



Employee Benefits Guidebook 2022-2023

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Who is eligible for benefits?

You are eligible for Sunrise's benefit plans the first of the month following or coinciding with 60 days of employment with Sunrise as long as you work a minimum of 30 hours per week. Eligible dependents include your legal spouse and your dependent child(ren) to age 26.

Please speak with Human Resources or a Benefit Coach during open enrollment if you have questions.

Choose your benefits carefully

Plan Year 4/1/2022 – 3/31/2023

Please carefully consider your benefit elections. The choices you make during annual open enrollment will remain in place the entire plan year (4/1/22 - 3/31/23). The only time you may change your benefits throughout the year is when you experience a qualifying life event, such as:

- Change in status such as marriage, birth, adoption, death, divorce, or employment changes
- Dependent employer's open enrollment
- HIPAA special enrollment rights
- FMLA special requirements
- Changes due to a judgment, decree, or court order
- Entitlement to Medicare or Medicaid

You must notify the Sunrise Human Resources within 30 days of any qualifying event that will affect your benefit elections. If you do not, your benefit change must wait until the next open enrollment period.

Information you will need when enrolling

Dependent info:

- Name
- Date of birth
- Social Security #

Beneficiary info:

- Name
- Date of birth
- Relationship to you



Have questions?

Where to find answers

Human Resources Department

Human Resources staff can be reached at 305-273-3086, Monday - Friday, 8:30 am - 6 pm ET.

Email: HRInbox@SunriseGroup.org

Summary of Benefit Coverage (SBC) & Summary Plan Descriptions (SPD)

All Summary of Benefits and Coverage (SBC) and 2022 Summary Plan Description (SPD) documents are housed in Ultimate.

If you have questions about...	Contact	Phone	Website or email
Medical Insurance	United Healthcare	1-866-414-1959	www.myuhc.com
Telemedicine	Teladoc	1-800-TELADOC (1-800-835-2362)	www.Teladoc.com
Prescription Drug Plan	OptumRx/ UHC	1-866-414-1959	www.myuhc.com
Dental	Cigna	1-800-997-1654	www.mycigna.com
Basic Life	Lincoln Financial Group	1-800-423-2765 reference ID: SUNRISECO	www.LFG.com
Voluntary Life Insurance			
Voluntary AD&D Insurance			
Short-Term Disability (STD)			
Employee Assistance Program (EAP)			
Accident			
Critical Illness			
Pet Insurance	Nationwide	1-877-738-7874	https://benefits.petinsurance.com/sunrisegroup Claims: submitmyclaim@petinsurance.com
Student Loan Repayment	Goodly		https://app.goodlyapp.com/employee/accept/UUvknkhJxvBB or support@goodlyapp.com
Retirement Plan	AIG	1-800-448-2542 Cesar Caram 305-817-2250	

This benefit guide describes the highlights of our benefits in non-technical language. Your specific rights to benefits under the plan are governed solely, and in every respect, by the official documents and not the information in this summary. If there is any discrepancy between the descriptions of the programs as contained in this guide and the official plan documents, the language of the official document shall prevail as accurate. Please refer to the plan-specific documents for detailed plan information. Any plan benefits may be modified in the future to meet Internal Revenue Service rules or as decided by Sunrise.



Health Insurance

UnitedHealthcare

Your plan also includes prescription drug coverage.

Plan Benefits	CHOICE PLUS – BXFH PLAN
Coinsurance	100%
Annual Deductible: Individual/Family	\$1,500 / \$3,000
Annual Out-of-Pocket (OOP): Individual/Family (includes deductible)	\$2,000 / \$4,000
Lifetime Maximum	Unlimited
Physician Services	
Preventive Care Services	100%
Primary Care Physician Office visit	\$20 copay
Specialist Office Visit	\$20 copay
Diagnostics and Imaging	
Diagnostic Lab	100%
Diagnostic X-ray	100%
Diagnostic Complex Imaging (CAT, MRI, MRA/MRS and PET scans)	100%
Facility/Hospital Services	
Urgent Care	\$75 copay
Emergency Room (Copay waived if admitted)	\$150 copay
Outpatient Surgery	100%, after deductible
Hospital Inpatient	100%, after deductible
Out of Network Benefits	
Coinsurance	80%

Prescription Plan

UnitedHealthcare

The prescription plan is included with your Sunrise Health insurance. UnitedHealthcare's pharmacy benefit manager is OptumRx.

Retail Pharmacy Copay (copay varies by the pharmacy you use)		
Plan Benefits	CHOICE PLUS – BXFH PLAN	
Retail Pharmacy Copay	Generic	\$5
	Preferred	\$25
	Non-Preferred	\$40
Mail Order	Generic	\$12.50
	Preferred	\$62.50
	Non-Preferred	\$100



Finding a Pharmacy

The UnitedHealthcare pharmacy network consists of independent and retail pharmacies as well as a mail order option. For more information, please visit <https://uhc.welcometouhc.com/pharmacy-benefits>.

Health & Prescription Contributions

Employee Biweekly Deductions		
CHOICE PLUS – BXFH PLAN		
Employee Only	Employee + 1	Employee + Family
\$1,154.98	\$2,260.67	\$3,306.31

Telemedicine

Teladoc®

Teladoc gives you access 24 hours, 7 days a week to a U.S. board-certified doctor through the convenience of phone, video, or mobile app visits. It's an affordable option for quality medical, dermatology, and behavioral healthcare. Teladoc doctors can treat many medical conditions, including:

- Cold & flu symptoms
- Allergies
- Pink eye
- Skin problems
- Respiratory infection
- Sinus problems
- And more

Call 1-800-TELADOC (800-835-2362), visit www.teladoc.com or download the app.

It's quick and easy to set up an account through the Teladoc mobile app. Simply download the Teladoc app and follow the four steps:

1. Confirm benefits – Provide some information about yourself
2. Benefit confirmation – Teladoc will confirm that they found your benefits and you can then continue creating your account.
3. Create account – provide your contact information and preferred language
4. Complete account – create your username and password and pick your security questions to ensure your account is secure

Short Term Disability (STD)

Lincoln Financial Group

If you are sick or hurt off the job and are unable to work, short-term disability (STD) can replace a portion of your income while you recover. STD insurance is a voluntary plan that you may purchase on your own. You will need to satisfy a waiting period before STD pays benefits. The plan pays 60% of gross income up to a maximum of \$1,500 per week.

For cost information log on or speak with a Benefit Coach when you enroll.



Accident Insurance

Lincoln Financial Group

In the U.S. there are approximately 40 million trips to the emergency room annually due to injuries.¹ These visits can be expensive and even seemingly small injuries can come with unexpectedly high hospital bills. You may be thinking — that’s why I have medical insurance. But even the best medical plans may leave you with unexpected expenses like deductibles, copays, extra costs for out-of-network care and non-covered services.

This plan provides a lump- sum payment for covered events, such as:

- Fractures
- Concussions
- Dislocations
- Lacerations
- Burns
- Eye injuries
- Skin grafts
- Coma
- Torn knee cartilage
- Ruptured disc
- And more

This plan provides protection for covered events experienced while off-the-job only. You’ll receive a lump-sum payment when you have these covered medical services/treatments:³

- Ambulance
- Emergency care
- Surgery
- Transportation
- Home modifications

And best of all, the payment is made directly to you, and is in addition to any other insurance you may have. It’s yours to spend however you like, including for your or your family’s everyday living expenses. Multiple benefits can be paid for multiple injuries from the same covered accident. Whatever you need while recovering from an accident or injury, accident insurance is there to make life a little easier.

Accident Insurance	Employee Biweekly Deductions
Employee Only	\$ 7.20
Employee + Spouse	\$10.08
Employee + Child(ren)	\$12.20
Employee + Family	\$16.14

¹.Centers for Disease Control and Prevention: Emergency Department Visits. CDC/National Center for Health Statistics. Accessed March 2018.



Critical Illness Insurance

Lincoln Financial Group

Studies show that some families spend as much as \$14,444 or more during a time of critical illness and recovery.¹ Most families don't have that kind of money in reserve. Quality health and disability income insurance plans aren't always enough. Critical illness insurance provides a lump-sum payment if you or a covered family member is diagnosed with a covered critical illness:

- Heart – heart attack, heart transplant, stroke and more
- Cancer – invasive cancer, cancer in situ, benign brain tumor, bone marrow transplant
- Organ – end stage renal failure, major organ transplant and more
- Quality of life – ALS/Lou Gehrig's Disease, advanced Alzheimer's disease, advanced Parkinson's disease, advanced MS, loss of sight, hearing, or speech

Payments will be made directly to you, not to the doctors, hospitals, or other health care providers. Spend it as you see fit, even to cover ongoing household bills like groceries, childcare, mortgage and car payments, or any other way you want. The choice is yours.

Premiums are based on your age and your tobacco status. Dependent coverage (25% of the employee's benefit amount) is included at no additional cost. Log on or speak with a Benefit Coach for your specific cost.

1. MetLife Accident and Critical Illness Impact Study, October 2013.



Dental Plan

Cigna

Sunrise offers dental plan options that cover routine check-ups & additional services needed for your dental health.

Plan Benefits	Dental HMO - DHMO (L1-09)	Dental PPO - DPPO	
		In Network	Out-of-Network
Coinsurance Class I Class II Class III Class IV	See copay schedule	70%, no deductible 40%, after deductible 40%, after deductible Not covered	70%, no deductible 40%, after deductible 40%, after deductible Not covered
Deductible Per Individual Per Family	Not applicable Not applicable	\$50 \$150	\$50 \$150
Calendar Year Maximum (Class I, II, and III expenses)	Not applicable	\$750, Class I applies	\$750, Class I applies
Provider Information	How to locate a Dental HMO Network General Dentist: <ul style="list-style-type: none"> Online provider directory at Cigna.com or myCigna.com Call the number located on your ID card to: <ul style="list-style-type: none"> Use the Dental Office Locator via Speech Recognition Speak to a Customer Service Representative 	How to locate a PPO Network General Dentist: <ul style="list-style-type: none"> Online provider directory at Cigna.com or myCigna.com Call the number located on your ID card to: <ul style="list-style-type: none"> Use the Dental Office Locator via Speech Recognition Speak to a Customer Service Representative 	
Coverage Level	Employee Biweekly Deductions		
	DHMO	DPPO	
Employee Only	\$13.73	\$24.19	
Employee + Spouse	\$23.69	\$41.40	
Employee + Child(ren)	\$33.67	\$58.60	
Employee + Family	\$38.65	\$67.20	
Sample Procedure Listing (Current Dental Terminology® American Dental Association)			
Class I-Preventive & Diagnostic <ul style="list-style-type: none"> Oral Exams Cleanings Non-routine X-Rays Routine X-Rays Fluoride Application (for people under 19) Emergency Care to Relieve Pain Sealants (for people up to age 14) Space Maintainers (limited to non-orthodontic treatment) 	Class II-Basic Restorative Care <ul style="list-style-type: none"> Fillings Oral Surgery, Simple Extractions Minor Periodontics Root Canal Therapy/Endodontics Major Periodontics Anesthetics Oral Surgery, All Except Simple Extractions Surgical Extraction of Impacted Teeth Relines, Rebases and Adjustments Repairs – Dentures Brush Biopsy 	Class III-Major Restorative Care <ul style="list-style-type: none"> Crowns/Inlays/Onlays Dentures Bridges Stainless Steel/Resin Crowns 	

The carrier reserves the right to adjust these quoted rates based on final enrollment. This summary is for illustration purposes only. Please refer to your Benefit Summary and Contract for further details. The carrier Certificate of Coverage outlining the benefits, limitations and exclusions in the contract will prevail. Employees are responsible for paying their portion of insurance coverage. Your actual payroll deduction is based on your compensation at initiation of coverage and may change at renewal. You should review the deductions on your paycheck and if you find an



error, it is your responsibility to bring it to the attention of your manager immediately. Arrangements will be made to correct the error; however, all money owed to the company will be collected.

Life & AD&D Insurance

Lincoln Financial Group

Basic Life Insurance

Sunrise pays the entire cost of basic life insurance for all eligible full-time employees. The face amount of the policy is \$15,000.

Voluntary Life Insurance

Voluntary life insurance is a voluntary plan that you can purchase to supplement your employer-paid basic life. You may purchase additional life insurance in the amount of 1x, 2x, 3x, 4x or 5x annual salary to a maximum of \$150,000.

With employee purchase of Voluntary Life insurance, you may also purchase spousal life insurance in the amount of up to \$100,000* and/or dependent life insurance in the amount of \$10,000 per child. *Your spouse life insurance amount cannot exceed 50% of the benefit you purchase for yourself.

Note, if electing Voluntary Life or spousal life insurance at any time outside of when you are first eligible or outside any special enrollment period or you wish to increase your coverage, you may need to complete an Evidence of Insurability (EOI) form and submit to Lincoln for review. Once reviewed, Lincoln will approve, decline, or request additional information in order to approve or decline the requested coverage.

Accidental Death & Dismemberment (AD&D) Insurance

Protect your loved ones from the consequences of a severe accident with accidental death and dismemberment (AD&D) insurance from Lincoln Financial Group. This policy pays a benefit if you die or lose a limb, sight, speech or hearing because of a covered accident. You may choose a benefit amount from \$10,000 to \$500,000 limited to 10x your annual salary. With employee purchase of AD&D, your spouse is eligible for a benefit of 50% of your benefit amount and your child(ren), a benefit amount of 15% of your benefit.

Pet Insurance

Nationwide

My Pet Protection pet insurance plans provide reimbursement for vet visits for your dog or cat. Please note, pre-existing conditions are not covered.

- Use any vet, anywhere, with no pre-approvals required
- Choose your level of reimbursement – 90%, 70% or 50%
- Just pay your vet bill and then submit your claim for reimbursement
- Deductible is \$250 per year, maximum annual benefit is \$7,500
- Optional wellness coverage is available for spay/neuter, dental cleaning, exams, vaccinations and more
- Rates stay the same for the life of your pet. For a quote, visit <https://benefits.petinsurance.com/sunrisegroup>
- Members have access 24/7 to the VetHelpLine for live help with any pet concern
- Multi-pet discounts and discounts on pet products and services
- Exotic pet coverage for birds, rabbits, reptile, etc. is also available. For a quote, call 1-877-738-7874



- Your 12-month policy will automatically renew (or you can make changes during the 60 days before your policy renews)

Employee Assistance Programs (EAP)

Lincoln Financial Group

Lincoln *EmployeeConnect*SM

Life has its share of ups and downs — and sometimes you may need a little guidance through the “downs.” *EmployeeConnect* services offer an array of confidential services to help you and your loved ones meet the challenges that life, work, and relationships can bring. Your Employee Assistance Program (EAP) through Lincoln provides you and your household members with free, confidential, in-the-moment support to help with personal or professional problems that may interfere with work or family responsibilities like:

- Family
- Parenting
- Addictions
- Emotional
- Legal
- Financial
- Relationships
- Stress

When you call, an *EmployeeConnect* counselor (master’s level clinician with at least three years of experience in counseling) will confidentially assess the problem, assist with any emergencies, and connect you to the appropriate resources.

- Strictly confidential
- Provided at no charge to you
- Up to five sessions per person, per issue, per year
- In-person help with short-term issues
- Available to you and your dependents 24/7
- Call toll free 1-888-628-4824
- Visit www.GuidanceResources.com Username: LFGSupport, Password: LFGSupport1

Lincoln LifeKeys[®]

No matter how well you plan, unexpected challenges will arise. When they do, help and support are nearby — thanks to LifeKeys[®] services from Lincoln Financial Group.

- Save money on shopping and entertainment
- Protection against identity theft
- Online will preparation
- Guidance and support for your beneficiaries

Lincoln *TravelConnect*

TravelConnect is a comprehensive program that can bring help, comfort, and reassurance if you face a medical emergency while traveling 100 or more miles from home. Whether traveling for business or leisure, if you are enrolled in life and/or AD&D insurance, you and your loved ones can count on *TravelConnect* for responsive and caring support — 24 hours a day, 7 days a week. Get help with

- ID recovery assistance
- Vehicle return
- Emergency travel arrangements
- Lost or stolen travel documents
- Language translation services
- Medical and dental referrals
- Evacuation coordination for an emergency
- And more



For a complete list of TravelConnectSM services, go to mysearchlightportal.com and enter your group ID: LFGTravel123

Retirement Plan

AIG

Your employer's tax-qualified retirement plan is an excellent way to help accumulate money for your future. Income from this plan, when combined with other sources of retirement income such as Social Security, pension benefits and personal savings, can help provide you with what you'll need during retirement.

Whether you're 25 or 55, retirement is closer than you think. That's why you should start planning, saving and investing, and start now. Call your financial advisor today.

- Convenient, automatic contributions by salary reduction
- Pre-tax contributions, which reduce current income taxes
- Employer matching contribution
- Employer discretionary contribution
- No initial sales charge
- Tax deferral of earnings and interest

Income taxes are payable upon withdrawal. Federal restrictions and a 10% federal early withdrawal penalty may apply if taken before age 59 1/2.

There are many benefits to your Plan, including:

- Contributions invested as you choose among available investment options
- Multiple payout options at retirement

Participation in the Plan is open to all employees. Through payroll deduction, your Plan allows you to make pre-tax contributions up to the maximum allowed by the Internal Revenue Code. An internal Revenue Service (IRS) dollar limit also applies. The dollar limit is \$20,500 for 2022.

The Plan also provides for Sunrise to make contributions.

- Sunrise will also make matching contributions equal to 25% of your pre-tax contributions up to 10% of eligible compensation. The match benefits all eligible employees.
- Sunrise has the discretion to vary the matching contributions.

Vesting refers to your "ownership" of a benefit from the Plan. You are always 100% vested in employee contributions, and rollover contributions, plus any earnings they generate. Employer contributions to the Plan plus any earnings they generate are vested as follows:

Employer Matching Contributions	
Years of Vesting Service	Vesting Percentage
Less than 1	0%
1	25%
2	50%
3	75%
4 or more	100%

Employer Discretionary Contributions	
Years of Vesting Service	Vesting Percentage
Less than 1	0%
1	25%
2	50%
3	75%
4 or more	100%

To contact your local financial advisor, dial 1-800-448-2542 or the direct number listed below: Cesar Caram at 305-817-2250.

