

# Welcome to Your Benefits!

We're in the business of care—caring for and serving our residents and their families. Our high standard of care extends first to our dedicated employees. We believe that our people are the heart and soul of our success, and we want to provide you with a high-quality compensation package that shows how much we appreciate you. We believe in putting our employees first to create a supportive workplace that, in turn, better serves our residents.

Please review this information carefully and visit <https://bit.ly/aegisbenefithub> for more information, including the benefit guide, summaries of benefits and coverage, and important annual notices.

Feel free to ask questions. We're happy to help!



## Benefits at a Glance

All Employees

April 1, 2025 — March 31, 2026

## Eligibility

### Benefits Available to ALL Employees

The following benefits are available to all of our team members.

Benefits for ALL employees include:

- 401(k) retirement plan
- Voluntary supplemental life insurance and AD&D for yourself and your eligible dependents
- Voluntary long-term disability
- Voluntary critical illness insurance
- Voluntary accident insurance
- Voluntary hospital indemnity insurance
- Employee Assistance Program (EAP)
- Passport Corporate and Perks at Work employee discount programs
- GoNavia transit benefit
- WellCents financial wellness program
- Education reimbursement
- Pet insurance

### Benefits Available to FULL-TIME Employees Only

Full-time Aegis Living employees who regularly work at least 30 hours/week are eligible for health and welfare benefits on the first day of the month following date of hire. For example, a January hire date would mean benefits eligibility begins on February 1st.

Health and Welfare Benefits include the following plans:

- Medical plan
- Physical and mental wellness program
- Dental plan
- Vision plan
- Group life insurance and AD&D
- Flexible Spending Accounts (healthcare and dependent care)
- Paid time off

If you are eligible and enroll in coverage, you may also cover the following dependents:

- Your lawful spouse or domestic partner
- Your dependent children up to age 26, regardless of marital or student status
- Your disabled children, regardless of age

## How To Enroll

### ADP Lyric Benefit Dashboard

As part of the ADP onboarding process, new hires will see an Onboarding Checklist once they are added in Lyric and complete their registration. One of the tasks on that checklist includes a link to enroll in benefits.

In addition, the ADP Benefits module sends a separate email notification once the employee's record syncs with the benefits system—so employees receive two reminders to complete their enrollment.

You have 30 days from your date of hire to complete your enrollment. The benefit enrollment is not available on the mobile app.

For assistance with ADP please visit the Aegis Benefits Portal:

<https://c2mb.ajg.com/aegisliving/home/>



## Resources For You

### Aegis Living Benefit Hub

Access benefits information 24/7! The site contains forms, benefit summaries, helpful tools, provider directories, wellness resources, and more.

<https://c2mb.ajg.com/aegisliving/home/>

### Aegis Living Advocate Center

Benefit Advocate Center are available to answer benefit-related questions for you and your family. You can reach a Benefit Advocate at:

[bac.aegisliving@ajg.com](mailto:bac.aegisliving@ajg.com) or by phone (833) 262-1832 (toll free) 8:00 am - 6:00 pm Monday - Friday. Language assistance is available.

### Benefit Plan Eligibility and Enrollment Questions

Your Business Office Manager or Aegis Living Benefits Department: [benefits@aegisliving.com](mailto:benefits@aegisliving.com).

# Voluntary Benefits

All team members (including part-time) are eligible to enroll in any of these voluntary plans.

## 401(k) Retirement Plan

### Administered by The Standard

You are eligible for the 401(k) retirement plan if you are a full-time or part-time employee who is at least 18 years of age. You may begin participating in the plan the first day of the month following your date of hire.

Aegis Living will make a matching discretionary contribution to your 401(k) equal to \$0.50 cents for each \$1 you contribute, up to 4% of pay you contribute to the plan. For example, if you contribute 4% or more, the match will be 50% of that, or 2%. You must be employed for at least one year to be eligible for the match.

## Voluntary Life and Accidental Death and Dismemberment (AD&D)

### Administered by Sun Life

You may purchase Life and AD&D insurance for yourself and additional life insurance for your dependents through Sun Life. You must be enrolled to enroll dependents. Voluntary AD&D coverage is offered to employees only.

## Voluntary Healthcare Benefits

### Administered by Sun Life

Sun Life offers a variety of voluntary benefit plans that can help offset some of the out-of-pocket health care expenses. You can elect one or more of the following voluntary benefits:

- Critical illness plan
- Accident plan
- Hospital indemnity plan

## Other Benefit Plans

- Long-term disability
- GoNavia transit benefit
- Education Assistance Program
- WellCents financial wellness program

## Employee Assistance Plan (EAP)

### Administered by ComPsych

Sometimes life can feel overwhelming. It doesn't have to. Your ComPsych® GuidanceResources® program provides confidential counseling, expert guidance and valuable resources to help you handle any of life's challenges, big or small.

You and your family (ages 13+) also have access to Sun Life's "Self Care" program, which offers 24/7 access to self-care tools to help build resilience and improve mental health.

Sign up at [AbleTo.com/selfcare-sunlife](https://AbleTo.com/selfcare-sunlife) Access code: SUNLIFE

## Pet Insurance

### Administered by The ASPCA

Even our beloved fur babies are getting increased benefits at a lower cost through the ASPCA.

- Complete coverage administered by ASPCA
- Accident and illness insurance
- Customizable
- Simple to use
- Covers exams, fees, diagnostics and treatment for a variety of conditions

## Employee Discount Plans

### Administered by Perks at Work

We have partnered with Perks at Work to give you access to employee discounts, so you don't have to pay full price on the things you buy.

## Administered by Passport Corporate

The Passport Mobile Card is a complimentary employee benefit that allows you and your family to access exclusive savings from thousands of local and national merchants – now all from your smartphone! Save on dining, shopping, travel, and all kinds of everyday services.

# Medical Plans

## Administered by Premiera Blue Cross

Aegis Living offers all full-time employees your choice of up to three medical plans through Premiera Blue Cross:

(1) Low-Cost Plan with Prime Network, (2) Core Plan, or (3) Buy-Up Plan.

### Network Options

There are two network options in Washington, the Heritage and Heritage Prime. Heritage Prime is a limited network. Please visit the Aegis Benefit Hub to ensure your provider is included in the plan you select. The California plans use BlueCard network.

PREMERA MEDICAL PLANS					
	LOWCOST PLAN	CORE PPO PLAN		BUY-UP PPO PLAN	
	Prime Only in WA, BlueCard in CA & NV	Heritage and Prime Network in WA, BlueCard in CA & NV Kinwell Care is only available in WA			
	In-Network Only	In-Network	Out-of-Network	In-Network	Out-of-Network
Calendar Year Deductible	\$8,550	\$2,750 Individual \$8,250 Family		\$1,250 Individual \$3,750 Family	
Coinsurance % You Pay After the Deductible Is Met	0%	30%	50%	20%	40%
Out-of-Pocket Maximum	\$8,550	\$5,500 Individual \$11,000 Family	No Limit	\$4,500 Individual \$9,000 Family	No Limit
SERVICES	You Pay	You Pay		You Pay	
Preventive Care	No Charge	No Charge	Not Covered	No Charge	Not Covered
Office Visit	No Charge After Deductible Kinwell: No Charge	\$20 Copay Kinwell: No Charge	50% After Deductible	\$20 Copay Kinwell: No Charge	40% After Deductible
Specialist Visit	No Charge After Deductible Kinwell: No Charge	\$20 Copay Kinwell: No Charge	50% After Deductible	\$20 Copay Kinwell: No Charge	40% After Deductible
Mental Health Visit	No Charge After Deductible Kinwell: No Charge	\$20 Copay Kinwell: No Charge	50% After Deductible	\$20 Copay Kinwell: No Charge	40% After Deductible
Lab and X-Ray	No Charge After Deductible Kinwell: No Charge	30% After Deductible Kinwell: No Charge	50% After Deductible	20% After Deductible Kinwell: No Charge	40% After Deductible
Rehabilitation, Physical Therapy, Massage Therapy	No Charge After Deductible	\$20 Copay	50% After Deductible	\$20 Copay	40% After Deductible
Chiropractic Care Calander Year Limit 12 Visits	No Charge After Deductible	\$20 Copay	50% After Deductible	\$20 Copay	40% After Deductible
Acupuncture Calendar Year Limit 12 Visits	No Charge After Deductible	\$20 Copay	50% After Deductible	\$20 Copay	40% After Deductible
Urgent Care	No Charge After Deductible	\$35 Copay	50% After Deductible	\$30 Copay	40% After Deductible
Emergency Room (copay waived if admitted)	No Charge After Deductible	\$250 Copay, then 30% After Deductible		\$250 Copay, then 20% After Deductible	
Inpatient Hospitalization	No Charge After Deductible	30% After Deductible	50% After Deductible	20% After Deductible	40% After Deductible
Inpatient Rehabilitation Calendar Year 30 Day Limit	No Charge After Deductible	30% After Deductible	50% After Deductible	20% After Deductible	40% After Deductible
PRESCRIPTION DRUGS	LOWCOST PLAN	CORE PPO PLAN		BUY-UP PPO PLAN	
Generic	No Charge After Deductible	\$15 Copay	In-Network Copay + 40% (waive deductible)	\$15 Copay	In-Network Copay + 40% (waive deductible)
Brand Name	No Charge After Deductible	\$30 Copay		\$30 Copay	
Non-Preferred	No Charge After Deductible	30% (waive deductible)		30% (waive deductible)	

This is a summary of benefits. Please refer to the Summary Plan Description (SPD) for details. The information in the SPD will supersede this benefit summary.



## Dental Benefits

### Delta Dental

Aegis Living offers all full-time employees a comprehensive dental plan with Delta Dental to help you and your eligible family members pay for dental care services such as routine exams, fillings, x-rays and orthodontia. Your deductible, out of pocket maximum and visit limits accumulate January - December of each year and reset on January 1st.

DELTA DENTAL DENTAL PLANS		
	In-Network PPO	Out-of-Network
Calendar Year Deductible (waived for preventive, diagnostic, & orthodontia)	\$25 Individual \$75 Family	\$50 Individual \$150 Family
Calendar Year Benefit Maximum	\$2,000 per person	\$2,000 per person
<b>SERVICES</b>	You Pay	
Preventive & Diagnostic (Exams, cleanings, x-rays, etc.)	No Charge	No Charge
Basic Restorative	20% after deductible	20% after deductible
Major Services	50% after deductible	50% after deductible

## Vision Benefits

### Vision Service Plan (VSP)

Aegis Living offers all full-time employees a comprehensive vision plan with Vision Service Plan (VSP) to help with vision care costs for eye exams and corrective eye wear. You can access vision care services from any provider you wish. However, your costs will typically be lower if you choose an VSP Signature network provider.

VSP VISION PLANS		
	In-Network PPO	Out-of-Network
SERVICES	You Pay	
Eye Wellness Exam	\$10 per visit	Up to \$50 per visit
Frames (every 24 months)	\$120 allowance then 20% discount	Up to \$70
LENSES (EVERY 12 MONTHS)		
Single Vision, Lined Bifocals and Trifocals and Standard Progressive	No Charge	Varies by service Up to \$100
Premium Progressive	\$80-\$90	
Custom Progressive	\$120-\$160	
CONTACT LENSES (IN LIEU OF EYEGLASSES)		
Fitting and Evaluation	Up to \$60 after 15% discount	Up to \$105 for fitting, evaluation, and contacts combined

## Flexible Spending Accounts (FSA)

### Administered by Navia Benefit Solutions

Aegis Living offers a Flexible Spending Account (FSA) through Navia Benefit Solutions. An FSA allows you to set aside money on a pre-tax basis to pay for qualified out-of-pocket healthcare and dependent care expenses. Putting money in an FSA helps you save by reducing your taxable income and therefore, reducing your taxes.

#### Maximum Contributions

Healthcare FSA: minimum \$100, maximum \$3,300

Dependent Care FSA: minimum \$500, maximum \$5,000 for single employees or married employees filing jointly (\$2,500 for married employees filing separately)

*This is a summary of benefits. Please refer to the Summary Plan Description (SPD) for details. The information in the SPD will supersede this benefit summary.*

## 2025 - 2026 Premium Per Pay Period

There is no cost to you for basic life insurance, AD&D, and EAP. Contributions for medical, dental, and vision come out of your paycheck on a pre-tax basis. In months where there are three paychecks, Aegis Living will only deduct costs from the first two paychecks in the month.

RATES PER PAY PERIOD			
Plan	Total	Employee	Employer
<b>MEDICAL CORE PLAN - PRIME - WA ONLY</b>			
Employee	\$353.21	\$50.14	\$303.07
Employee + Spouse	\$754.57	\$259.41	\$495.17
Employee + Child(ren)	\$589.21	\$196.13	\$393.08
Employee + Family	\$1,052.39	\$332.17	\$720.22
<b>MEDICAL CORE PLAN - HERITAGE</b>			
Employee	\$375.76	\$63.92	\$311.84
Employee + Spouse	\$802.74	\$295.47	\$507.28
Employee + Child(ren)	\$626.82	\$222.71	\$404.12
Employee + Family	\$1,119.55	\$342.23	\$777.33
<b>MEDICAL BUY-UP PLAN - PRIME - WA ONLY</b>			
Employee	\$439.90	\$159.29	\$280.61
Employee + Spouse	\$941.61	\$488.07	\$453.54
Employee + Child(ren)	\$734.50	\$352.91	\$381.58
Employee + Family	\$1,311.67	\$672.37	\$639.29
<b>MEDICAL BUY-UP PLAN - HERITAGE</b>			
Employee	\$467.97	\$180.96	\$287.01
Employee + Spouse	\$1,001.72	\$531.76	\$469.96
Employee + Child(ren)	\$781.38	\$382.94	\$398.44
Employee + Family	\$1,395.40	\$731.07	\$664.32
<b>MEDICAL LOW COST PLAN - PRIME NETWORK IN WA/BLUECARD IN CA &amp; NV</b>			
Employee	\$279.71	\$25.00	\$254.71
<b>VISION</b>			
Employee	\$3.44	\$3.06	\$0.38
Employee + Spouse	\$5.50	\$4.57	\$0.93
Employee + Child(ren)	\$5.62	\$4.58	\$1.04
Employee + Family	\$9.06	\$7.36	\$1.70
<b>DENTAL</b>			
Employee	\$24.09	\$20.00	\$4.09
Employee + Spouse	\$45.07	\$37.41	\$7.66
Employee + Child(ren)	\$45.96	\$38.15	\$7.81
Employee + Family	\$65.59	\$54.45	\$11.14

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## Your Benefit Contacts

### Aegis Living Benefit Hub

Access benefits information 24/7! The site contains forms, benefit summaries, helpful tools, provider directories, wellness resources, and more. <https://c2mb.ajg.com/aegisliving/home/>



### Aegis Living Advocate Center

Aegis Living partners with Gallagher, and the benefit experts in their Benefit Advocate Center, who are available to answer benefit-related questions for you and your family. You can reach a Benefit Advocate at: [bac.aegisliving@ajg.com](mailto:bac.aegisliving@ajg.com) or by phone (833) 262-1832 (toll free) 8:00 am - 6:00 pm Monday - Friday. Language assistance is available.

### Benefit Plan Eligibility and Enrollment Questions

Your Business Office Manager or Aegis Living Benefits Department: [benefits@aegisliving.com](mailto:benefits@aegisliving.com).

Benefit	Administrator	Phone	Website & Group Number
Medical & Prescription Drugs	Premera Blue Cross	800-722-1471	<a href="https://premera.com">premera.com</a> 1007261
24-Hour Nurseline	Premera Blue Cross	800-841-8343	<a href="https://premera.com">premera.com</a> 1007261
Livongo	Premera Blue Cross	800-945-4355	<a href="https://www.go.livongo.com/premerawaregister">www.go.livongo.com/premerawaregister</a>
MoveSpring (wellness program)	MoveSpring	N/A	MoveSpring <a href="mailto:help@movespring.com">help@movespring.com</a>
Mail Order Prescription Drugs	Express Scripts	800-391-9701	<a href="https://premera.com">premera.com</a> 1007261
Dental	Delta Dental	800-367-4104	<a href="https://deltadentalwa.com">deltadentalwa.com</a> 09109
Vision	Vision Service Plan (VSP)	800-877-7195	<a href="https://www.vsp.com">www.vsp.com</a> 12233736
Basic Life and Accidental Death & Dismemberment (AD&D)	Sun Life	866-806-3619	965680 <a href="https://www.sunlife.com/us/en/">www.sunlife.com/us/en/</a>
Supplemental Life & Voluntary AD&D	Sun Life	866-806-3619	965680 <a href="https://www.sunlife.com/us/en/">www.sunlife.com/us/en/</a>
Critical Illness Insurance	Sun Life	866-806-3619	965680 <a href="https://www.sunlife.com/us/en/">www.sunlife.com/us/en/</a>
Accident Insurance	Sun Life	866-806-3619	965680 <a href="https://www.sunlife.com/us/en/">www.sunlife.com/us/en/</a>
Hospital Indemnity Insurance	Sun Life	866-806-3619	965680 <a href="https://www.sunlife.com/us/en/">www.sunlife.com/us/en/</a>
Flexible Spending Accounts	Navia Benefit Solutions	800-669-3539	<a href="https://naviabenefits.com">naviabenefits.com</a> (company code: AEG)
GoNavia Commuter Program	Navia Benefit Solutions	800-669-3539	<a href="https://naviabenefits.com">naviabenefits.com</a>
401(k) Retirement Savings Plan	The Standard	800-858-5420	<a href="https://standard.com/retirement">standard.com/retirement</a> 813672
Investment Inquiries	Assured Partners	Rich Hultquist 206-343-4178 Stephany Primitivo 206-343-3339	<a href="mailto:Richard.Hultquist@assuredpartners.com">Richard.Hultquist@assuredpartners.com</a> <a href="mailto:Stephany.Primitivo@assuredpartners.com">Stephany.Primitivo@assuredpartners.com</a>
Employee Assistance Program	ComPsych® GuidanceResources®	877-595-5281	<a href="https://guidanceresources.com">guidanceresources.com</a>