductory period should be extended, or whether termination should be considered. As an “at-will” employee, you or the Company may end the employment relationship at any time, for any lawful reason, with or without cause or notice, during or after the introductory period.
- A regular team member is one who is not classified as an introductory employee.
- A full-time (FT) team member is normally scheduled to work at least 40 hours per week. If you are in this category, you likely will be eligible for full participation in our benefit programs in accordance with their terms and eligibility requirements.
- A part-time with benefits (PT30) team member is normally scheduled to work between 30 and 39 hours per week. If you are in this category, you likely will be eligible for at least partial participation in our benefit programs in accordance with their terms and eligibility requirements.
- A part-time limited benefits (PT20) team member is normally scheduled to work between 20 and 29 hours per week. If you are in this category, you likely will be eligible for at least partial participation in our benefit programs, but likely not to the same extent as an employee who is “part time with benefits,” in accordance with our benefit programs’ terms and eligibility requirements.
- A part-time no benefits (PTX) team member is normally scheduled to work between 1 and 19 hours per week. If you are in this category, you are not eligible for participation in most benefit programs.
- An On-call (PRN) team member is expected to work on an “as needed” basis. On-call team members normally do not have regular schedules and are not eligible for participation in most benefit programs.
- Temporary employee. (TMP) A temporary employee is not eligible for any benefits unless required by law.
- Non-exempt (usually paid an hourly rate) team members are eligible for overtime compensation for all hours actually worked in excess of 40 during the designated workweek.
- Exempt (usually paid a fixed salary) team members are not eligible for overtime compensation, regardless of the number of hours that they work during a workweek. A minimum of 40 hours per week is expected.

## EMPLOYEE BENEFIT GRID

Employee Benefits are available based upon the Employee Status Classification based upon number of work hours scheduled per pay period. Some benefits might have a waiting period or other qualifying terms (for example: FMLA is one year and at least 1250 hours)

	Full Time (FT)	Part Time w Benefits (PT30)	Part Time Limited Ben (PT20)	Part Time No Benefits (PTX)	PRN and TMP
	<b>80 Hrs Scheduled</b>	<b>60-79 Hrs Scheduled</b>	<b>40-59 Hrs Scheduled</b>	<b>&lt;40 hrs Scheduled</b>	
FTE Equivalent	<b>1.0</b>	<b>0.75</b>	<b>0.50</b>		
Health Insurance	Yes	Yes			
Paid Time Off (PTO) Plan	Yes	Yes	Yes		
Paid Holidays (6)	Yes				
HSA Bank account	Yes	Yes			
HSA Contribution	Yes	Yes			
Flex Spending Account	Yes	Yes			
Dental/Vision	Yes	Yes	Yes		
Employee Assistance Program	Yes	Yes	Yes	Yes	Yes
TeleDoc Services	Yes	Yes	Yes	Yes	Yes
Standard Life Ins \$50k (AUL)	Yes	Yes			
Life Insur - 2Yr Additional	Yes				
<b>Short Term Disability (STD)</b>	Yes	Yes			
<b>Long Term Disability (LTD)</b>	Yes	Yes			
FMLA Coverage	Yes	Yes	Yes		
Bereavement	Yes	Yes	Yes		
Tuition Reimbursement	Yes	Yes	Yes		
Holiday Pay Premium	Yes	Yes	Yes	Yes	Yes
401k	Yes	Yes	Yes		
<b>Voluntary (100% Cost of Employee) - Participation dependent on Plan rules</b>					
Short Term and Long Term Disability					
Additional Life Insurance					
Other (Cancer, AD&D)					