



# Employee Benefits Guidebook 2022-2023

# Contents

Who is eligible for benefits? .....	3
Choose your benefits carefully .....	3
Information you will need when enrolling.....	3
Have questions? .....	4
Health Insurance .....	5
Go365® Wellness Program.....	5
Prescription Plan .....	6
Humana Specialty Pharmacy® .....	6
Finding a Pharmacy .....	6
Health & Prescription Contributions.....	6
Telemedicine.....	7
Teladoc® .....	7
Short Term Disability (STD) .....	7
Accident Insurance.....	8
Hospital Indemnity Insurance .....	9
Critical Illness Insurance.....	10
Dental Plan.....	11
Vision Plan.....	12
Flexible Spending Accounts (FSAs).....	13
Health FSA.....	13
Sunrise Health FSA contributions.....	13
Dependent Care FSA .....	13
Life & AD&D Insurance.....	14
Basic Life Insurance .....	14
Voluntary Life Insurance .....	14
Accidental Death & Dismemberment (AD&D) Insurance .....	14
Pet Insurance .....	14
Employee Assistance Programs (EAP).....	15
Lincoln <i>EmployeeConnect</i> <sup>SM</sup> .....	15
Lincoln LifeKeys® .....	15
Lincoln <i>TravelConnect</i> .....	15
Humana EAP Services.....	16
Humana Work-Life Services .....	16
Educational Assistance & Loan Repayment.....	17
Retirement Plan .....	18



# 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](mailto: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	Humana	1-800-477-6931	<a href="http://www.Humana.com/member">www.Humana.com/member</a>
Go365 Wellness & Rewards Program	Humana	1-800-477-6931	<a href="https://account.go365.com/">https://account.go365.com/</a> <a href="https://community.go365.com/s/">https://community.go365.com/s/</a>
Telemedicine	Teladoc	1-800-TELADOC (1-800-835-2362)	<a href="http://www.Teladoc.com">www.Teladoc.com</a>
Prescription Drug Plan	Humana	1-800-477-6931	<a href="https://account.humana.com">https://account.humana.com</a>
Vision	MetLife	1-855-638-3931	<a href="http://www.MetLife.com/vision">www.MetLife.com/vision</a>
Dental	MetLife	1-800-942-0854	<a href="http://www.MetLife.com/mybenefits">www.MetLife.com/mybenefits</a>
Flexible Spending Accounts (FSAs)	Maestro Health	1-800-817-4234	<a href="http://www.MaestroHealth.com">www.MaestroHealth.com</a>
Basic Life	Lincoln Financial Group	1-800-423-2765 Reference ID: <b>SUNRISECO</b>	<a href="http://www.LFG.com">www.LFG.com</a>
Voluntary Life Insurance			
Voluntary AD&D Insurance			
Short-Term Disability (STD)			
Employee Assistance Program (EAP)			
Accident			
Critical Illness			
Hospital Indemnity			
Pet Insurance	Nationwide	1-877-738-7874	<a href="https://benefits.petinsurance.com/sunrisegroup">https://benefits.petinsurance.com/sunrisegroup</a> <b>Claims:</b> <a href="mailto:submitmyclaim@petinsurance.com">submitmyclaim@petinsurance.com</a>
Student Loan Repayment	Goodly		<a href="https://app.goodlyapp.com/employee/accept/UvknkhJxvBB">https://app.goodlyapp.com/employee/accept/UvknkhJxvBB</a> or <a href="mailto:support@goodlyapp.com">support@goodlyapp.com</a>
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

## Humana Copper, Bronze, and Silver

You may choose from three Health plan options, the Copper, Bronze, and the Silver Plans, with an option to fit your unique needs and budget. All three plans also include prescription drug coverage.

Services	Copper	Bronze	Silver
Annual Deductible (Individual/Family)	\$5,000 / \$10,000	\$5,000 / \$10,000	\$2,000 / \$4,000
Annual Out-of-Pocket (OOP) (Individual/Family)	\$6,750 / \$13,500	\$6,500 / \$13,000	\$3,000 / \$6,000
Lifetime Maximum	Unlimited	Unlimited	Unlimited
Preventative Care Services	100%	100%	100%
Physician Visit	80% after deductible	\$40 copay	\$30 copay
Specialist Visit	80% after deductible	\$55 copay	\$55 copay
Urgent Care	80% after deductible	\$75 copay	\$75 copay
Diagnostic Lab	80% after deductible	100%	100%
Diagnostic X-ray	80% after deductible	100%	100%
Diagnostic Complex Imaging (CAT, MRI, MRA/ MRS, PET scans)	80% after deductible	\$300 copay	\$300 copay
Emergency Room *Copay waived if admitted	80% after deductible	\$350	\$250
Hospital Inpatient	80% after deductible	80% after deductible	80% after deductible

### MyHumana Mobile App

For easy access to your plan information, ID Card, claims, provider searches and more, download the MyHumana Mobile app on your smartphone. Watch this video to learn more about loading the app <https://www.youtube.com/watch?v=e7-VdC6rm6o>

### Go365® Wellness Program

Getting healthier is easier – and lots more fun – with Go365™. When it comes to health and wellness, you have your own approach. One that works for you. Go365 makes it easier to get moving along your path with more ways to start, more Activities to unlock, and more ways to rack up rewards.

Get rewarded with things like Amazon and Target gift cards for doing the everyday things that help keep you healthy.

- **Unlock Activities** - Go365 is all about you. You'll receive Activities personalized to help you reach your health goals, no matter where you are on your journey to better health. Activities include completing a Health Assessment, getting a Biometric Screening or logging a verified workout. Just unlock your Activities and earn Points for higher Status
- **Stay inspired** - Getting healthier can be hard. Go365 makes it easier by connecting you to all the tools and resources you need to get there. Tracking your activity is a breeze – just connect your compatible apps or fitness devices and earn Points for all your healthy activities.
- **Earn rewards** - Making healthier choices is a lot more fun with Go365. The more you move up in Status, the more Bucks you can earn and spend on great items in the Go365 Mall. Plus, Bonus Bucks, surprise rewards, and monthly Jackpot drawings make getting healthy more fun!
- **More Points. Higher Status** - Earning Points pays off big with higher Status levels. Get your spouse and kids involved too and see how fast you can move up in Status



# Prescription Plan

## Humana

The prescription plan is included with your Sunrise Health insurance. Humana is our pharmacy benefit manager offering you multiple ways to save on your prescription drugs.

<b>Retail Pharmacy Copay (copay varies by the pharmacy you use)</b> Visit <a href="https://account.humana.com">https://account.humana.com</a>			
<b>Plan Benefits</b>	<b>Copper</b>	<b>Bronze</b>	<b>Silver</b>
Retail Generic/Preferred/Non-Preferred	80% after deductible	\$15 / \$30 / \$50	\$15 / \$30 / \$50
Mail Order – Humana Pharmacy® Generic/Preferred/Non-Preferred	80% after deductible	\$37.50 / \$75 / \$125 / Specialty Drugs: 25% copay	\$37.50 / \$75 / \$125 / Specialty Drugs: 25% copay

## Humana Specialty Pharmacy®

Humana Specialty Pharmacy offers patient assistance programs to help with the financial costs of specialty medications. In 2019, Humana Specialty Pharmacy® helped patients find over \$108.9 million in patient assistance funds and has relationships with over 175 funding sources.\* Visit <https://www.humana.com/pharmacy/specialty-rx/patient-assistance> for more information.

\*2019 financial assistance amount was determined by the total amount billed to and paid by manufacturer and charitable financial assistance programs for Humana Specialty Pharmacy patients. Financial assistance is based on eligibility needs.

## Finding a Pharmacy

The Humana pharmacy network consists of independent and retail pharmacies as well as a mail order option. For more information, please visit <https://account.humana.com> or download the MyHumana app.

## Health & Prescription Contributions

<b>Employee Biweekly Deductions</b>						
<b>Hourly Rate of Pay</b>	<b>Copper</b>		<b>Bronze</b>		<b>Silver</b>	
	Employee Only	Employee & Child(ren)	Employee Only	Employee & Child(ren)	Employee Only	Employee & Child(ren)
\$10.00 - \$10.99	\$51.57	\$334.94	\$67.70	\$492.26	\$149.49	\$684.40
\$11.00 - \$11.99	\$51.57	\$344.51	\$75.10	\$506.64	\$165.53	\$700.44
\$12.00 - \$12.99	\$51.57	\$350.73	\$82.01	\$515.77	\$175.71	\$710.61
\$13.00 - \$13.99	\$51.57	\$356.95	\$90.37	\$524.93	\$185.92	\$720.82
\$14.00 - \$14.99	\$51.57	\$363.17	\$97.82	\$534.08	\$196.13	\$731.03
\$15 and over	\$51.57	\$369.38	\$105.27	\$543.21	\$206.31	\$741.21



# 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 a \$0 copay consult for you, your spouse, and children up until the age of 26 years for unlimited medical consults. 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](http://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.<sup>1</sup> 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:<sup>3</sup>

- 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.

<b>Accident Insurance</b>	<b>Employee Biweekly Deductions</b>
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.





# Hospital Indemnity Insurance

Lincoln Financial Group

Studies show that you can spend on average \$10,000 for a hospital stay in the U.S.<sup>1</sup> That is a good reason why having hospital indemnity insurance makes financial sense. Unexpected hospital bills are difficult to manage when you lose your income, or it becomes seriously reduced. Household expenses like your mortgage, car payment, childcare, or household maintenance may become even harder to keep up with while you focus on recovering.

Hospital indemnity insurance can help safeguard your finances by providing you with a lump-sum payment — one convenient payment all at once — when you or your family need it most. The extra cash can help you focus on getting back on track — without worrying about finding the money to cover the costs of treatment. This plan provides benefits for hospitalization due to accidents and sicknesses,<sup>2</sup> like admission to a hospital or hospital stays.

And best of all, the payment is made directly to you, in addition to any other insurance you may have. It's yours to spend however you like. You might use it to help pay for medical plan deductibles and copays, for out-of-network care, or even for your family's everyday living expenses. Whatever you need while recovering from a hospital stay, hospital indemnity insurance is there to make life a little easier.

Core Hospital Benefits	Low Plan	High Plan
<b>Hospital admission</b> For the initial day of admission to a hospital for treatment of a sickness/an injury	\$1,500 per day for 1 day per calendar year	\$3,500 per day for 1 day per calendar year
<b>Hospital confinement</b> For each day of confinement in a hospital as a result of a sickness/an injury	\$100 per day for 15 days starting on 2nd day of confinement	\$100 per day for 15 days starting on 2nd day of confinement
<b>Hospital ICU confinement</b> For each full or partial day of confinement in an ICU as a result of a sickness/an injury	\$200 per day for 15 days starting the 2nd day of confinement	\$400 per day for 15 days starting the 2nd day of confinement
<b>Complications of pregnancy</b>	Included	Included

- If admitted to a hospital or ICU within 90 days after being discharged from a preceding stay for the same or related cause, the subsequent admission will be considered part of the first admission.
- If both hospital and ICU admission or hospital and ICU confinement become payable for the same day, only the larger of the two benefits will be paid. If the amount of the benefits is the same, only one will be paid.

Hospital Indemnity Insurance	Employee Biweekly Deductions	
	Low Plan	High Plan
Employee Only	\$8.46	\$16.65
Employee + Child(ren)	\$13.08	\$25.59

1. Costs for Hospital Stays in the United States, 2011. HCUP Statistical Brief #168. December 2013. Agency for Healthcare Research and Quality, Rockville, MD. Accessed March 2017.

2. Hospital does not include certain facilities such as nursing homes, convalescent care or extended care facilities. See your Disclosure Statement or Outline of Coverage/Disclosure Document for full details.

Some states require the insured to have medical coverage. Additional restrictions apply to dependents serving in the armed forces or living overseas.



# 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.<sup>1</sup> 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.

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



# Dental Plan

MetLife

Sunrise offers dental plan options that cover routine check-ups & additional services needed for your dental health. Find an in-network dentist using the Provider Search instructions below.

Plan Benefits	Silver (PDP Plus)	Gold (PDP Plus)		Platinum (PDP Plus)	
Type 1 Type 2 Type 3	See Schedule	100%		100%	
		80%		80%	
		50%		50%	
Deductible	Waived Type 1 \$50/calendar year Type 2 & 3 3 Family Maximum	Waived Type 1 \$50/calendar year Type 2 & 3 3 Family Maximum		Waived Type 1 \$50/calendar year Type 2 & 3 3 Family Maximum	
Maximum per calendar year (per person)	\$1,250	\$1,250		\$1,250	
Allowance Type 1 Type 2 Type 3	See Schedule* *full details may be requested or viewed online at <a href="http://www.metlife.com/mybenefits">www.metlife.com/mybenefits</a>	<b>In-Network</b>	<b>Out of Network</b>	<b>In-Network</b>	<b>Out of Network</b>
		Negotiated Fee	Negotiated Fee	Negotiated Fee	90 <sup>th</sup> U&C
Waiting Period	No waiting period for initial or new hires				
<b>Orthodontia Summary Child Only Coverage</b>					
Allowance	Scheduled amount		U&C		U&C
Coinsurance	50%		50%		50%
Lifetime Maximum (per person)	\$1,000		\$1,000		\$1,000
Waiting Period	No waiting period for initials or new hires				
<b>Provider Search</b>	<a href="http://www.MetLife.com/mybenefits">www.MetLife.com/mybenefits</a> Organization is <i>Sunrise Community</i> Select <i>Find a Dentist near you</i> Network is <i>PDP Plus</i>				
<b>Sample Procedure Listing (Current Dental Terminology® American Dental Association)</b>					
<b>Preventive Procedures (Type 1)</b>		<b>Basic Procedures (Type 2)</b>		<b>Major Procedures (Type 3)</b>	
<ul style="list-style-type: none"> <li>Cleanings</li> <li>Exams</li> <li>Space Maintainers</li> <li>Fluoride for Children (under age 19)</li> <li>X-Rays</li> <li>Sealants</li> <li>Other Procedures</li> </ul>		<ul style="list-style-type: none"> <li>Fillings</li> <li>Anesthesia</li> <li>Oral Surgery</li> <li>Root Canals</li> <li>Gum Disease</li> <li>Other Procedures</li> </ul>		<ul style="list-style-type: none"> <li>Crowns</li> <li>Dentures</li> <li>Bridges</li> <li>Onlays</li> <li>Other Procedures</li> </ul>	
<b>Coverage Level</b>	<b>Employee Biweekly Deductions</b>				
	<b>Silver</b>	<b>Gold</b>		<b>Platinum</b>	
Employee Only	\$8.38	\$11.69		\$16.72	
Employee + Spouse	\$16.15	\$21.27		\$32.01	
Employee + Child(ren)	\$20.94	\$26.38		\$39.27	
Employee + Family	\$28.50	\$36.53		\$54.56	

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.



# Vision Plan

## MetLife

As part of keeping up with maintaining your overall health, you should schedule routine eye exams on a regular basis. Choose from a large network of ophthalmologists, optometrists, and opticians, from private practices to retailers like Costco® Optical, Walmart, Sam’s Club, and Visionworks. Out-of-network benefits are available on a limited basis.

Vision benefits	Description	Copay	Frequency
Wellvision exam	Eye health exam, dilation, prescription, and refraction for glasses	\$10	Once every 12 months
Retinal imaging	Routine retinal screening when performed by a private practice	Up to \$39	
<b>Prescription Glasses</b>		\$25	See frame & lenses
Frame	<ul style="list-style-type: none"> <li>\$105 allowance, after \$25 eyecare copay</li> <li>\$60 Costco® frame allowance, after \$25 eyecare copay</li> <li>20% Savings on the amount over your allowance (excludes Costco, Walmart and Sam’s Club)</li> </ul>	Included in prescription glasses	Once every 24 months
Lenses	<ul style="list-style-type: none"> <li>Single vision, lined bifocal, lined trifocal, lenticular lenses</li> </ul>	Included in prescription glasses	Once every 12 months
Lens enhancements	<ul style="list-style-type: none"> <li>Polycarbonate lenses for dependent children (to age 18)</li> <li>Progressive Standard, Progressive Premium/Custom, Polycarbonate (adult), Scratch resistant coatings, Tints, Anti-reflective and Photochromic</li> <li>Average savings of 20-25% on other lens enhancements</li> </ul>	MetLife-negotiated copays (view copays after enrollment at <a href="http://www.metlife.com/mybenefits">www.metlife.com/mybenefits</a> )	Once every 12 months
Contacts (Instead of glasses)	<ul style="list-style-type: none"> <li>Contact lens fitting and evaluation</li> <li>\$105 Allowance for contacts; copay does not apply</li> <li>Necessary lenses – covered in full after eyewear copay</li> </ul>	Up to \$60	Once every 12 months
Glasses & sunglasses	<ul style="list-style-type: none"> <li>20% savings on additional pairs of prescription glasses and nonprescription sunglasses, including lens enhancements.</li> </ul>		
Retinal screening	<ul style="list-style-type: none"> <li>No more than a \$39 copay on routine retinal screening as an enhancement to a WellVision exam</li> </ul>		
Laser vision correction	<ul style="list-style-type: none"> <li>Average 15% off the regular price or 5% off the promotional price; discounts only available from contracted facilities</li> </ul>		
<b>Your coverage with out-of-network providers</b>			
You’ll get the most out of your benefits with an in-network doctor. If you choose an out-of-network provider, you will receive fewer benefits or a lower level of benefits.			
Exam - up to \$45 Frame - up to \$55 Single vision lenses - up to \$30 Lined bifocal lenses - up to \$50	Lined trifocal lenses - up to \$65 Progressive lenses - up to \$50 Lenticular lenses – up to \$100	Contacts (elective) - up to \$90 Contacts (necessary) – up to \$210	
<b>Coverage Level</b>	<b>Employee Biweekly Deductions</b>		
Employee Only	\$3.08		
Employee + 1 Dependent	\$6.16		
Employee + Family	\$8.67		



# Flexible Spending Accounts (FSAs)

## Maestro Health

### Health FSA

The Healthcare FSA allows you to set aside pre-tax payroll deductions each paycheck to pay for out-of-pocket health, dental and vision expenses for you and your family. Eligible expenses include health plan copays, prescription copays, and balances owed by the employee after the health, dental or vision plans have paid their portion. **If you wish to participate in the Health FSA benefit, you must re-enroll every year.**

### Sunrise Health FSA contributions

Sunrise chooses to continue to assist employees with healthcare expenses by matching employee's contributions up to \$500. Any full-time eligible employee can participate; however, only those enrolled in a Sunrise Community group health insurance plan will be eligible to receive the company matching contribution.

For example, when you choose to fund a Health FSA with \$240 or more, Sunrise will match your health FSA contribution dollar for dollar up to \$500. If you put in \$360, Sunrise will match the \$360 giving you a total fund of \$720 and so on, up to a match of \$500. Sunrise's contribution to your Health FSA does not count as part of the cap of \$2,850 FSA.

### Dependent Care FSA

With an IRS dependent care Flexible Spending Account (FSA), you can set aside part of your pay on a pre-tax basis. This account allows you to pay for eligible childcare expenses for your qualifying dependents while you (and your spouse) are working, seeking employment, and/or attending school as a full-time student (for at least five months of the year). Eligible dependents must be claimed as an exemption on your tax return. **If you wish to participate in the Dependent Care FSA benefit, you must re-enroll every year.**

Flexible Spending Account (FSA)	Maximum Annual Contribution (4/1/2022 – 3/31/2023)	List of Eligible Expenses
Health FSA	\$2,850	<a href="https://www.irs.gov/pub/irs-pdf/p502.pdf">https://www.irs.gov/pub/irs-pdf/p502.pdf</a>
Dependent care FSA	\$5,000 (\$2,500 if married & filing a separate tax return)	<a href="https://www.irs.gov/pub/irs-pdf/p503.pdf">https://www.irs.gov/pub/irs-pdf/p503.pdf</a>

During open enrollment you will estimate the amount you think you will need for the Health and Dependent Care FSAs during the year. This total amount will be divided evenly and taken out of your biweekly paychecks. Our plan year is April 1, 2022 through March 31, 2023. Your contribution to the FSA account(s) cannot exceed the amounts shown above for the plan year beginning April 1, 2022 to March 31, 2023. **Please plan your FSA contributions carefully because any money remaining in your account will be forfeited. This is known as the "use it or lose it" rule as stated in IRS regulations.**

Tax-savings example	Without FSA	With FSA
Gross Annual Pay	\$35,000	\$35,000
FSA contributions	\$ 0	(-\$2,000)
Sunrise employer contribution	\$ 0	\$ 500
Estimated taxes*	(-\$10,500)	(-\$9,900)
After-tax earnings	\$ 24,500	\$25,100
Eligible out-of-pocket expenses	(-\$ 2,000)	(-\$2,000)
Final take-home pay	\$22,500	\$23,100

\*This is an example only. It may not be your actual experience. It assumes a 30% Federal Income Tax rate. State and local taxes vary and are not included in this example; however, you will also save on any state and local taxes.



# 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
- 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 & Humana

## Lincoln *EmployeeConnect*<sup>SM</sup>

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](http://www.GuidanceResources.com) Username: LFGSupport, Password: LFGSupport1

## Lincoln LifeKeys<sup>®</sup>

No matter how well you plan, unexpected challenges will arise. When they do, help and support are nearby — thanks to LifeKeys<sup>®</sup> 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 *TravelConnect*<sup>SM</sup> services, go to [mysearchlightportal.com](http://mysearchlightportal.com) and enter your group ID: LFGTravel123



## Humana EAP Services

An Employee Assistance Program (EAP) offers support and referral to the most appropriate resources over the telephone to help you and members of your household manage everyday life issues. EAP professionals are available to assist you with:

- Everyday needs and life events
- Weight control
- Emotional issues
- Relationship concerns
- Family relationships
- Coping with a serious illness
- Sleeping difficulties
- Loss of a loved one
- Eating disorders
- Workplace concerns
- Smoking cessation

## Humana Work-Life Services

Work-Life offers extensive assistance, information, and support to help you achieve a better balance between work, life, and family to help make your life easier. You can access information and self-search locators to find resources and providers that can help you with:

- Convenience services
- Housing options
- Child care
- Financing college
- Home ownership
- Caregiving from a distance
- Moving and relocation
- Finding colleges and universities
- Services and education for children with special needs
- Adoption, pregnancy, and infertility
- Adjusting to retirement
- Locating services and care for older adults
- Pet care
- Finding schools
- Tutors and test prep
- Child development
- Recreational activities
- Consumer education





# Educational Assistance & Loan Repayment

## Sunrise & Goodly

At Sunrise we support our employees' career goals by offering a competitive educational assistance program. We encourage our employees to pursue career paths within the industry. With minimum requirements for eligibility, you, as an employee, can take advantage of our Educational Assistance Program.

At Sunrise, eligible employees may participate in the Educational Assistance Program after just one year of employment. The program also provides financial assistance to applicable professional certifications and licenses.

*"Through our investment in you, we grow together!"*

Sunrise has partnered with Goodly to offer a student loan repayment benefit. Sunrise makes contributions directly to your student loan as a secondary payment to help you pay off your student debt faster. Goodly helps the average borrower pay off their student loans years faster.

The Student Loan Repayment Program from Sunrise:

- You will receive a tax-free monthly contribution of \$100 that will be made directly to your loan servicer.
- You should continue making your regular payments to your servicer.
- Employer contributions are made as a secondary payment to the principal of your loan, allowing you to get out of debt sooner and save on interest over the lifetime of your loan.

To set up your Goodly account, you will need the most recent statement from your student loan servicer, which must include:

- Your full name
- Date of birth
- Name of the student loan servicer
- Full account number
- Payment address for the student loan servicer

Getting Set Up:

- Click the link <https://app.goodlyapp.com/employee/accept/UUvknkhJxvBB> to be taken to your account setup page
- Create your account by providing some basic information about yourself
- Sync Your Loans by providing basic loan account information and uploading your most recent statement



# 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:

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

<b>Employer Discretionary Contributions</b>	
<b>Years of Vesting Service</b>	<b>Vesting Percentage</b>
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.

