

Louisville Care  **Community**
FEATURING LONG TERM CARE & ASSISTED LIVING FACILITIES

Benefits Guide

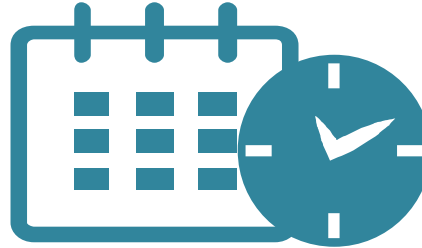


2024



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WELCOME TO THE 2024 BENEFIT PROGRAM

Louisville Care Center knows your employee benefits package is extremely important to you.

Within this booklet, you will find important information on the benefits available to you. Please take a moment to look over your plan information. If you have any specific questions, please contact Human Resources.

Enclosed are details about the Louisville Care Center's benefit offerings for 2024.

MEDICAL PLANS



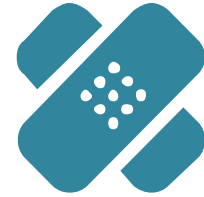
A brief highlight of benefits is on the following pages. For a detailed summary of benefits, please reference the Plan Document.

You are eligible for Medical coverage if you are actively working 30 or more hours per week. Your coverage will become effective on the 1st of the month following 30 days of active employment.

Your spouse and children up to age 26 are eligible. If you have a dependent that is currently covered, their coverage will terminate the last day of the month in which they turn 26 years old.



MEDICAL PLAN



PPO PLAN

Plan Benefits	In-Network	Out-of-Network
Deductible - Individual	\$2,500	\$5,000
Deductible - Family	\$5,000	\$10,000
Coinsurance (member pays)	0%	50%
Out-of-Pocket Max - Individual	\$5,000	\$10,000
Out-of-Pocket Max - Family	\$10,000	\$20,000
Copays:		
Preventive	100%	Deductible, then coinsurance
Office Visit - Primary Care	\$25 copay	Deductible, then coinsurance
Office Visit - Specialist	\$75 copay	Deductible, then coinsurance
Urgent Care	\$50 copay	Deductible, then coinsurance
Emergency Room (Facility)	\$300 per occurrence, then deductible	Same as In-Network benefits
Prescription Coverage: Retail / Specialty - 30 Day Supply		
Generic Brand	\$10 copay	\$10 copay
Preferred Brand	\$35 copay	\$35 copay
Non-Preferred Brand	\$75 copay	\$75 copay
Specialty	\$250 copay	\$250 copay

PPO PLAN RATES

Tier	Employee Premium per Pay Period
Employee Only	FREE
Employee & Spouse	\$458.17
Employee & Child(ren)	\$343.62
Employee & Family	\$839.96



FLEXIBLE SAVINGS ACCOUNT (FSA)

A Flexible Spending Account (also known as a flexible spending arrangement) is a special account you put money into that you use to pay for certain out-of-pocket health care costs. You don't pay taxes on this money. This means you'll save an amount equal to the taxes you would have paid on the money you set aside.

This is how an FSA works:

- You set aside money for your FSA from your paycheck before taxes are taken out.
- Then use your pre-tax FSA funds throughout the plan year to pay for eligible health care or dependent care expenses.
- You save money on expenses you're already paying for.

Health FSA Eligible Expenses:

- Medical expenses: co-pays, co-insurance, and deductibles
- Dental expenses: exams, cleanings, X-rays, and braces
- Vision expenses: exams, contact lenses and supplies, eyeglasses, and laser eye surgery

Plan year runs from Jan 1st to Dec 31st. There is a grace period of 2 months, 15 days (March 15) that allows the participants to use qualified expenses incurred during the grace period to be reimbursed from benefits or contributions remaining unused at the end of the immediately preceding plan year. All claims must be filed within 90 days of the end of the plan year (March 31). Monies remaining in the individual spending accounts after this date are "forfeited" under the "use-it-or-lose-it" rule and become the property of the sponsoring organization.

- Prescription drugs and insulin
- Over-the-counter health care items: bandages, pregnancy test kits, blood pressure monitors, etc.

Dependent Care FSA Eligible Expenses

- Care for your child who is under age 13
- Before and after-school care
- Baby sitting and nanny expenses
- Day care, nursery school, and preschool
- Summer day camp
- Care for a relative who is physically or mentally incapable of self-care and lives in your home

Limits

- Individual limit – \$2,400 for 2024 with a minimum of \$20 per pay period
- Dependent Care Account – \$5,000 Annual Maximum (\$2,500 if married filing a separate return).

Refer to your FSA documentation for more information.

RETIREMENT



Louisville Care Center wants to help you with retirement readiness and offers a retirement plan to help prepare for your future. The plan is administered by Security Benefit Retirement Services.

For a complete description of the plan eligibility and implementation contact Human Resources for a Summary Plan Description.

Employee Deferrals	
Eligibility	Completion of probationary period FT (60hrs each pay period)
Contributions	Up to 100% of your earnings or \$23,000 for the 2024 calendar year; whichever is less. Ages 50+ can contribute an additional \$7,500 for the 2024 calendar year.
Employer Match	
Eligibility	Completion of probationary period Fulltime employee (60 hours of service each pay period)
Contributions	Your minimum contribution is 1% of your pay. The maximum (includes Louisville Care Center contributions) is the lesser of 100% of compensation or: <ul style="list-style-type: none"> • \$23,000 for 2024 • \$30,500 if age 50 or older by 12/31/2024
Vesting	
Employee Deferrals	You are always 100% vested in your contributions plus earnings.
Employer Match	The Louisville Care Center will match your contribution based on years of service per the following schedule: <ul style="list-style-type: none"> Less than 1 year of service - 0% 1 to 2 years of service - 3% 3 to 4 years of service - 4% 5 to 14 years of service - 5% 15 or more years of service - 6%

Retirement Plan is a fully administered program established January 1, through December 31, which falls under Section 457(b) of the Internal Revenue Code.

***Disclaimer**

The Retirement Plan listed on this page is not managed currently by The Olson Group. Please refer to your HR Department for specific benefit details and contact information for this specific product.

VOLUNTARY DENTAL PLAN



A brief highlight of benefits is below. For a detailed summary of benefits, please reference the Benefit Summary. You are eligible for the Dental plan if you are actively working 30 or more hours per week. Your spouse and children up to age 26 are also eligible. Your coverage will become effective on the 1st of the month following 30 days of active employment.

Plan Benefits	In-Network & Out-of-Network
Calendar Year Benefit	\$1,000
Deductibles	
Type 1 (Preventative)	\$0
Type 2 (Basic)	\$50 per Calendar Year
Type 3 (Major)	\$50 per Calendar Year
Coinsurance	
Type 1 (Preventative)	100%
Type 2 (Basic)	80%
Type 3 (Major)	50%
New Enrollee Waiting Period - Major Only	12 months
Additional Information	
Orthodontia Procedures - Children Only	50%
Orthodontia Lifetime Benefit	\$1,000
New Enrollee Waiting Period - Orthodontia	12 months

DENTAL PLAN RATES

Tier	Employee Premium Per Pay Period
Employee Only	\$11.40
Employee + 1 Dependent	\$25.92
Employee + 2 or more Dependents	\$40.68

VOLUNTARY VISION PLAN



A brief highlight of benefits is below. For a detailed summary, please reference the Plan Document. You are eligible for the Vision plan if you are actively working 30 or more hours per week. Your spouse and children up to age 26 are also eligible. Your coverage will become effective on the 1st of the month following 30 days of active employment.

Plan Benefits	In-Network	Out-of-Network
Deductible/Copay – Exam	\$10	\$10
Deductible/Copay – Lenses or Frames	\$25	\$25
Frequency – Exam/Lenses/Frames*	12 / 12 / 24	12 / 12 / 24
Exam	Covered in Full	Up to \$45
Frames/Lenses (per pair)		
Frames	\$130	Up to \$70
Single Vision	Covered in full	Up to \$30
Bifocal	Covered in full	Up to \$50
Trifocal	Covered in full	Up to \$65
Lenticular	Covered in full	Up to \$100
Progressive	See lens options	N/A
Contact Lenses		
Contact Lens Benefit – Elective	Up to \$130	Up to \$105
Contact Lens Benefit – Med. Necessary	Covered in full	Up to \$210

*based on your date of service with your provider

VISION PLAN RATES

Tier	Employee Premium per Pay Period
Employee Only	\$4.32
Employee & Spouse	\$9.32
Employee & Child(ren)	\$7.54
Employee & Family	\$12.54

BASIC TERM LIFE AND AD&D PLAN



Louisville Care Center provides a Life/AD&D policy at no cost to the employee. Please remember to update your beneficiary information. For a detailed summary, please reference the Plan Document.

You are eligible for the Basic Term Life and AD&D plan if you are actively working 30 or more hours per week. Your coverage will become effective on the 1st of the month following 30 days of active employment.

Plan Design – Life		Benefit
Benefit Amount		\$20,000
Plan Design – AD&D		
Benefit Amount		\$20,000
Plan Provisions		
Benefit Reduction	The original amount in force coverage prior to age 70 reduces to: 65% at age 70 50% at age 75	
Other Features	Conversion (Life Only) & Portability	
Current Employer Contribution	100% Paid by Louisville Care Center	



VOLUNTARY LIFE AND AD&D PLAN



For a detailed summary, please reference the Plan Document. You are eligible for the Voluntary Life and AD&D plan if you are actively working 30 or more hours per week. Your coverage will become effective on the 1st of the month following 30 days of active employment.

Plan Design	Minimum	Maximum	Guarantee Issue
Employee Benefit Amounts	\$10,000	Up to 5X Salary \$500,000	\$100,000
Spouse Benefit Amounts	\$10,000	Up to 100% of employee amount \$500,000	\$30,000
Child(ren) Benefit Amounts (Life Only)	\$10,000	\$10,000	\$10,000
Plan Provisions			
Benefit Reduction	Age: 70 75	Insurance Amount Reduces to: 65% of original amount 50% of original amount	
Other Features	Conversion & Portability		

VOLUNTARY LIFE PLAN RATES

Age	Employee and Spouse Per \$1,000	Child(ren) Monthly Rate per \$10,000
Less than 30	\$0.08	\$2.50
30 - 34	\$0.09	Note: Premium paid for child coverage is based on the cost of coverage for one child, regardless of how many children you have.
35 - 39	\$0.12	
40 - 44	\$0.20	
45 - 49	\$0.33	
50 - 54	\$0.49	
55 - 59	\$0.74	
60 - 64	\$1.21	
65 - 69	\$2.19	
70 - 74	\$3.10	
75 +	\$6.69	

VOLUNTARY AD&D PLAN RATES

	Employee Rate per \$1,000	Spouse Rate per \$1,000
Monthly Rate	\$0.03	\$0.03

This booklet provides only a summary of your benefits. All services described within are subject to the definitions, limitations, and exclusions set forth in each insurance carrier or provider's contract.

VOLUNTARY SHORT-TERM DISABILITY PLAN



Louisville Care Center offers Short-Term Disability (STD) coverage. For a detailed summary, please reference the Plan Document. You are eligible for the Short-Term Disability plan if you are actively working 30 or more hours per week. Your coverage will become effective on the 1st of the month following 30 days of active employment. Your STD benefits are as follows:

Plan Design	Benefit
Definition of Disability	You are disabled when Unum determines that: <ul style="list-style-type: none"> • you are limited from performing the material and substantial duties of your regular occupation due to your sickness or injury; and • you have a 20% or more loss in weekly earnings due to the same sickness or injury.
Weekly Benefit %	60%
Weekly Benefit Max Amount	\$500
Elimination Period (Accident)	14 days
Elimination Period (Illness)	14 days
Maximum Benefit Duration	11 weeks
Age	Rate
00 – 24	\$0.93
25 – 29	\$1.06
30 – 34	\$0.84
35 – 39	\$0.64
40 – 44	\$0.55
45 – 49	\$0.50
50 – 54	\$0.59
55 – 59	\$0.75
60 – 64	\$0.91
65 – 99	\$1.01
Plan Provisions	
Pre-Existing Condition Exclusion	3/12

VOLUNTARY LONG-TERM DISABILITY PLAN



Louisville Care Center offers Long-Term Disability (LTD) coverage. For a detailed summary, please reference the Plan Document. You are eligible for the Long-Term Disability plan if you are actively working 30 or more hours per week. The waiting period is 1st of the month following 30 days of active employment. Your LTD benefits are as follows:

Plan Design		Benefit	
Definition of Disability		You are disabled when Unum determines that: <ul style="list-style-type: none"> • you are limited from performing the material and substantial duties of your regular occupation, and • you have a 20% or more loss in indexed monthly earnings due to the same sickness or injury. • After 24 months of payments, you are disabled when Unum determines that due to the same sickness or injury, you are unable to perform the duties of any gainful occupation for which you are reasonably fitted by education, training, or experience. 	
Monthly Benefit %		60%	
Monthly Benefit Max Amount		\$3,000	
Elimination Period		90 days	
Maximum Benefit Duration		To age 65/Reducing Benefit Duration	
Benefit Duration		Age of Disability	Benefit Rate Per \$100 of covered payroll
Your duration of benefits is based on your age when the disability occurs. If your disability occurs before age 60, benefits will be payable until age 65. If your disability occurs at or after age 60, benefits would be paid according to a benefit duration schedule.		00 - 24	\$0.32
		25 - 29	\$0.49
		30 - 34	\$0.77
		35 - 39	\$1.04
		40 - 44	\$1.29
		45 - 49	\$1.76
		50 - 54	\$2.30
		55 - 59	\$2.77
		60 - 64	\$2.83
		65 - 69	\$3.58
70 - 99	\$4.82		
Plan Provisions			
Pre-Existing Condition Exclusion		12/12/24	

LegalShield



Louisville Care Center offers LegalShield. For a detailed summary, please reference the Plan Document. You are eligible for the LegalShield plan if you actively work 30 or more hours per week. The waiting period is 1st of the month following 30 days of active employment. The benefits are as follows:

Plan Provisions - LegalShield
Dedicated Law Firm Direct access, no call center
Advice and Consultation (Personal) Phone consultations with your law firm for any personal legal matter, even pre-existing matters
Letters/Phone Calls (Personal) Made on your behalf to help resolve personal legal matters
Document Review (Personal) <our provider law firm will review personal documents (up to 15 pages each)
Residential Loan Document Assistance*** For the purchase of your primary residence, once per membership year
Will Preparation - Living Will, Health Care Power of Attorney, Financial Power of Attorney
Speeding Ticket Assistance* With non-criminal, moving traffic matters when driving with a license and proper registration
Income Tax Audit Services** Receive representation if audited by the IRS on your personal tax return
Trial Defense (Civil)** When named defendant in a covered civil lawsuit
Uncontested Divorce, Separation, Adoption and/or Name Change Representation*** Available 90 consecutive days from the effective date of your plan
25% Preferred Member Discount Discounted rates for additional legal services
Provides 24/7/365 emergency legal access for covered emergencies

*\$50/defense in NY/NV **Not available in NY/NV ***\$50/hr in NY/NV

IDShield



Louisville Care Center offers IDShield. For a detailed summary, please reference the Plan Document. You are eligible for the IDShield plan if you actively work 30 or more hours per week. The waiting period is 1st of the month following 30 days of active employment. The benefits are as follows:

Plan Provisions - IDShield
Continuous Credit Monitoring Monitors information on your TransUnion credit report
Privacy Management One-on-one consultation on online privacy dangers
Reputation Management Scans social media accounts for any content you have posted in the past that could damage your online reputation
Financial Threshold Account Monitoring Looks out for activity tied to personal financial accounts
\$3 Million Protection Policy Coverage for lost wages, legal defense fees, stolen funds and more
Unlimited Service Guarantee We'll do whatever it takes for as long as it takes to restore your identity
Full-Service Restoration Provides one-on-one consultation to resolve identity related issues
Provides 24/7/365 live support for identity theft emergencies
NEW! Trend Micro Maximum Security defends against ransomware and other threats
NEW! VPN Proxy One turns a public hotspot into a secure Wi-Fi via Virtual Private Network (VPN) with bank-grade data encryption to keep your information protected from hackers
NEW! Password Manager get multiple device protection and privacy for your digital life

LegalShield / IDShield



LegalShield + IDShield Dual Plan

Credit Counseling and Education (Not Available in MA)

Available exclusively to those with both a LegalShield and IDShield Membership, our Identity Theft Specialists will provide one-on-one education to help you understand your valuable credit rating and actions that are likely to have an impact on your credit score. Additionally, your provider law firm can offer legal consultation on the laws surrounding credit scores and lending, as well as draft letters on your behalf and review documents up to 15 pages.



Put your law firm and identity theft protection in the palm of your hand with the LegalShield and IDShield mobile apps!

Plan	Employee Only 24 Pay Periods	Family 24 Pay Periods
LegalShield	\$10.98	\$10.98
IDShield	\$6.48	\$11.48
Dual Plan	\$17.45	\$20.95

Member Perks: Enjoy preferred member pricing on some of your favorite brands and services.



**AND
HUNDREDS
MORE!**

legalshield.perkspot.com to access discounts. MEMBERPerks does send emails and you can opt out of emails without disruption of service. **Offers/vendors may change without notice.**

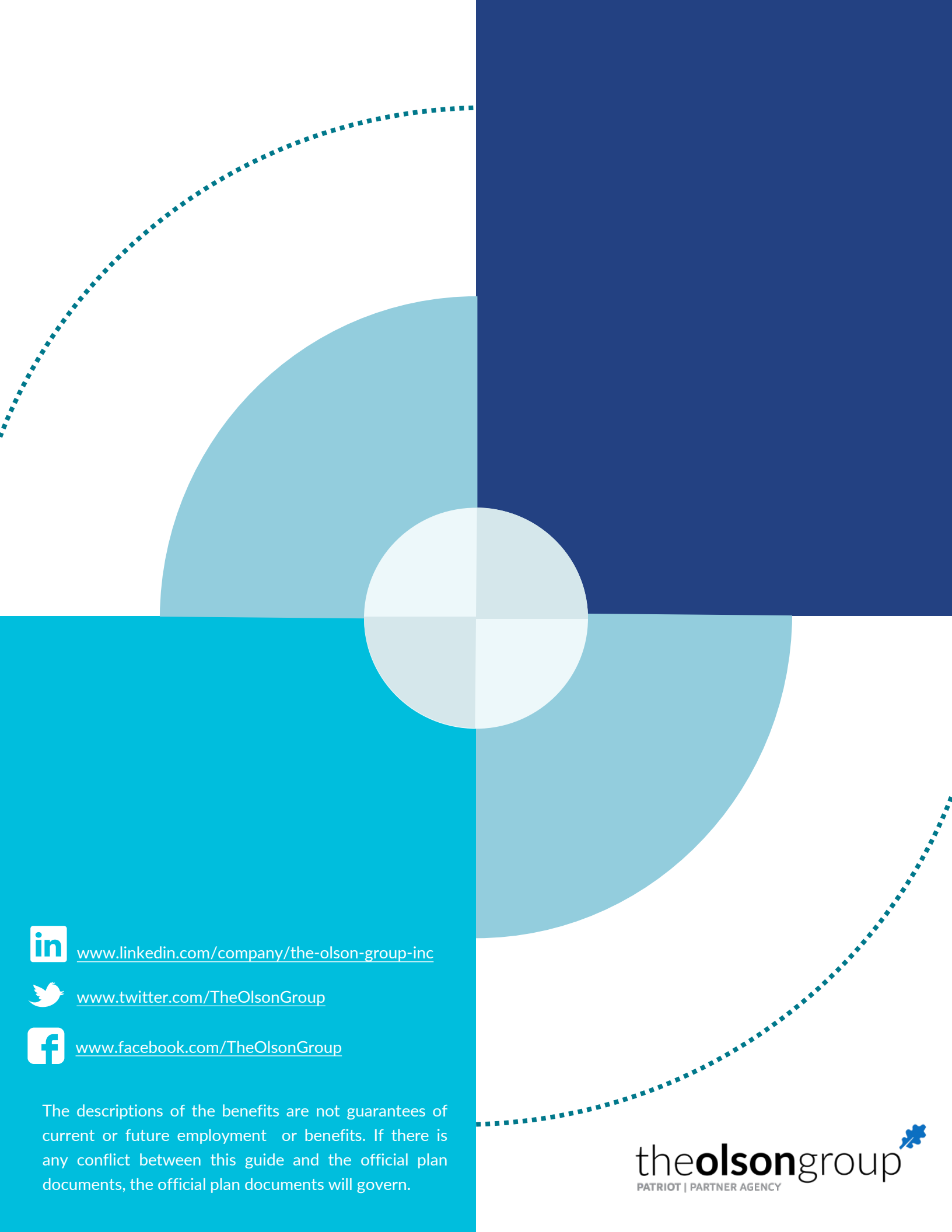


CONTACTS

Benefit	Contact Name	Contact Information	Benefit Information
Health Insurance	United Health Care	(866) 633-2446 www.myallsavers.com	Group # 1477704
Voluntary Dental	Ameritas	(800) 487-5553 www.Ameritas.com	Group # 10-49279
Voluntary Vision	Ameritas	(800) 877-7195 www.vsp.com	Group # 10-49279
Base Term Life and AD&D	Unum	(800) 445-0402 www.unum.com	Group # 136916-002
Voluntary Term Life and AD&D	Unum	(800) 445-0402 www.unum.com	Group # 136915
Voluntary Short-Term Disability	Unum	(800) 858-6843 www.unum.com	Group # 136916-001
Voluntary Long-Term Disability	Unum	(800) 858-6843 www.unum.com	Group # 127945
Flexible Benefit Plans	iSolved	(866) 370-3040 www.isolvedbenefitservices.com	
Legal/ID Shield	LegalShield	(800) 654-7757 www.legalshield.com	
Legal/ID Shield	IDShield	(888) 494-8519 www.idshield.com	
Retirement Plan	D.A. Davidson & Co. (Bryan Schneider) Security Benefit Retirement Services	402-392-7891 bschneider@dadco.com 800-747-3942 SecurityBenefit@DSTRS.com	



NOTES



www.linkedin.com/company/the-olson-group-inc



www.twitter.com/TheOlsonGroup



www.facebook.com/TheOlsonGroup

The descriptions of the benefits are not guarantees of current or future employment or benefits. If there is any conflict between this guide and the official plan documents, the official plan documents will govern.