

# Caring for those who Care



A Look at the 2020 Benefits  
and Rewards of Being  
an HCR ManorCare Employee

# Your Wellness Matters

HCR ManorCare's benefits are a shared investment in your health and well-being. At the heart of this healthy partnership is the belief that your wellness matters. Our focus is to help employees stay healthy and live well through all of life's stages, whether employees are just starting their career or nearing retirement.

**O**ur benefits program gives employees the flexibility and control to choose the benefits that make the most sense for their needs and the needs of their families.



This brochure is designed to help new and future employees better understand our benefits package. Depending on the position and location, this package may include some or all of these benefits. If you have questions after reviewing the information here, talk to your recruiter, hiring manager or Human Resources designee.

## Eligibility

Employees may choose to cover eligible family members in certain HCR ManorCare group insurance benefit programs. Eligible dependents include a legal spouse and eligible dependent children (up to age 26).

## Spouse Eligibility for Medical Coverage

Spouses offered subsidized medical coverage through their employer are not eligible for coverage through an HCR ManorCare medical plan. Spouses who don't have subsidized medical coverage available through an employer may be covered as long as the employee is covered. "Subsidized medical coverage" means that your spouse's employer shares in the cost of your spouse's medical coverage.

All medical benefits include company-paid programs, such as the Advanced Heart Care Program with Cleveland Clinic, a second opinion from Cleveland Clinic, a cost and quality comparison tool by Castlight, telemedicine and a health care advocacy benefit.

# Medical

Full-time HCR ManorCare employees have four medical plan options from which to choose that meet a variety of needs and budgets. Prescription drug coverage for all four plans is through Express Scripts.

All plans include 100% company-paid in-network preventive care, which includes all of the things you should do regularly to stay on top of your health, like annual physicals and immunizations. These plans all have different coinsurance levels, deductibles and out-of-pockets limits. Here are highlights of these medical plans:

All medical plans include unique company-paid programs and services to help employees and covered family members get the most out of their benefits. These programs and services include:

“Live” telemedicine service through **Doctor On Demand** that provides instant access to talk to a physician anytime day or night at no cost to members. This service provides quick access to board-certified primary care physicians 24 hours a day using a computer, tablet or smart phone.

Members with the **Aetna or Anthem Network** have access to a **personalized health care shopping tool through Castlight** to see how much services will cost before visiting a provider. This benefit also allows members to compare costs and quality for in-network doctors and medical services where they live and review past medical spending.

**Medical Second Opinion Service** from Cleveland Clinic. This benefit provides access to world class care to make sure members receive the right diagnosis and treatment at the right time.

With the **Advanced Heart Care Program** with Cleveland Clinic, eligible employees and family members who need certain, complex heart procedures have the option to receive quality care from Cleveland Clinic in Cleveland, Ohio, one of the nation’s leading heart care providers.

Members also have access to **Naturally Slim**, a company-paid online program where members learn how to lose weight while eating the foods they love.

## HEALTH CARE NAVIGATION WITH QUANTUM HEALTH

All four medical plans are administered by Quantum Health Care Coordinators. Employees choose a provider network – Aetna, Anthem Blue Cross Blue Shield or Paramount depending on their geographic area. Quantum Health provides programs and services, such as a network of doctors and hospitals, a user-friendly member website and an expert team of nurses, patient service representatives and benefit specialists who help members before, during and after any health event.



- This plan pays for in-network services ONLY.
- Members pay a copay for office visits; office visits are not subject to the deductible.
- This plan includes a lower Rx deductible that counts toward the total deductible.
- For other services, the Basic Plan pays 60 percent and members pay 40 percent of the cost of in-network medical services and prescription drugs after meeting the deductible. (Out-of-network services are not covered.)
- There is a \$10 copay for certain generic preventive drugs that aren't subject to the deductible.



- This plan pays for BOTH in- and out-of-network services.
- This plan pays 70 percent and member pays 30 percent of the cost of in-network medical services and prescription drugs after meeting the deductible. (Out-of-network services are covered at 50 percent.)
- There is a \$10 copay for certain generic preventive drugs that aren't subject to the deductible.



- This plan pays for in-network services ONLY.
- This plan pays 80 percent and member pays 20 percent of the cost of in-network medical services and prescription drugs after meeting the deductible. (Out-of-network services are not covered.)
- This plan offers incentives members can complete to earn dollars in a Health Reimbursement Account (HRA) to lower the deductible.
- There is a \$10 copay for certain generic preventive drugs that aren't subject to the deductible.



- This plan pays for BOTH in- and out-of-network services.
- This plan pays 80 percent and member pays 20 percent of the cost of in-network medical services and prescription drugs after meeting the deductible. (Out-of-network services are covered at 50 percent.)
- This plan allows members to set aside their own money in a Health Savings Account with Fidelity.
- There is a \$10 copay for certain generic preventive drugs that aren't subject to the deductible.

*Full-time employees located in CA and Northwest Ohio are offered a fifth medical plan option - Kaiser in California and the Paramount HMO in Northwest Ohio.*

## DENTAL CARE

Our dental program is designed to help protect against unexpected expenses — the ones that can be painful to your budget.

Two dental options are available to pay for routine and restorative dental care. Coverage is through Delta Dental of Ohio, regardless of the state in which you live. Services include preventive, basic and major services, including orthodontia.

The Delta Dental High Plan Option provides an annual maximum benefit of \$1,250 per covered individual. Pediatric orthodontic services are covered at 50% in-network and out-of-network, up to a maximum of \$1,000.

The Delta Dental Low Plan Option provides an annual maximum benefit of \$750 per covered individual. Pediatric orthodontic services are covered at 50% in-network and out-of-network, up to a maximum of \$500.

## VISION CARE

Employees have access to quality vision care benefits that are affordable and easy to use. We offer a full-service Vision Plan through EyeMed, where employees can:

- Choose private practice or retail chain providers.
- Have a vision exam every 12 months and pay only one copay.
- Purchase lenses once every calendar year and pay only one copay.
- Receive a \$150 allowance for frames and a \$150 allowance for contacts once every calendar year.

## FLEXIBLE SPENDING ACCOUNTS

Two types of Flexible Spending Accounts (FSA) are offered to employees to enable them to help pay the cost of their out-of-pocket expenses by using pretax dollars.

Employees may choose a Health Care FSA, which reimburses out-of-pocket health care expenses and/or a Dependent Day Care FSA, which reimburses child day care or elder care expenses. This benefit is administered by WageWorks.

Employees find it easy to use their Health Care Flexible Spending Accounts (FSA) with an FSA debit card. With the health care debit card, employees get instant access to their pretax FSA dollars to pay for qualified out-of-pocket expenses.

Flexible Spending Accounts are voluntary, and employees decide each year how much to set aside from their pay and put into their account.

## ADDITIONAL INSURANCE PROTECTION

For those employees considering additional insurance protection, we offer an entire suite of Voluntary Benefits to help prepare for life's unexpected costs.

Employees may choose from:

- Voluntary Accident Insurance
- Voluntary Hospital Indemnity
- Voluntary Employee, Spouse and Child Critical Illness Insurance
- Voluntary Employee, Spouse and Child Term Life Insurance
- Voluntary Accidental Death & Dismemberment Insurance
- Voluntary Short-Term Disability Insurance
- Voluntary Long-Term Disability Insurance
- Voluntary Identity Theft Insurance

For all of these options, premiums are paid by payroll deduction.

It's important to note that state restrictions may apply to Disability and Critical Illness insurance.

## COMPANY-PAID BENEFITS

HCR ManorCare pays the full cost for **Basic Term Life insurance and Accidental Death and Dismemberment insurance** for active, full-time employees.

Company-paid **Short-Term and Long-Term Disability insurance** is provided for full-time benefits-eligible employees in certain positions.

Active, full-time employees who travel on company-related business are automatically covered with company-paid **Business Travel Accident** insurance.





## 401(K) SAVINGS

To help employees prepare for retirement, HCR ManorCare provides a 401(k) retirement savings plan through Fidelity Investments. Upon hire, employees are immediately eligible to enroll.

Company matching contributions are made at the sole discretion of the company. Any matched monies vest gradually to 100 percent after six years of service.

If you have an existing qualified retirement plan from a previous employer, you may transfer the funds into the plan at any time – even before meeting the eligibility requirements.

## LEGAL ASSISTANCE

For help with legal matters, the Hyatt Legal Services plan is available at minimal cost. Here are just a few of the services covered under this plan:

- Legal advice and consultation
- Consumer protection
- Family law
- Real estate matters
- Wills and estate matters
- Traffic and criminal matters

## EDUCATION SCHOLARSHIPS & SAVINGS

HCR ManorCare has partnered with many nationally-recognized colleges and universities to bring educational grants, scholarships and tuition savings to employees through Carrington College, Chamberlain College of Nursing, Chamberlain University, DeVry University and Purdue Global. Employees may also advance their education with help from these company-paid programs:

- Unlimited Continuing Education courses for full and part-time licensed staff
- Nursing & Therapy Tuition Assistance Program
- Nurse Student Loan Assistance Program

## EMPLOYEE ASSISTANCE PROGRAM (EAP)

The Employee Assistance Program is available to employees and extended family members. This company-paid program is available 24 hours a day, seven days a week, from licensed professional counselors. EAP services help with everything from balancing work and personal life to stress, anxiety, depression and family conflicts or concerns. Help is available for personal law questions, alcohol or drug problems, child or elder care issues, and financial and budgeting needs. All services are strictly confidential.

## TIME-OFF BENEFITS

An important part of our benefits package is providing employees with time off with pay for holidays, vacation, sickness, funerals and jury duty.

While time-off benefits vary, in general, there are:

- Scheduled holidays each year
- Vacation and sick pay
- Time off for jury duty and funerals
- Leaves of absence

## ADOPTION ASSISTANCE

HCR ManorCare also provides financial assistance for expenses incurred in the process of legally adopting a child.

This benefit reimburses up to a maximum of \$1,500 to cover expenses such as agency fees, placement fees, attorney fees, maternity fees and temporary foster care charges.

## Questions?

For more information, talk to your recruiter, hiring manager or Human Resources designee. Newly hired employees may visit MyBenefits Online at [www.benefits.hcr-manorcare.com](http://www.benefits.hcr-manorcare.com) for detailed company benefit information.

## EMPLOYEE DISCOUNTS

Access to exclusive employee discounts is just one of the many benefits of working at HCR ManorCare. Through our partnership with PerkSpot, a national employee discount provider, employees enjoy savings on items, such as movie and event tickets, autos and auto maintenance, dining, computers and electronics, health and wellness, flowers and gifts, childcare, and much more.

## ENROLLING IS EASY

Employees have 24/7, year-round access to benefits information through MyBenefits Online. Everything from detailed health plan comparison charts to benefits videos are available on MyBenefits Online. This site allows employees to easily enroll in their benefits, report a change in status event (such as marriage or the birth of a child), update dependent information and designate or change a beneficiary(ies) anytime, day or night.

*This document provides highlights of the HCR ManorCare benefit program. The plan documents and policies will govern if there is any conflict or inconsistency between this and the official plan documents. HCR ManorCare may amend, modify, suspend, change or terminate any of the plans or benefit programs at any time. "HCR ManorCare employees" refers generally to employees of Heartland Employment Services. "HCR ManorCare" is a licensed service mark of HCR Healthcare.*