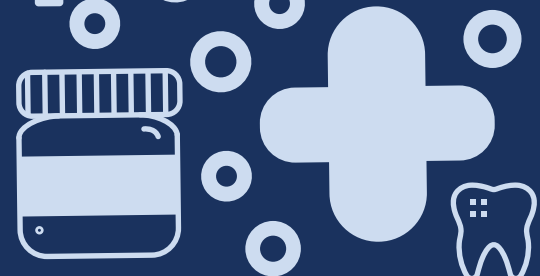




ASBURY COMMUNITIES

Asbury Communities, Asbury Methodist Village,
Asbury Solomons, Asbury Bethany Village,
Asbury Springhill



Employee benefits

PASSIVE ENROLLMENT

The upcoming benefits plan year will be a short plan year running from Aug. 1-Dec. 31, 2020. Open Enrollment will be “passive” meaning you do not have to elect any benefit changes if you would like your current 2019-2020 benefits to continue through December 31, 2020.

JULY 1 – 15

2020

WELCOME TO ANNUAL ENROLLMENT! JULY 1 – 15, 2020

Associates are the reason for Asbury’s success, and we are dedicated to providing a competitive compensation and benefits package, a safe workplace, and other programs to assist you and your family on and off the job.

We understand that each individual has different needs. As an associate, you have the ability to choose plans for you and your family that are cost-effective and comprehensive in design. Please take the time to review all of the information in this guide. This guide was designed to help you make educated and sound decisions regarding your benefits.

Get the tools and information you need to participate in Asbury’s Benefits program by going to the Associate

Resources webpage at www.asbury.org/associate-resources or on the Associate app.

Here’s where to find ...

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ENROLLING IN YOUR BENEFITS

Enroll online at <https://e13.ultipro.com/login.aspx>

Associates hired on or after August 1, 2020 who are eligible for optional health and welfare benefits, must enroll within the first 30 days of employment.

Before you enroll:

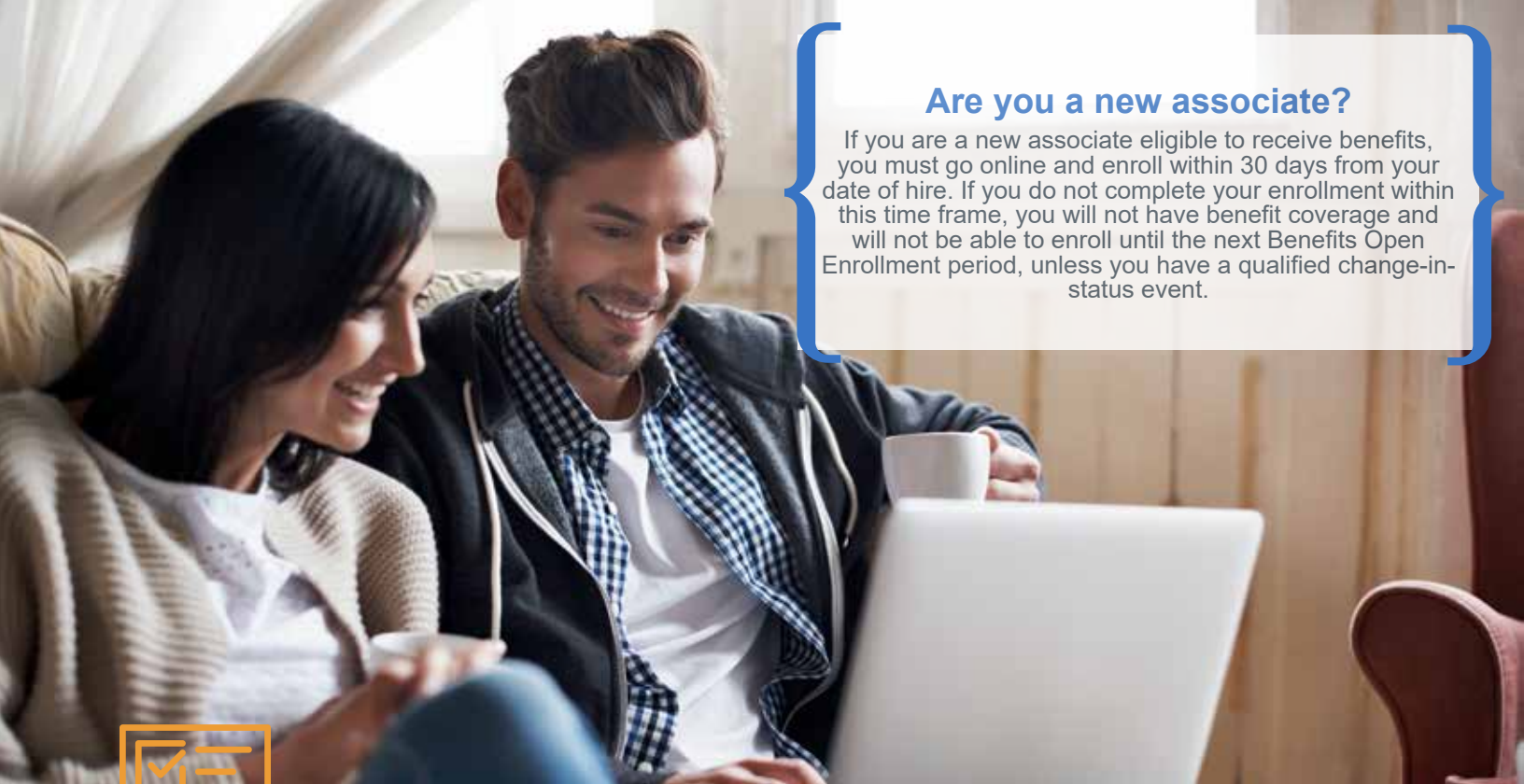
- Familiarize yourself with your options by reading this 2020 Guide to your Benefits.
- Have the following information handy:
 - Social Security Numbers for you and your eligible dependents
 - Dates of Birth for you and your eligible dependents

Want to take a quick tour to learn how you can use UltiPro to review, elect, and submit your benefit choices?
Visit <http://bit.ly/UltiProQuickTour-LifeEvents>.

When you're ready to enroll:

1. Visit <https://e13.ultipro.com/login.aspx>.
2. Once logged in, click on the Menu button in the upper left, hover over the "Myself" tab, and navigate to "Open Enrollment."
3. For new hires, select "Open Enrollment 2020."
4. The system will prompt you to add your dependents and beneficiary information, and will then walk you through the steps to enroll in each benefit.
5. Once you are finished with your elections, the last page will show a summary of the changes you are about to make. Please verify your changes carefully and review any outstanding actions or errors. You must take care of these action items prior to submitting your final elections. When you are satisfied with your changes, please print a copy of this page for your records and click the Submit button to submit your elections.

The benefits Plan Year runs August 1, 2020 through December 31, 2020. This will be a passive open enrollment. If you do not make any changes, your coverage will continue with the plans you are currently enrolled in. If you do not make any desired changes during July 1 - July 15 2020, you will not be able to make changes to your elections during the plan year, unless you are a new hire, or you or one of your dependents experience a qualified change-in-status event. See page 5 of the 2020 Guide to your Benefits for details regarding change-in-status events.



Are you a new associate?

If you are a new associate eligible to receive benefits, you must go online and enroll within 30 days from your date of hire. If you do not complete your enrollment within this time frame, you will not have benefit coverage and will not be able to enroll until the next Benefits Open Enrollment period, unless you have a qualified change-in-status event.



BENEFITS ELIGIBILITY

Employees

Associates whose work status is at least 60 hours per pay period (excluding seasonal, interns, and temporary workers) are eligible for benefits. Benefits for newly hired associates are effective on the first of the month following or coincident with 30 days of employment.

Eligible Dependents

In addition to enrolling yourself, you may also enroll any eligible dependents. Eligible dependents are defined below:

- **Spouse:** a person to whom you are legally married by ceremony
- **Domestic Partner** (same sex or opposite sex) who has signed a notarized Domestic Partner Affidavit with you
- **Child(ren):** Your biological, adopted, or legal dependents
 - Medical, Dental, Vision, Critical Illness Insurance, Hospital Indemnity, and Accident Insurance: eligible up to age 26 regardless of student, financial, and marital status
 - Supplemental Life Insurance: eligible age 6 months up to age 25
- **Disabled Child**
 - A child who is unmarried and is dependent on you and your spouse as a result of a mental or physical incapacity.
 - A child who is disabled prior to reaching the maximum age allowed under the plan.

CHANGE-IN-STATUS EVENTS

Life is constantly changing. Sometimes these changes mean you may need to make updates to your current benefit elections. When one of these qualified change-in-status events happen, you can make certain changes to your benefit elections without waiting for the next annual Benefits Open Enrollment.

You must be employed for at least 30 days and you must notify your Human Resources Department within 30 days of the change-in-status event in order to make a change to your benefit elections. Documentation supporting the change will be required.

Benefit changes must be consistent with your change-in-status event. Some examples of change-in-status events are highlighted below:



Marriage or divorce



Birth, adoption, or death



Change in employment, or employment status for you, your spouse, or your dependent child



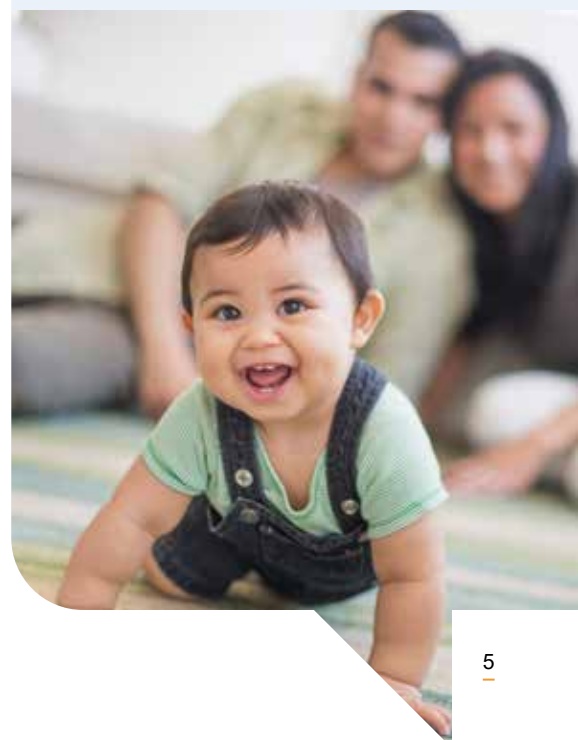
Eligibility for, or loss of other coverage, due to spouse's Benefits Open Enrollment period, or a loss or gain of benefit eligibility

Documentation is required to make changes.

For documentation to be valid, it must be a copy of an official document and include the impacted member's name and the date of the event.

Some examples of documentation are listed below:

Event	Documentation required
Marriage	Marriage certificate
Divorce	Divorce decree
Spouse starting or ending employment	Letter from spouse's employer
Spouse losing other coverage	Letter from spouse's employer
Birth or adoption of a child	Birth certificate or adoption certificate
Death of a spouse or child	Death certificate
Court order requiring you to cover a child	Court order



The benefits plan year runs from August 1, 2020 through December 31, 2020. This will be a passive open enrollment. If you do not make any changes, your coverage will continue with the plans you are currently enrolled in. If you do not make any desired changes during July 1 - July 15 2020, you will not be able to make changes to your elections during the plan year, unless you or one of your dependents experience a change-in-status event. If you do not experience a qualified change-in-status event, the elections you make will remain in effect through December 31, 2020.



WORKING ON WELLNESS PROGRAM

Asbury's mission involves a strong commitment to doing all the good we can by enabling personal fulfillment and enriching the lives of those we serve and associates. As part of that mission, we encourage residents and associates to live a healthy lifestyle. The WOW! Working on Wellness program is a wellness and healthy living program designed for associates that provides fitness activities, health risk evaluation, and healthy lifestyle coaching.

Earn a total of 175 incentive points by completing a Biometric Screening (50 points), Personal Health Profile (50 points), and earning 75 additional points in the Wellness program.

Current benefits-eligible associates that are paying lower medical plan payroll deductions for the 2019 plan year, will continue to be eligible for lower medical plan payroll deductions for the 2020 short plan year. Benefit-eligible associates that are currently ineligible for lower medical plan payroll deductions, will remain ineligible for the 2020 short plan year.

To earn your wellness incentive for the 2021 plan year, you (and your spouse, if you elected employee + spouse or family coverage) will need to complete the steps below by December 1, 2020, for a total of 175 points. For those Associates not covered by an Asbury medical plan, you are eligible to earn a \$100 wellness incentive if you complete all the steps in the wellness program.

1. BIOMETRIC SCREENING (50 POINTS)

Complete a Biometric Screening (50 points) by using a Physician Form. This form can be taken to your doctor during a routine visit. Your doctor will complete the bottom portion of the form and send it to Health Advocate. The form can be located on ShareLink in the documents section.

2. PERSONAL HEALTH PROFILE (PHP) (50 POINTS)

Associates (and your spouse if you elected employee + spouse or family coverage) complete the PHP, which is a series of questions designed to help identify your potential health risks. To complete your PHP, log on to the secure website hosted by Health Advocate at www.HealthAdvocate.com/asburycommunitiesinc.

- **New Hires:** If you were hired after August 1, 2020, you are considered a new hire and will only need to complete a PHP within 30 days of your date of hire in order to receive the incentive for 2020.

3. EARN AN ADDITIONAL 75 POINTS

In addition to your Biometric Screening and PHP, you will also need to earn an additional 75 points by completing items of your choosing: Healthy Challenges, Workshops, Healthy Trackers, Wellness Coaching, and more. You can also earn points for completing Preventive Care exams if you are covered by an Asbury medical plan. Please note that these exams can take up to three months to process, so it is recommended you have your exams early in order to get your incentive paid out in time.

Staying on top of your health can be challenging.

Once you are logged into your Health Advocate account, you will have access to many health and wellness features for you to use anytime to help you meet your health goals at your own pace. The member website provides you with all of the necessary tools to help get and stay healthy.

To access all of the wellness specific tools available to you, hover over the Well-Being tab at the top of the screen, and then click on Wellness Programs. Here you will have access to the following items and more:

- Personal Health Profile to assess your health risks.
- Self-guided wellness workshops and programs.
- Health trackers compatible with a wide range of fitness devices and apps.
- Monthly newsletters full of healthy tips as well as a health and wellness blog.
- Secure web messaging system to communicate with a personal Wellness Coach.

How to access your Health Advocate account, and complete your PHP

1. Go to the secure website hosted by Health Advocate at www.HealthAdvocate.com/asburycommunitiesinc.
2. Enter the organization name: Asbury Communities.
3. Register as a new user, and sign in with your username and password.





MEDICAL & PRESCRIPTION DRUGS

You have three medical plan choices for 2020 administered by CareFirst BlueCross BlueShield (BCBS). All options include prescription drug coverage. None of the plans require you to select a Primary Care Physician (PCP), and you do not need a referral to see a Specialist. To locate a participating, in-network provider, visit www.carefirst.com/doctor.

- **EXCLUSIVE PROVIDER ORGANIZATION (EPO) PLAN:** The EPO plan features the lowest deductible and out-of-pocket maximum of the three plans, and is also the most costly. This plan provides coverage for services received in-network only; there is no coverage for services received out-of-network. Some services, such as office visits, are not subject to the deductible and you will pay a copay at the time of service. Emergency care and hospitalization are subject to the deductible, and a copay will apply after you meet your deductible. Each plan member is only responsible for the Individual deductible amount.
- **PREFERRED PROVIDER ORGANIZATION (PPO) PLAN:** The PPO plan provides coverage in-network and out-of-network. After you meet your deductible, in-network, the plan pays 70% for most covered services, and you pay 30%. Some services, such as office visits, are not subject to the deductible and you will pay a copay at the time of service. Each plan member is only responsible for the Individual deductible amount.
- **HSA-QUALIFIED PLAN:** The HSA-qualified plan features the highest deductible of the three plans, but the premium rates per pay are the least costly. This is an HSA-qualified plan, which means you are eligible to open a Health Savings Account (HSA) that allows you to contribute money pre-tax to pay for eligible health care expenses. Asbury also contributes to the HSA for you! After you meet your deductible, in-network, the plan pays 90% for most covered services, and you pay 10%. If you are enrolled with dependents, the entire family deductible must be met before the plan will pay for covered services. This can be met by one individual or a combination of all family members.

How do I choose the right plan for me?

The plans differ in terms of how much you will pay up front (deductible) for certain services, the cost you will have to pay (coinsurance and copays), and the maximum amount you pay per year (out-of-pocket maximum).

Summary of Benefits and Coverage (SBC)

Choosing a health coverage option is an important decision. To help you make an informed choice, a Summary of Benefits and Coverage (SBC), which summarizes important benefit information in a standard format, is available for each medical plan option.

- The SBCs are located on the Associate Resources webpage at www.asbury.org/associate-resources, or on the Associate app in the Open Enrollment section.
- A paper copy is also available by contacting the Human Resources Department.

Preventive care services are covered in full under all 3 plans if you visit an in-network provider.

Note: The amount the plan pays for covered services is based on the Allowed Benefit. The Allowed Benefit is generally the contracted rates or fee schedules that Preferred Providers have agreed to accept as payment for covered services. Out-of-network coinsurances are based on a percentage of the Allowed Benefit. When services are rendered by out-of-network providers, charges in excess of the Allowed Benefit are the member's responsibility. Some services require pre-certification.

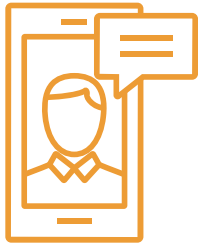
The medical carrier will not pay for these services unless approval is received. Examples include: hospitalization, surgery, home health care, hospice care, private duty nursing, and therapy services. In order to obtain pre-certification, your doctor should contact BlueCross BlueShield at 1-866-773-2884.

Medical and Prescription Plan Highlights

Summary of Services	EPO Plan		PPO Plan		HSA-qualified Plan	
	In-Network Only YOU PAY	In-Network YOU PAY	Out-of-Network YOU PAY	In-Network YOU PAY	Out-of-Network YOU PAY	
Network	BluePreferred (PPO)	BluePreferred (PPO)	N/A	BluePreferred (PPO)	N/A	
Annual Deductible (Per Plan Year)	\$500 Individual \$1,000 Family embedded	\$1,000 Individual \$2,000 Family embedded	\$2,000 Individual \$5,000 Family embedded	\$3,000 Individual \$6,000 Family non-embedded	\$6,000 Individual \$12,000 Family non-embedded	
Out-of-Pocket Maximum (Per Plan Year)	\$5,500 Individual \$11,000 Family embedded	\$7,000 Individual \$14,000 Family embedded	\$9,000 Individual \$18,000 Family embedded	\$6,650 Individual \$13,300 Family embedded	\$9,000 Individual \$18,000 Family embedded	
Preventive Services¹						
Well Child visits and immunizations, routine annual GYN visit, mammography screening, prenatal office visits, annual adult physical	No charge	No charge	50% after deductible	No charge	50% after deductible	
Office Visits, Labs, and Testing						
PCP/Specialist Office Visits	\$20/\$40 copay	\$20/\$40 copay	50% after deductible	10% after deductible	50% after deductible	
Lab/Pathology	\$20 copay	30% after deductible	50% after deductible	10% after deductible	50% after deductible	
Routine Imaging	\$40 copay					
Complex Imaging	\$80 copay					
Inpatient & Outpatient Services						
Inpatient Hospital Pre-certification required	\$300/day after deductible; max \$1,500/stay	30% after deductible	50% after deductible	10% after deductible	50% after deductible	
Outpatient—Hospital	\$200 after deductible	30% after deductible	50% after deductible	10% after deductible	50% after deductible	
Outpatient—Facility	\$100 copay	30% after deductible	50% after deductible	10% after deductible	50% after deductible	
Urgent & Emergency Care						
Urgent Care Facility	\$60 copay	\$75 copay	50% after deductible	10% after deductible	50% after deductible	
Hospital Emergency Room (Copay waived if admitted)	\$200 after deductible	30% after \$200 copay	30% after \$200 copay	Deductible, then 20% after \$200 copay	Deductible, then 20% after \$200 copay	
Prescription Drugs						
Retail (34-day supply)	Subject to deductible					
Generic	\$5 copay	\$5 copay		\$5 copay		
Preferred Brand	\$40 copay	20% up to \$50		20% up to \$50		
Non-Preferred Brand	\$100 copay	50% up to \$100		50% up to \$100		
Preferred Specialty	\$100 copay	\$250 copay		\$250 copay		
Non-Preferred Specialty	\$150 copay	\$500 copay		\$500 copay		
Mail Order (90-day supply)	Subject to deductible					
Generic	\$15 copay	\$15 copay		\$15 copay		
Preferred Brand	\$120 copay	20% up to \$150		20% up to \$150		
Non-Preferred Brand	\$300 copay	50% up to \$300		50% up to \$300		
Preferred Specialty	\$300 copay	\$750 copay		\$750 copay		
Non-Preferred Specialty	\$450 copay	\$1,500 copay		\$1,500 copay		

¹As defined by the U.S. Preventive Services Task Force based on your age and gender. For more information, please refer to <https://www.healthcare.gov/coverage/preventive-care-benefits/>.

This chart is intended for comparison purposes only. If there are any discrepancies, the Summary of Benefits and Coverage (SBC) will govern. The SBCs can be accessed on the Associate Resources webpage at www.asbury.org/associates or on the Associate app in the Open Enrollment section.



CAREFIRST MEMBER BENEFITS

Manage your benefits – and your health

View personalized information on your claims and out-of-pocket costs online with My Account. You can also sign up for electronic Explanation of Benefits (EOB) from CareFirst and get your health care info quicker and more securely. Simply log on to www.carefirst.com/myaccount to get started. My Account puts you in charge of your health plan information and gives you tools to manage your plan — and your health.

New to CareFirst?

Visit www.carefirst.com/MyAccountDemo to take a tour of My Account, and download the mobile app for personalized access on the go.

- See who and what is covered under your health plan
- Review the status of all your claims
- View and order ID cards
- Access customized health and wellness information
- Research drug costs using the Drug Pricing tool
- Find a Doctor
- Check the status of your deductible and out-of-pocket maximum

You can also contact customer service toll-free at [1-800-628-8548](tel:1-800-628-8548).

Health and Wellness Resources

carefirst.staywellsolutionsonline.com

Take an active role in managing your health by visiting CareFirst's Health and Wellness Information website. The online wellness library has information on a variety of health topics, interactive tools, healthy recipes, and much more.





WHERE TO GO FOR CARE

Choosing the right setting for care is key to getting the best treatment with the lowest out-of-pocket costs.

Knowing where to go when you need medical care is key to getting the best treatment with the lowest out-of-pocket costs. Except for emergencies, your first call should be to your primary care provider.

- **PRIMARY CARE PROVIDER (PCP):** Establishing a relationship with your PCP is important. Your PCP may be able to provide advice over the phone or fit you in for a visit right away.
- **FIRSTHELP — FREE 24-HOUR NURSE ADVICE LINE:** Call **1-800-535-9700** anytime to speak with a registered nurse. Nurses can provide you with medical advice and recommend the most appropriate care.
- **CAREFIRST VIDEO VISIT:** See a doctor 24/7 without an appointment! You can consult with a board-certified doctor whenever you want on your smartphone, tablet, or computer. When you don't feel well, or your child is sick, the last thing you want to do is leave the comfort of home to sit in a waiting room. Video Visit is perfect when your primary care provider (PCP) isn't available. The cost for a video visit is the same as a visit to your PCP, and will never exceed \$49. Most visits take about 10-15 minutes and doctors can write a prescription, if needed, that you can pick up at your local pharmacy. Get started by registering at www.carefirstvideovisit.com.
- **CONVENIENCE CARE CENTERS (RETAIL HEALTH CLINICS):** These are typically located inside a pharmacy or retail store (e.g., CVS MinuteClinic or Walgreens Healthcare Clinic) and offer extended hours. Visit a convenience care center for help with minor concerns like cold symptoms and ear infections.
- **URGENT CARE CENTERS:** (e.g., Patient First or ExpressCare) have doctors on staff for more severe illnesses or injuries when you need care after hours.
- **EMERGENCY ROOM (ER):** An ER provides treatment for acute illnesses and trauma. Call 911 or go straight to the ER if you have a life-threatening injury, illness, or emergency.

NOTE: The information provided herein regarding various care options is meant to be helpful when you are seeking care and is not intended as medical advice. Only a medical provider can offer medical advice. The choice of provider or place to seek medical treatment belongs entirely to you.

Need to locate a participating, in-network provider?

To locate an in-network provider visit www.carefirst.com/doctor or call **1-800-810-2583**.





Important Reminders:

- To pay for qualified expenses, your HSA must be opened prior to incurring those expenses.
- You may not have any other health insurance coverage, including through your spouse, Health Care FSA, Medicare, or Medicaid.
- If your child is under the age of 26, but does not qualify as a dependent on your tax return s/ he may be covered under your medical plan, but your HSA funds cannot be used for expenses for that dependent.
- If you have any questions about your HSA eligibility or eligible expenses, please consult a tax professional.



HEALTH SAVINGS ACCOUNT (HSA)

Available only to employees who enroll in the HSA-qualified medical plan.

A Health Savings Account (HSA) is a tax-advantaged savings account that can be used for qualified expenses today, or can help you save for future expenses.

An HSA can help you save money by allowing you to pay for qualified expenses with tax-free dollars. You can use the funds to pay for qualified expenses, such as medical and prescription drug expenses, as well as dental and vision expenses, for you and your tax dependents—even if they are not covered under your medical plan! Your HSA can be used to pay for eligible medical expenses of any family member who qualifies as a dependent on your tax return.

To contribute to an HSA, you must be covered by an HSA-qualified medical plan, and you cannot be eligible to make a claim for benefits under any other public or private health benefit arrangement. Health benefit arrangements include, but are not limited to, non-qualified commercial insurance, private employer arrangements such as Health Care Flexible Spending Accounts or Health Reimbursement Arrangements, and public options such as Medicare. This would also include a Health Care FSA solely as a result of a carryover of unused amounts, until the end of the plan year when the Health Care FSA carryover balance is exhausted.

Funding your HSA

You can set up an automatic per pay deposit to fund your HSA on a regular basis without any hassle. Your contributions will be deducted pre-tax from each pay and deposited into your HSA.

The IRS establishes a limit that you can contribute per year. The limits are based on whether you have the Individual or Family coverage under the qualifying medical plan, and they include contributions made by Asbury. Limits for the 2020 tax year are below:

	2020 HSA Limits Set by the IRS	Asbury HSA Contribution	Employee 2020 HSA Contribution Limit
Individual	\$3,550	\$250	\$3,050
Family	\$7,100	\$500	\$6,100

Individuals over age 55 may make an additional “catch-up” contribution of \$1,000.

PLEASE NOTE: The limits are based on a calendar year per IRS regulation. The combined amount of your Health Savings Account contributions during 1/1/2020 – 7/31/2020 from the prior plan year and your elections for the new plan year running 8/1/2020 – 12/31/2020, may not exceed the 2020 IRS HSA Limits. If you have questions regarding how your contributions will impact your individual tax situation, please consult a tax professional.

Access HSA Information!

Access account balances, HSA calculators, as well as log in for personalized access to manage your account at www.discoverybenefits.com.

Don't forget to download the free mobile app to manage your HSA on the go!

- Get instant status notifications on the status of your claims and upload documentation in seconds using your phone's camera
- Easily move funds from your HSA into your bank account to cover eligible expenses
- Check your balance and view account activity
- And more!

You can also call customer service toll-free at [1-866-451-3399](tel:1-866-451-3399).

Reasons to Love a Health Savings Account (HSA)

- Triple Tax Savings
 - You can contribute to your HSA using tax-free dollars.
 - You can use the money in your HSA to pay for qualified expenses with tax-free money.
 - Money in the account accumulates year over year, and earns interest that is tax-free!
- You decide how and when to use the funds in your account; you can use the funds to pay for your qualified expenses or save them for future health care costs.
- The account may be used to build funds for retirement. Once you reach age 65, you can withdraw the money for non-medical reasons without a penalty.
- Your account is owned by you, which means you take it with you if you leave, resign, or retire from the company.
- Increased earning potential with investments—once your HSA balance reaches \$1,000, you may invest your funds for increased earning potential that is also tax-free.



How your medical plan and HSA work together

At the doctor's office...

1. Receive services. No copay is required at the time of service. Be sure to present your insurance ID card. If your health care provider requires a payment from you, it will be applied to your invoice.
 - **Remember:** In-network preventive care is covered at 100% with no deductible. You pay \$0 out-of-pocket for your annual physical, well-woman visit, mammogram, colonoscopy, routine immunizations, preferred preventive drugs, and other age and gender appropriate services.
2. Provider bills the medical plan. Your provider will submit a claim to CareFirst for services rendered. CareFirst will review the claim and apply contracted rates. The amount you owe will:
 - Be credited toward your deductible, or
 - Paid to the provider per your benefit plan if you have already met your deductible
3. You will receive an Explanation of Benefits (EOB) from CareFirst. Tip: Register on www.carefirst.com/myaccount to receive your EOBs electronically.
4. The provider will send you a bill reflecting the owed charges. Check to make sure that the amount matches the EOB sent to you by CareFirst. If not, contact CareFirst.
5. You can pay the bill with your HSA debit card. If the doctor's office doesn't accept credit cards, you can pay out-of-pocket using another method, and reimburse yourself from your HSA. **Tip:** Register on www.discoverybenefits.com and set up an electronic funds transfer to your bank account to make reimbursements easy.

At the pharmacy...

1. You can obtain a prescription from your doctor by submitting the prescription for needed medication along with your insurance ID card.
2. Verify your insurance coverage on the spot to determine the amount you owe for the prescription.
3. Use your HSA to pay for your prescription. The pharmacy fills your prescription, and you pay the determined amount owed. The expense is automatically applied to your deductible. Use your HSA debit card to pay for your prescription.

Learn how to maximize your health savings with an HSA

There are a variety of resources on the Discovery Benefits website:

- How an HSA works and what to expect at the doctor's office or pharmacy
- HSA member guide to maximizing your savings
- Contribution and balance calculators

Visit www.discoverybenefits.com/hsavideos

Eligible Expenses

Need a new pair of glasses? How about hearing aids? Due for a trip to the dentist? Those are just a few of the expenses an HSA covers. To view a full, searchable list of eligible expenses, go to www.DiscoveryBenefits.com/eligibleexpenses

Tip: Unlike with an FSA, purchases made with HSA funds don't require documentation. However, it's a good idea to save all documentation in case you're ever the subject of an IRS audit.



FLEXIBLE SPENDING ACCOUNTS (FSA)

For the plan year running August 1, 2020 through December 31, 2020 Healthcare and Dependent Care Flexible Spending Accounts will not be offered. However, due to the financial impacts of the COVID-19 pandemic, Asbury has taken a number of steps to try and offer more time and flexibility for associates to use their previously contributed funds. As such, Asbury has **extended the grace period** and claims filing deadline for any remaining 8/1/2019 – 7/31/2020 plan year FSA account balance to December 31, 2020.

If you have a remaining unused balance from the 8/1/2019 – 7/31/2020 plan year, **you can now submit for any claims incurred through December 31, 2020 against your remaining 2019-2020 FSA balance.** To see your remaining 2019 account balance, please login to your account with Discovery, our FSA Administrator, at www.discoverybenefits.com or the Discovery app.

PLEASE NOTE, at this time you will be able to use the Discovery Benefits/Debit Card to claim reimbursement from the 2019-2020 plan year balance. If this process changes, we will notify you immediately

ELIGIBLE HEALTHCARE FSA EXPENSES INCLUDE: Your out-of-pocket costs for doctor visit copays, prescription drugs, prescription eyeglasses, dental copays and deductibles, braces, contacts, hearing aids, and much more. For a list of eligible expenses, please visit the Discovery Benefits website at www.discoverybenefits.com/employees/eligible-expenses

MORE GOOD NEWS: The IRS now allows OTC medications and menstrual products purchased 2020 to be eligible for reimbursement. These new items purchased on or after January 1, 2020 are eligible to claim against a remaining 2019 Healthcare FSA balance.

PLEASE NOTE: If you choose to switch enroll into the HDHP plan and have a remaining balance in your Healthcare FSA, you will not be eligible to contribute to a Health Savings Account (HSA).

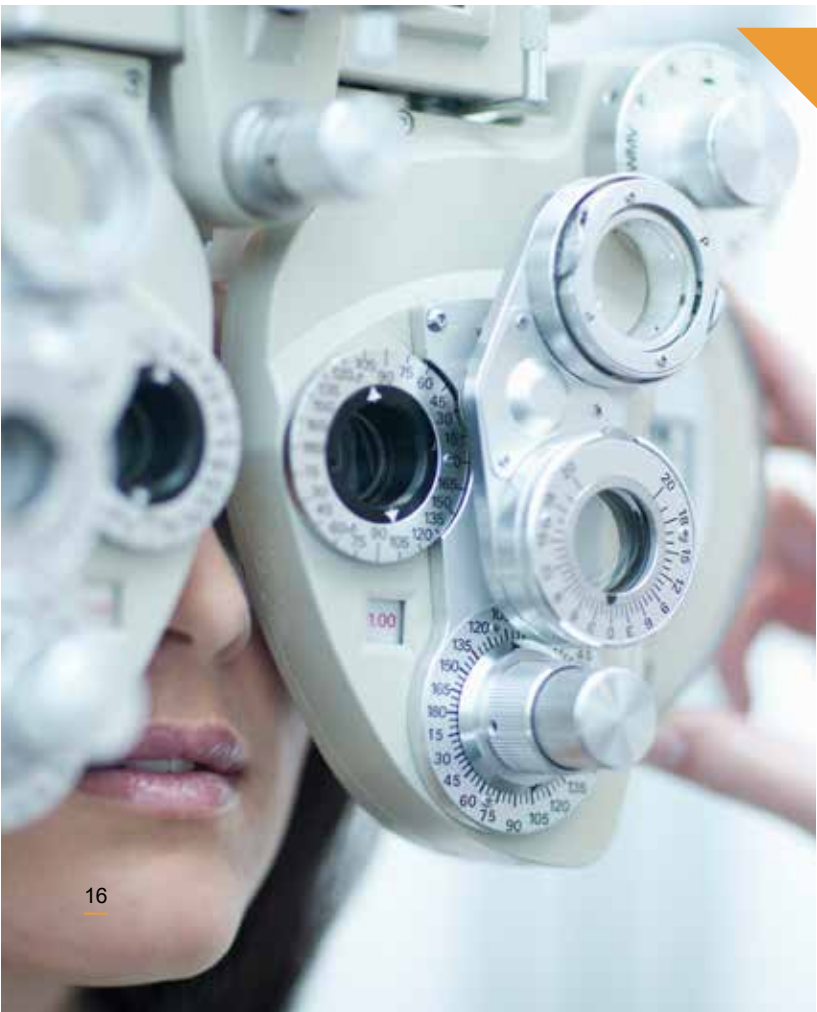


VISION

You have the option to enroll in a Vision plan administered by VSP. You may receive care from any provider you choose, but your benefits are greater when you see a participating, in-network provider. If you choose to receive services from an out-of-network provider, you will be required to pay that provider at the time of service and submit a claim form to VSP for reimbursement.

Plan Features	In-Network YOU PAY	Out-of-Network Plan Reimbursement
Network	Choice	N/A
Eye Exam (Once every plan year)	\$10 copay	Up to \$45
Eyeglass Frames (Once every plan year)	\$25 copay; \$150 allowance for a wide selection of frames, \$170 allowance for featured frame brands, \$80 Costco frame allowance	Up to \$70
Lenses (Once every plan year)		
Single Vision	\$25 copay	\$30
Bifocal	\$25 copay	\$50
Trifocal	\$25 copay	\$65
Contact Lenses —in lieu of glasses (Once every plan year)	No copay; \$200 allowance Fitting and evaluation: up to \$60	Up to \$105

This chart is intended for comparison purposes only. If there are any discrepancies, the plan description will govern. The plan description can be accessed on the Associate Resources webpage at www.asbury.org/associate-resources or on the Associate app in the Open Enrollment section.



Did you know your eyes can tell an eye care provider a lot about you?

Routine eye exams are essential to preserve your vision and safeguard your eye health. Vision insurance can make routine eye care more affordable, especially if you are among the majority of people who wear prescription eyeglasses or contact lenses.

In addition to a vision screening, a routine eye exam can help detect signs of serious health conditions like diabetes and high cholesterol. This is important, since you won't always notice the symptoms yourself and since some of these diseases cause early and irreversible damage.

Need to locate a participating, in-network provider?

To locate a provider, call VSP at 1-800-877-7195 or visit the VSP website at www.vsp.com. When researching providers online, choose the "Choice" network.

Enjoy Exclusive Member Extras from VSP. View offers at www.vsp.com/specialoffers.



DENTAL

You have the choice between two dental plans administered by Delta Dental. You can see any dentist you want; however, using in-network dentists will save you money by allowing you to share in the pre-negotiated discounted fees charged by the network providers. If you receive services out-of-network, you will pay higher out-of-pocket costs and be balance billed by that provider.

Plan Features	Basic Option		High Option	
	In-Network YOU PAY	Out-of-Network YOU PAY*	In-Network YOU PAY	Out-of-Network YOU PAY*
Network	Delta Dental PPO	N/A	Delta Dental PPO	N/A
Annual Deductible (Per Plan Year) Applies to Basic & Major services only	\$25 Individual/ \$75 Family		\$50 Individual/\$150 Family	
Annual Benefit Maximum (Per Plan Year) Applies to Basic & Major services only	Plan pays \$1,250 per person per plan year		Plan pays \$2,000 per person per plan year	
Preventive Care Oral exams, cleanings, x-rays, fluoride treatment, sealants	No charge	10%	No charge	10%
Basic Services Fillings, simple extractions, and minor surgical procedures	30% after deductible	40% after deductible	20% after deductible	30% after deductible
Endodontics/Periodontal Endodontics (root canal), periodontal scaling and root planing	Not covered	Not covered	20% after deductible	30% after deductible
Major Services Crowns, inlays, onlays, dentures, bridges	Not covered	Not covered	50% after deductible	60% after deductible
Orthodontia Adults and children \$2,000 lifetime maximum per person	Not covered	Not covered	50%	50%

This chart is intended for comparison purposes only. If there are any discrepancies, the plan description will govern. The plan description can be accessed on the Associate Resources webpage at www.asbury.org/associate-resources or on the Associate app in the Open Enrollment section.

*Non-participating (out-of-network) dentists may balance bill you for their charges that exceed the Delta Dental payment.



Prevention first!

Make sure you take advantage of your preventive dental visits. Preventive care services are not subject to the deductible, the plan covers 100% of the cost if you visit an in-network provider, and preventive visits do not accumulate toward your annual benefit maximum!

Need to locate a participating, in-network provider?

To locate a participating provider, visit www.deltadentalins.com or call **1-800-932-0783**.



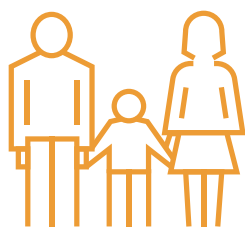
COSTS FOR COVERAGE

Per pay rates based on 26 pays per year

	Total Cost (Per Pay)	Standard		WOW! Incentive	
		Asbury Pays (Per Pay)	You Pay (Per Pay)	Asbury Pays (Per Pay)	You Pay (Per Pay)
EPO Plan					
Associate Only	\$311.58	\$229.01	\$82.57	\$249.36	\$62.22
Associate + Spouse/Domestic Partner	\$623.15	\$364.54	\$258.61	\$405.26	\$217.88
Associate + Child(ren)	\$556.78	\$341.31	\$215.47	\$361.72	\$195.06
Family	\$868.36	\$523.62	\$344.74	\$564.39	\$303.97
PPO Plan					
Associate Only	\$243.42	\$174.29	\$69.13	\$194.69	\$48.73
Associate + Spouse/Domestic Partner	\$486.84	\$275.55	\$211.29	\$316.34	\$170.50
Associate + Child(ren)	\$434.99	\$262.30	\$172.69	\$282.69	\$152.30
Family	\$678.40	\$400.26	\$278.14	\$441.01	\$237.39
HSA-qualified Plan					
Associate Only	\$199.60	\$139.32	\$60.28	\$159.70	\$39.90
Associate + Spouse/Domestic Partner	\$399.21	\$218.77	\$180.44	\$259.52	\$139.69
Associate + Child(ren)	\$356.69	\$211.52	\$145.17	\$231.89	\$124.80
Family	\$556.29	\$320.98	\$235.31	\$361.72	\$194.57

The Wellness incentive is available to benefits-eligible associates and spouses. If you are unable to participate in any of the health-related activities or achieve any of the health outcomes required to earn an incentive, you may be entitled to a reasonable accommodation or an alternative standard. You may request a reasonable accommodation or an alternative standard by contacting Human Resources. You may also involve your personal physician in this process.

	Total Cost (Per Pay)	Asbury Pays (Per Pay)	You Pay (Per Pay)
Dental—Basic Option			
Associate Only	\$8.35	\$6.64	\$1.71
Associate + Spouse/Domestic Partner	\$17.28	\$11.60	\$5.68
Associate + Child(ren)	\$14.20	\$8.52	\$5.68
Family	\$22.96	\$13.78	\$9.18
Dental—High Option			
Associate Only	\$12.84	\$10.21	\$2.63
Associate + Spouse/Domestic Partner	\$26.58	\$17.59	\$8.99
Associate + Child(ren)	\$22.49	\$13.50	\$8.99
Family	\$35.34	\$21.20	\$14.14
Vision			
Associate Only	\$2.35	\$1.40	\$0.95
Associate + Spouse/Domestic Partner	\$4.69	\$2.81	\$1.88
Associate + Child(ren)	\$5.02	\$3.01	\$2.01
Family	\$8.04	\$4.83	\$3.21



LIFE AND AD&D INSURANCE

Financial protection for you and your family in the event of your death. Some coverage is provided to you automatically at no cost; additional voluntary coverage is available to purchase based on your needs.

Life insurance helps protect your family from financial risk and sudden loss of income in the event of your death. Accidental Death & Dismemberment (AD&D) insurance provides an additional benefit if you lose your life, sight, hearing, speech, or your limbs in an accident. Coverage is provided through The Hartford (toll-free phone 1-888-563-1124).

Don't Forget to Designate a Beneficiary!

Choosing who will receive your life insurance benefits is an important decision. During your benefits enrollment, make sure you've designated a beneficiary. Open Enrollment is a good time to check your beneficiary information to keep it up-to-date as your life status changes (e.g. you get married).

Core Life and AD&D Insurance

Company-Paid Benefit

- Class 1 (Associates whose work status is at least 60 hours per pay period): 1 times your base salary (rounded to the nearest \$1,000), up to a maximum of \$500,000. (Please note that coverage over \$50,000 is considered taxable imputed income.)
- Class 2 (Associates whose work status is between 30 and 59 hours per pay period): \$10,000 benefit.

Evidence of good health is not required. Benefits are subject to a reduction schedule, and reduce by 35% at age 70 and 50% at age 75 due to insurance company guidelines.

Not sure how much life insurance is right for you and your family?

Compare your beneficiaries' assets and expenses to estimate how much insurance you might want to buy. Insurance may be needed to help pay expenses for several years.

Consider these factors:

- Expenses
 - Regular expenses such as food, clothing and other recurring expenses
 - Debts, including car loans, mortgage or credit cards
 - Education costs for your children
 - Funeral expenses
- Resources
 - Savings, spouse's earnings, or other insurance you may have



A note about Evidence of Insurability (EOI)...

The Hartford requires you to show that you are in good health before they will agree to provide certain levels of coverage. This is referred to as “Evidence of Insurability (EOI)”.

EOI will be required for:

- Any Voluntary Life insurance amount you elect for yourself and/or spouse after this true open enrollment.
- Any Voluntary Life insurance amount that exceeds the Guarantee Issue Limit.

Coverage that requires EOI will not be in effect until you receive approval from The Hartford.



Associate-Paid Supplemental Life Insurance

For associates whose work status is at least 60 hours per pay period. Supplemental Life Insurance coverage is available through The Hartford (toll-free phone 1-888-563-1124); participation is voluntary, and you pay 100% of the cost.

You must elect coverage for yourself in order to purchase coverage for your spouse and/or dependent children.

For Associate

- Increments of \$10,000, up to a maximum of \$500,000 or 5 times your annual salary, whichever is less.
- This year, The Hartford is offering a true open enrollment, so if you waived coverage when you were first eligible, you will now be able to elect coverage up to the the Guaranteed Issue (GI) amount without Evidence of Insurability (EOI). The GI amount has also increased to \$200,000 so you will be able to elect up to this amount without EOI.

For your spouse

- Increments of \$5,000, up to 50% of your elected Voluntary Life amount. The amount of Spousal Life Insurance cannot exceed \$250,000.
You must elect Voluntary Life Insurance for yourself in order to elect coverage for your eligible spouse.
- This year, The Hartford is offering a true open enrollment, so if you waived coverage when you were first eligible, you will now be able to elect coverage up to the the Guaranteed Issue (GI) amount without Evidence of Insurability (EOI). The spouse GI amount has also increased to \$150,000 so you will be able to elect up to this amount without EOI.

Benefits for you and your spouse are subject to a reduction schedule, and reduce by 35% at age 70 and 50% at age 75 due to insurance company guidelines.

For your children

- \$10,000 benefit (If death occurs before age 14 days there is no benefit. If death occurs age 14 days to 6 months, the maximum benefit received is \$100.)
- Eligible dependent children must be age 6 months to 18 years (up to age 23 if unmarried and a full-time student). You must elect Voluntary Life Insurance for yourself in order to elect coverage for your eligible dependent children.
- Evidence of Insurability is not required for child life insurance

Age	Supplemental Life Insurance Rates Per Pay per \$1,000
<35	\$0.0415
35-39	\$0.0600
40-44	\$0.0969
45-49	\$0.0969
50-54	\$0.2585
55-59	\$0.4662
60-64	\$1.0615
65-69	\$1.8231
70+	\$3.3646
Child (\$10,000 benefit)	\$0.9231





DISABILITY INSURANCE

Asbury offers short-term and long-term disability options that help provide financial security for you and your family if you become sick or injured and unable to work. If you are an eligible associate, disability benefits are provided at no cost to you through The Hartford (toll-free phone 1-800-549-6514).

Core Short-Term Disability (STD)

Company-Paid Benefit

Associates that hold positions of Director or above and IT Exempt associates whose work status is at least 60 hours per pay period.

- 100% of your base salary.
- Benefit payments begin on the 1st day of an accident or after 7 days due to an illness and can last for up to 26 weeks.

Core Long-Term Disability (LTD)

Company-Paid Benefit

Exempt Associates whose work status is at least 60 hours per pay period.

- 60% of your base salary up to a maximum of \$15,000 per month.
- Benefits begin after you have been continuously disabled for 180 days.
- As long as you remain disabled, benefits will continue up to the later of your Social Security Normal Retirement Age or the duration schedule found in the Certificate of Coverage.
- Pre-existing condition limitations apply.

Short-Term and Long-Term Disability benefits are taxed as ordinary income. Taxes will not be withheld from your benefit payment. You will receive a 1099 from The Hartford for use when preparing your annual tax return.

If you receive benefits from other sources, such as Workers Compensation, Social Security, or other group and government disability benefits, they will be subtracted from the benefit amount you receive under the STD or LTD plan. Please refer to the Certificate of Insurance for more information.

Long-Term Disability payments are not payable for a disability caused by a pre-existing condition, which is an injury or illness or which you have consulted a doctor or received treatment during 90 consecutive days prior to the effective date of coverage. If you have a pre-existing condition, there is a 12-month waiting period before benefits for that condition will become payable. A condition will no longer be considered pre-existing if it causes a disability after you have been enrolled in the Long-Term Disability plan for at least 12 consecutive months.

Associate-Paid Disability Insurance

For Associates not eligible for the company-paid Disability Insurance, and whose work status is at least 60 hours per pay period.

If you are not eligible for the company-paid Disability Insurance, you have the option to purchase voluntary Short-Term and Long-Term Disability coverage through The Hartford (toll-free phone 1-800-549-6514). If you do not enroll when you are first eligible, Evidence of Insurability will be required.

Voluntary Short-Term Disability (STD)

- 60% of your weekly earnings up to a maximum of \$1,000 per week to cover you in the event you are unable to work due to a qualified injury or illness.
- Benefit payments begin on the 1st day of an accident or after 7 days due to an illness, and can last for up to 180 days.
- The Voluntary STD has a pre-existing condition limitation that applies to conditions for which an employee receives medical services within 6 months of the effective date of coverage. For any disability that results from, or is caused or contributed to by, a pre-existing condition, benefits will only be payable for up to 4 weeks. A condition will no longer be considered pre-existing if it causes a disability after you have been enrolled in the STD plan for at least 12 consecutive months or until the employee has been covered for 6 consecutive months with no medical care for the condition.
- Please note this has changed to a flat percentage from the \$100 increments between \$100-\$1,000.

Voluntary Long-Term Disability (LTD)

- 50% of your monthly salary up to a maximum of \$6,000 per month.
- Benefit payments begin after 180 days of continuous disability, and benefits will continue for a maximum of 5 years as long as you are disabled prior to age 61.
- If you become disabled after age 61, the duration of the benefit is dependent on your age at the time of disability. For more information, please refer to the Schedule of Insurance section in the certificate.
- The Voluntary LTD pre-existing condition limitation applies to conditions for which an employee receives medical services within 6 months of the effective date of coverage. No benefits are payable for a disability resulting from such a condition until the employee has been covered for 6 consecutive months with no medical care for the condition, or until the employee has been covered for 12 consecutive months.



If you receive benefits from other sources, such as Workers Compensation, Social Security or other group and government disability benefits, they will be subtracted from the benefit amount you receive under the STD or LTD plan. Please refer to the Certificate of Insurance for more information.

A note about pre-existing conditions

Voluntary Short-Term and Long-Term Disability benefits are subject to a pre-existing condition exclusion. A pre-existing condition is a sickness or injury for which you received medical treatment, consultation, care, or services, including diagnostic measures or taken prescribed drugs or medicines.

Voluntary STD

Age	Rates Per Pay Period per \$10
<40	\$0.3508
40-49	\$0.3092
50-59	\$0.3969
60+	\$0.5585

Voluntary LTD

Age	Rates Per Pay Period per \$100 of Covered Payroll
<25	\$0.0559
25-29	\$0.0598
30-34	\$0.1327
35-39	\$0.1709
40-44	\$0.2053
45-49	\$0.3075
50-54	\$0.4179
55-59	\$0.6038
60-64	\$0.7107
65+	\$0.8458




EAP+WORK/LIFE PROGRAM

Struggling with a personal problem, concern, or emotional crisis? Balancing the needs of work, family, and personal responsibilities isn't always easy. The Health Advocate Employee Assistance Program (EAP)+Work/Life program gives you access to a Licensed Professional Counselor and Work/Life Specialist for help with personal, family, and work problems. All it takes is one phone call, available 24/7, at no cost to you through Health Advocate.

Your EAP gives you confidential access to a Licensed Professional Counselor who will provide short-term assistance with issues that are having an impact on your life and ability to focus on work. The program includes up to 6 in-person sessions per issue, per person, per year.

How does it work?

Call **1-866-799-2728**, and the right professional will help you address your problem, assess the type of help you need, and either provide the required help or make the most appropriate, cost-effective referral for you.

For added support, log on to the EAP+Work/Life member website for information and to sign up for monthly webinars. www.HealthAdvocate.com/asburycommunitiesinc

Health Advocate EAP + Work/Life Program can be utilized by all Asbury associates, their spouses, dependent children, parents and parents-in-law.

Your Licensed Professional Counselor can help address:

- Anger, grief, loss, depression
- Job stress, burnout, work conflicts
- Marital relationships, family/parenting issues
- Addiction, eating disorders, mental illness
- And more!

You can also reach out to a Work/Life Specialist for help with managing your time and locating resources for better balancing work and life. Your Work/Life Specialist can help with:

- Childcare centers, babysitter tips, preschools
- Assisted living, nursing homes, adult day care services
- Personal/family/elder law, identity theft
- Debt management, budgeting, credit issues





HOSPITAL INDEMNITY INSURANCE

Why is this coverage so valuable?

- The benefits in this plan are compatible with a Health Savings Account (HSA).
- You may take the coverage with you if you leave the company or retire, without having to answer new health questions. You'll be billed directly.
- Wellness Benefit: Based on your plan, this benefit can pay \$50 per calendar year per insured individual if a covered health screening test is performed, including: blood tests chest X-rays, stress tests, mammograms, and colonoscopies.
- A full list of covered tests will be provided in your certificate of coverage.

How does it work?

Hospital Indemnity Insurance helps covered employees and their families cope with the financial impacts of a hospitalization. You can receive benefits when you're admitted to the hospital for a covered accident, illness, or childbirth. The money is paid directly to you – not to a hospital or care provider. The money can also help you pay the out-of-pocket expenses your medical plan may not cover, such as co-insurance, co-pays and deductibles.

What's included?

- \$1,000 for each covered hospital admission - once per year
- \$100 for each day of your covered hospital stay, up to 60 days - once per year

Who can get coverage?

- You — If you're actively at work
- Your spouse — ages 17 and up
- Your children — Dependent children until their 26th birthday, regardless of marital or student status

Employee must purchase coverage for themselves in order to purchase spouse or child coverage. Employees must be legally authorized to work in the United States and actively working at a U.S. location to receive coverage. Spouses and dependent children must reside in the United States to receive coverage.

Bi-Weekly Rates

	Bi-Weekly Rates
Employee	\$8.41
Employee + Spouse	\$15.19
Employee + Child(ren)	\$10.70
Family	\$17.48





CRITICAL ILLNESS INSURANCE

Could your bank account survive a serious illness?

Get protection with Critical Illness Insurance from The Hartford.

A major illness – such as cancer, a heart attack, or stroke – can leave you emotionally, physically, and financially overwhelmed. Critical Illness insurance can help relieve the financial impact of an illness so you can focus on recovery.

Critical Illness Insurance can enhance your traditional medical plan. When combined with accident or disability insurance, it can also help ensure that you'll be better prepared to cover out-of-pocket expenses in the event of a serious illness.

Examples of covered conditions include:

- Cancer
- Bone Marrow Transplant
- Heart Attack
- Stroke
- Heart Transplant
- Kidney Failure
- Major Organ Transplant
- Loss of Hearing, Speech, and Sight
- Paralysis
- Occupational HIV infection
- Coma

The Critical Illness Insurance plan also includes a \$50 wellness benefit, payable each year for a covered person who has a health screening test performed.*

With Critical Illness Insurance, you will receive a lump-sum payment when a covered illness is diagnosed. You can use the payment any way you choose, to help cover day-to-day living expenses or any other expenses not covered by your medical plan. Pre-existing condition limitations will apply.

The Hartford toll-free phone: 1-866-547-4205.

- Coverage available for both you and your dependents*.
 - For you: \$10,000
 - For your spouse: 50% of your elected amount
 - For your dependent children: \$5,000
- The first time you're diagnosed with an illness from any of the three categories of covered conditions, you will be paid a lump-sum benefit that's 100% of your coverage amount.
- If you suffer from the same illness again later, or you're diagnosed with another illness in the same category, you will be paid a percentage of your benefit.

*Policy age limit is 80. The coverage amount for each covered person will decrease by 50% on the policy anniversary date following the date you attain age 70.

Premium Rates Per Pay

Rates are based on your age and tobacco status. You are considered a tobacco user if you use any tobacco or nicotine product.

Non-Tobacco User

Issue Age	Employee			
	Employee	Employee + Spouse	Employee + Child(ren)	Family
18-24	\$1.1169	\$1.8646	\$1.9292	\$2.8292
25-29	\$1.4585	\$2.3815	\$2.2938	\$3.3785
30-34	\$1.9985	\$3.1985	\$2.8477	\$4.2092
35-39	\$2.8662	\$4.5092	\$3.7108	\$5.5246
40-44	\$4.3246	\$6.7569	\$5.1600	\$7.7492
45-49	\$6.2169	\$9.6831	\$7.0292	\$10.6477
50-54	\$8.5246	\$13.2646	\$9.3231	\$14.2062
55-59	\$11.5154	\$17.9077	\$12.2908	\$18.8169
60-64	\$15.0969	\$23.4185	\$15.8446	\$24.2908
65+	\$17.0077	\$26.3215	\$17.7369	\$27.1708

Tobacco User

Issue Age	Employee			
	Employee	Employee + Spouse	Employee + Child(ren)	Family
18-24	\$1.2508	\$2.0723	\$2.1000	\$3.0877
25-29	\$1.7585	\$2.8477	\$2.6446	\$3.9138
30-34	\$2.6215	\$4.1723	\$3.5215	\$5.2523
35-39	\$4.1169	\$6.4708	\$5.0123	\$7.5462
40-44	\$6.8769	\$10.7538	\$7.7446	\$11.7923
45-49	\$10.7677	\$16.7954	\$11.6077	\$17.7923
50-54	\$15.8077	\$24.6000	\$16.6246	\$25.5600
55-59	\$22.4585	\$34.8923	\$23.2431	\$35.8154
60-64	\$30.6554	\$47.5338	\$31.4031	\$48.4062
65+	\$35.1138	\$54.3969	\$35.8385	\$55.2415



ACCIDENT INSURANCE



If you have an accident, will it hurt your bank account, too? The Hartford's Accident Insurance gives you something to fall back on.

An accident can happen to anyone, and recovery can be costly. Your medical plan may pick up most of the tab, but leave you with out-of-pocket expenses that add up quickly. Accident insurance can help ease the unplanned financial burden by complementing other insurance you may have, including major medical and disability coverage. As medical costs continue to rise, this additional layer of financial protection may make a difference at a time when you and your family need it most.

Accident Insurance provides benefits for covered accidental injuries, related services, and treatments. Examples include:

With Accident Insurance, you will receive a lump-sum payment for a covered injury and related services. You can use the payment any way you choose, to help cover day-to-day living expenses or any other expenses not covered by your medical plan. No medical questions asked! The Hartford toll-free phone: 1-866-547-4205.

- Coverage available for both you and your dependents.
- Direct payment to you or to your beneficiary.

If you experience one of the covered accidental injuries or related services, you will be paid a lump-sum benefit (varies based on service)—organized sports are included.

Premium Rates Per Pay

Rates are based on which coverage tier you select.

Employee	Employee + Spouse	Employee + Child(ren)	Family
\$4.0846	\$6.4246	\$6.7385	\$10.6292





PET INSURANCE

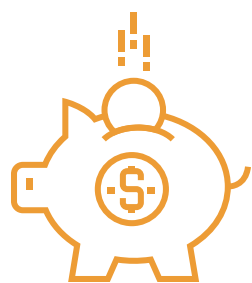
Your pet is part of the family too!

Save up to 90% on your dog and/or cat's medical care with Healthy Paws Pet Insurance. If your dog or cat needs treatment for any accident or illness (except pre-existing conditions), you're covered. It's that simple. Enroll your pet anytime between 8 weeks and before 14 years old.

- Unlimited lifetime benefits for your dogs and cats, no caps.
- Mobile app for easy claim submission and quick claim reimbursements.
- Pay Healthy Paws directly via debit or credit card.

Special discounts available for Asbury Associates!

For a free quote and to enroll, visit www.tinyurl.com/AsburyCommunities or call **1-855-898-8991**.



401(K) PLAN

The 401(k) Retirement Savings Plan allows eligible associates to plan for their long-term financial future. By participating in the 401(k) plan through Principal, you are saving for your retirement by contributing a percentage of your pay to the plan on a pre-tax basis. This means that the amount contributed to the plan from your pay will not be taxed as income until it is ultimately distributed to you from the plan.

You are eligible to participate on the first day of the payroll period following your date of employment. You may contribute any percentage of your pay. Asbury makes a nonelective contribution equaling 3% of your total earnings into your account. Asbury will also make a matching contribution of the first 2% you contribute. You must complete one year of service (working at least 1,000 hours during the year) to be eligible to receive Asbury's 3% contribution and the 2% matching contribution.

Once your contributions begin, they will continue unless you elect to make a change. You may increase or decrease your contribution percentage, stop your contributions, and/or resume your contribution at any point in time. To change the way your account is invested, call **1-800-547-7754** or visit the plan's website at www.principal.com.

You may take a withdrawal from your 401(k) account upon normal retirement at age 65 or delayed retirement, total disability, death, or termination of employment.





ADDITIONAL BENEFITS

Paid Time Off (PTO)

The company provides an accrual of paid leave hours for associates based on scheduled hours and length of service. PTO hours may be used for short and extended periods of time off from work (when approved by management).

Please refer to the PTO Policy for accruals and Asbury-recognized holidays.



If you have questions about any of these benefits, please contact your local Human Resources Department.

Holidays

Asbury recognizes the following six (6) designated holidays for purposes of holiday incentive payment: New Years Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, and Christmas Day.

Tuition Reimbursement

After completing one year of service, associates whose work status is 60 hours or more may be eligible to receive tuition reimbursement at 90% of approved costs up to \$2,000 per year.





CONTACTS

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Springhill

Linda Vestrand, Human Resources
Director

814-860-7004
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Carrier Resources

Wellness/ Personal Health Profile

Health Advocate

1-866-799-2728
www.HealthAdvocate.com/asburycommunitiesinc

Employee Assistance Program

Health Advocate

1-866-799-2728 Option 2
www.HealthAdvocate.com/asburycommunitiesinc

Retirement Savings Plan

Principal

Account/Contract # 523614
1-800-547-7754
www.principal.com

Medical

BlueCross BlueShield

Group # 5801257
Locate a Provider: 1-800-810-2583
Customer Service: 1-800-628-8548
www.carefirst.com

Prescription Drug Coverage

CareFirst

1-800-241-3371
www.carefirst.com/rx

Health Savings Account

Discovery Benefits

1-866-451-3399
www.discoverybenefits.com

Dental

Delta Dental

Group # 19326
1-800-932-0783
www.deltadentalins.com

Vision

VSP

Group # 30082941
1-800-877-7195
www.vsp.com

Life and Disability Insurance

The Hartford

Group # 678024
Life and AD&D Insurance: 1-888-563-1124
Short-Term and Long-Term Disability: 1-800-549-6514
www.TheHartfordatWork.com

Critical Illness Insurance & Accident Insurance

The Hartford

1-866-547-4205
www.TheHartfordatWork.com

Hospital Indemnity Insurance

UNUM

1-866-679-3054
www.unum.com

Pet Insurance

Healthy Paws

1-855-898-8991
www.tinyurl.com/AsburyCommunities

As the sponsor of Asbury Employee Welfare Plan (“the Plan”), we are obligated to furnish you with certain documents related to the Plan and your benefits under the Plan. The notices include: Medicare Part D Creditable Coverage, HIPAA, Special Enrollment Rights, Women’s Health and Cancer Rights, and Premium Assistance Under Medicaid and the Children’s Health Insurance Program (CHIP). These documents provide employees notice of their rights, benefits, and obligations under the Plan and can be accessed here: <https://e13.ultipro.com/login.aspx>



GLOSSARY

ALLOWED BENEFIT “AB”—This is the amount that the insurance carrier has established for payment of covered services. When receiving services out-of-network, you are responsible for charges that exceed the allowed benefit.

BLUECARD WORLDWIDE—International access to doctors and hospitals in more than 200 countries and territories around the world.

COINSURANCE—The percentage of the charges that the member is financially responsible for. Coinsurance is often applied after you have met the deductible.

COPAY—The flat fee paid by the member when a medical service is received (such as \$20 for a Primary Care doctor’s visit or \$5 for a generic prescription at a retail pharmacy). In most cases, you are responsible for payment when services are received. Copays do not apply to the deductible.

DEDUCTIBLE—The dollar amount you must pay each year out-of-pocket before the plan will pay for certain eligible benefits.

EMBEDDED—Each plan member is only responsible for the Individual amount. See also non-embedded.

EPO—stands for “Exclusive Provider Organization.” As a member of an EPO, you can use the doctors and hospitals within the EPO network, but cannot go outside the network for care. There are no out-of-network benefits.

HEALTH SAVINGS ACCOUNT (HSA)—A tax-advantaged savings account that you can use to pay for eligible expenses tax-free.

HSA-QUALIFIED HEALTH PLAN—The type of plan you need to enroll in to be eligible to contribute to a Health Savings Account (HSA).

IN-NETWORK—Preferred providers and facilities within the plan network that have agreed to negotiated rates. In-network providers generally charge you less than out-of-network providers.

NON-EMBEDDED—The entire family together meets the Family amount. See also embedded.

OUT-OF-POCKET MAXIMUM—The maximum amount the member would have to pay in a plan year for eligible medical expenses. After reaching the Out-of-Pocket maximum, the plan pays 100% of the allowable charges for covered services in-network for the remainder of the plan year.

PLAN YEAR/BENEFIT YEAR VS CALENDAR YEAR— Plan Year/ Benefit Year is the annual period from August 1 through July 31. Calendar Year is the period of time from January 1 through December 31 of each year.

PRE-CERTIFICATION—Approval from your doctor to receive certain services. The medical carrier will not pay for these services unless approval is received. Examples include: hospitalization, surgery, home health care, hospice care, private duty nursing, and therapy services. In order to obtain pre-certification, your doctor should contact the insurance carrier.

PPO—PPO stands for “Preferred Provider Organization.” It is a group of hospitals and physicians that are contracted with insurance companies to provide medical services. Out-of-pocket costs are lower when a provider is used within the PPO network (called in-network).

REASONABLE & CUSTOMARY CHARGES— Reasonable & Customary (R&C) refers to the commonly charged or prevailing fees for services within a geographic area. A fee is considered to be reasonable if it falls within the parameters of the average or commonly charged fee for the particular service within that specific community.

NOTES



Final notes

This summary of benefits is not intended to be a complete description of Asbury Communities’s insurance benefit plans. Please refer to the plan document(s) for a complete description. Each plan is governed in all respects by the terms of its legal plan document, rather than by this or any other summary of the insurance benefits provided by the plan.

In the event of any conflict between a summary of the plan and the official document, the official document will prevail. Although Asbury Communities maintains its benefit plans on an ongoing basis, Asbury Communities reserves the right to terminate or amend each plan in its entirety or in any part at any time.

Please contact your Asbury Communities human resources representative with questions regarding the information provided in this overview.

All changes must be made
by July 15, 2020!

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 documents will govern.



Employee benefits

2020