

Employee Benefits Guide

Plan Year: 2024



Valley Senior Living



Pick the best benefits for you and your family.

Your North Risk Partners Benefit Advisors

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Valley Senior Living strives to provide you and your family with a comprehensive and valuable benefits package. We want to make sure you're getting the most out of our benefits—that's why we've put together this Employee Benefit Guide.

This guide will outline all of the different benefits that Valley Senior Living offers, so you can identify which offerings are best for you and your family.

You can enroll when you are a newly eligible or during the annual open enrollment period which is in the month of November each year.

If you have questions about any of the benefits mentioned in this guide, please don't hesitate to reach out to HR or call one of our Benefit Advisors.

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Who is eligible?

If you're a full-time or part-time benefited employee at Valley Senior Living, you're eligible to enroll in the benefits outlined in this guide.

Full-time employees who work 30 hours or more and part-time benefited employees who work 20 or more hours per week are eligible for the benefits in this guide. Additionally, you can also enroll your spouse or child(ren) in medical, vision, dental and voluntary life.

How to enroll

Are you ready to enroll? The first step is to review your current benefits. Did you move recently, have a baby, or get married? Verify all your personal information and make any necessary changes.

Once all your information is up to date, it's time to make your benefit elections.

We use an online benefit enrollment system; you will receive an email with a link to your self-service account at www.plansource.com/login.

When to enroll

You are initially eligible for coverage the first of the month following 30 days of service. You are encouraged to enroll within 10 days to ensure you receive your ID cards timely. You must enroll for benefits within 30 days of becoming eligible or if you have a life-changing qualifying event.

If you do not enroll within this time period, you will need to wait for the next open enrollment period (usually in November of each year). The benefits you choose during open enrollment will be effective on the following January 1st.

How to make changes

Unless you experience a life-changing qualifying event, you cannot make changes to your benefits until the next open enrollment period. Qualifying events include things like:

Marriage, divorce or legal separation; Birth or adoption of a child; Change in child's dependent status; Death of a spouse, child, or other qualified dependent; Change in employment status or a change in coverage under another employer-sponsored plan.

Health Insurance

Valley Senior Living offers seven health insurance plans and two different Networks to choose from through **Blue Cross Blue Shield of North Dakota**. The Networks are **Your Blue (an open access Network)** and **Altru Networks (smaller limited network)**.

The following chart is an outline of the Traditional Plan medical benefits that will take effect on January 1, 2024. For more detailed information, refer to the Summary of Benefits and Coverage (SBC) in your PlanSource portal.

Health Plans In-Network Comparisons	Your Blue 80 1000 Policy #10828276	Your Blue 70 2000 Policy #10828277	Dakota Blue Altru 80 1000 Policy #10828278
Network	Preferred Blue PPO	Preferred Blue PPO	DakotaBlue Altru
Deductible - Individual - Employee + Child(ren) - Family	\$1,000 \$1,500 \$2,000	\$2,000 \$3,000 \$4,000	Preferred / Enhanced / Standard \$1,000 / \$2,000 / \$2,500 \$1,500 / \$3,000 / \$3,750 \$2,000 / \$4,000 / \$5,000
Coinsurance	20%	30%	20% / 40% / 50%
Out-of-pocket Maximum - Individual - Employee + Child(ren) - Family	\$3,500 \$5,250 \$7,000	\$5,000 \$7,500 \$10,000	Preferred / Enhanced / Standard \$3,500 / \$7,000 / \$8,750 \$5,250 / \$10,500 / \$13,125 \$7,000 / \$14,000 / \$17,500
Preventative Care	Covered at 100 %	Covered at 100 %	Covered at 100 %
Office Visit	\$30 Copay	\$30 Copay	\$5 Copay / Ded then 40% / Ded then 50%
Emergency Services Emergency Room Ambulance Urgent Care	\$150 Copay Deductible then 20% \$30 Copay	\$150 Copay Deductible then 30% \$30 Copay	\$150 Copay 20% Ambulance \$5 Copay / Ded then 40% / Ded then 50%
Hospitalization -Inpatient -Outpatient	Deductible then 20%	Deductible then 30%	Ded then 20% / 40% / 50%
Mental Health - Inpatient - Outpatient	Deductible then 20% \$30 Copay	Deductible then 30% \$30 Copay	\$5 Copay / Ded then 40% / Ded then 50% Ded then 20% / 40% / 50%
Prescription Drugs - Value - Generic Preferred - Generic Non-Pref - Brand Pref Brand non-Pref - Specialty Pref - Specialty non-Pref	Open "commercial" Formulary Creditable \$5 Copay \$15 Copay + 20% \$15 Copay + 50% \$15 Copay + 20% \$15 Copay + 50% \$15 Copay + 20% \$15 Copay + 50%	Open "commercial" Formulary Creditable \$5 Copay \$15 Copay + 20% \$15 Copay + 50% \$15 Copay + 20% \$15 Copay + 50% \$15 Copay + 20% \$15 Copay + 50%	Net Results Formulary Creditable \$5 Copay \$20 Copay \$35 Copay \$85 Copay \$150 Copay \$225 Copay \$325 Copay
Out of Network Benefits	\$2,000/\$3,000/\$4,000 ded, 40% to \$7,000/\$10,500/\$14,000	\$4,000/\$6,000/\$8,000 ded, 50% to \$10,000/\$15,000/\$20,000	\$3,750/\$5,600/\$7,500; Deductible then 50% to \$13,125/\$19,650/\$26,250

The following chart is an outline of the HSA /HDHP medical benefits that will take effect on January 1, 2024. For more detailed information, refer to the Summary of Benefits and Coverage (SBC).

Health Plans In-Network Comparisons	Blue Saver 100 3200 Policy #10828281	Blue Saver 100 6350 Policy #10828282
Network	BCBS Participating Providers	BCBS Participating Providers
Deductible - Individual - Employee + Child(ren) - Family	\$3,200 \$4,800 \$6,400	\$6,350 \$9,525 \$12,700
Coinsurance	0%	0%
Out-of-pocket Maximum - Individual - Employee + Child(ren) - Family	\$3,200 \$4,800 \$6,400	\$6,350 \$9,525 \$12,700
Preventative Care	Covered at 100 %	Covered at 100 %
Office Visit	Deductible; 0%	Deductible; 0%
Emergency Services Emergency Room Ambulance Urgent Care	Deductible; 0%	Deductible; 0%
Hospitalization -Inpatient -Outpatient	Deductible; 0%	Deductible; 0%
Mental Health - Inpatient - Outpatient	Deductible; 0%	Deductible; 0%
Prescription Drugs - Preventive - Generic Preferred - Generic Non-Pref - Brand Pref Brand non-Pref - Specialty Pref - Specialty non-Pref	Open "commercial" Formulary Creditable \$5 Copay Deductible; 0% Deductible; 50% Deductible; 0% Deductible; 50% Deductible; 0% Deductible; 50% Deductible; 0%	Open "commercial" Formulary Creditable \$5 Copay Deductible; 0% Deductible; 50% Deductible; 0% Deductible; 50% Deductible; 0% Deductible; 50%
Out of Network Benefits	\$3,200/\$4,800 / \$6,400 ded, 0% to \$3,200/\$4,800/\$6,400 OOP Max	\$6,350 / \$9,525/\$12,700 ded 0% to \$6,350 / \$9,525 /\$12,700 OOP Max

Find a provider:



The following chart is an outline of the HSA /HDHP medical benefits that will take effect on January 1, 2024. For more detailed information, refer to the Summary of Benefits and Coverage (SBC).

Health Plans In-Network Comparisons	Dakota Blue Altru 80 3200 Policy #10828279	Dakota Blue Altru 100 5000 Policy #10828280
Network	DakotaBlue Altru	DakotaBlue Altru
Deductible - Individual - Employee + Child(ren) - Family	Preferred / Enhanced / Standard \$3,200 / \$6,000 / \$7,000 \$4,800 / \$9,000 / \$10,500 \$6,400 / \$12,000 / \$14,000	Preferred / Enhanced / Standard \$5,000 / \$10,000 / \$12,500 \$7,500 / \$15,000 / \$18,750 \$10,000 / \$20,000 / \$25,000
Coinsurance	20% / 40% / 50%	0% / 20% / 40%
Out-of-pocket Maximum - Individual - Employee + Child(ren) - Family	Preferred / Enhanced / Standard \$5,500 / \$11,000 / \$13,750 \$8,250 / \$16,500 / \$20,625 \$11,000 / \$22,000 / \$27,500	Preferred / Enhanced / Standard \$5,000 / \$15,000 / \$17,500 \$7,500 / \$22,500 / \$26,250 \$10,000 / \$30,000 / \$35,000
Preventative Care	Covered at 100 %	Covered at 100 %
Office Visit	Ded; 20% / 40% / 50%	Ded; 0% / 20% / 40%
Emergency Services Emergency Room Ambulance Urgent Care	Ded; 20% / 40% / 50%	Ded; 0% Ded; 0% Ded; 0% / 20% / 40%
Hospitalization -Inpatient -Outpatient	Ded; 20% / 40% / 50%	Ded; 0% / 20% / 40%
Mental Health - Inpatient - Outpatient	Ded; 20% / 40% / 50%	Ded; 0% / 20% / 40%
Prescription Drugs - Preventive - Generic Preferred - Generic Non-Pref - Brand Pref Brand non-Pref - Specialty Pref - Specialty non-Pref	Net Results Formulary Creditable \$5 Copay Deductible; 20% Deductible; 20% Deductible; 20% Deductible; 20% Deductible; 20% Deductible; 20%	Net Results Formulary Creditable \$5 Copay Deductible; 0% Deductible; 0% Deductible; 0% Deductible; 0% Deductible; 0% Deductible; 0%
Out of Network Benefits	\$10,500/\$15,750/\$21,000 Ded 50% to \$20,625/\$30,900/\$36,750 OOP Max	\$18,750/\$28,125 /\$37,500 ded, 50% to \$26,250 /\$39,375 / \$52,500

Find a provider:



Your 2024 Cost in Health Insurance

Here are the per pay period costs for the health insurance plans through Blue Cross for 2024.

24 Pay Periods	Your Blue 80 1000 Policy #10828276	Your Blue 70 2000 Policy #10828277	Dakota Blue Altru 80 1000 Policy #10828278
Full-Time Employee			
Single	\$68.88	\$34.03	\$1.98
Employee + Spouse	\$249.66	\$176.46	\$109.21
Employee + Child(ren)	\$200.25	\$137.50	\$79.85
Family	\$324.64	\$220.09	\$123.99
Part-Time Employee			
Single	\$146.69	\$111.84	\$79.79
Employee + Spouse	\$400.79	\$327.59	\$260.34
Employee + Child(ren)	\$306.49	\$243.74	\$186.09
Family	\$505.70	\$401.15	\$305.05

24 Pay Periods	Blue Saver 100 3200 Policy #10828281	Blue Saver 100 6350 Policy #10828282	Dakota Blue Altru 80 3200 Policy #10828279	Dakota Blue Altru 100 5000 Policy #10828280
Full-Time Employee				
Single	\$62.08	\$5.28	\$0	\$0
Employee + Spouse	\$235.41	\$116.06	\$23.31	\$32.51
Employee + Child(ren)	\$188.00	\$85.70	\$6.20	\$14.10
Family	\$304.24	\$133.79	\$1.29	\$14.44
Part-Time Employee				
Single	\$139.89	\$83.09	\$38.89	\$43.29
Employee + Spouse	\$386.54	\$267.19	\$174.44	\$183.64
Employee + Child(ren)	\$294.24	\$191.94	\$112.44	\$120.34
Family	\$485.30	\$314.85	\$182.35	\$195.50

NOTE: If your spouse has coverage available through their own employer and you enroll them on the Valley Senior Living plan, you will have a \$100 per month surcharge applied to your premiums.

SELF-SERVICE MEMBER TOOLS

Another way we care for you



DO MORE, MORE EASILY.

With member self-service options, you have anytime, anywhere access to the information and tools you need to make informed decisions and manage your health. It's another way we make it easier for you to use health insurance.

As always, our Member Services team is here to support you. Simply call the number on the back of your ID card Monday - Friday, 8:30 a.m. - 4:30 p.m.

Register today at [BCBSND.com](https://www.bcbsnd.com)

Online Member Services portal

Register at [BCBSND.com](https://www.bcbsnd.com) with your member ID card

- Access your digital insurance ID card
- Review claims, coverage and status
- Send secure communication with Member Services
- View or print explanation of benefits (EOB) statements
- Update other insurance information



Blue Cross Blue Shield of North Dakota is an independent licensee of the Blue Cross & Blue Shield Association

Find a doctor

Available in the Online Member Services portal or [BCBSND.com](https://www.bcbsnd.com)

- Find in-network doctors near you
- Compare costs, location and more
- Find top-quality specialty care
- Compare hospitals by quality measures for the care you need
- Find care around the world with BCBS Global Core

Rx tools

Available in the Online Member Services portal or [BCBSND.com](https://www.bcbsnd.com)

- Find covered prescription drugs and estimates
- Locate a pharmacy
- Learn about mail order

Member forms

Available in the Online Member Services portal or [BCBSND.com](https://www.bcbsnd.com)

- Access common forms to help manage your health coverage, such as Member Submitted Claims, Authorization to Release Information and Automatic Payment (ACH) Request

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How to print an IDCard from BCBSND.com

Log in at BCBSND.com:

The screenshot shows the BCBSND.com website interface. At the top, there is a navigation bar with links for WELCOME, EMPLOYERS, PROVIDERS, and AGENTS. Below this, a search bar and a 'SIGN IN/REGISTER' button are visible, with the latter circled in red. The main content area features a blue banner with the text 'COVERAGE FOR YOU AND YOUR FAMILY AFTER A MAJOR LIFE EVENT' and a 'SEE WHAT'S AVAILABLE >' link. Below the banner are four service icons: 'SHOP FOR INSURANCE', 'WELLNESS & CARE PROGRAMS', 'TIPS & INSIGHTS', and 'MANAGE MY BENEFITS'. A large dark grey modal window is open, titled 'SIGN IN / REGISTER'. It contains a 'LOG IN AS' dropdown menu set to 'MEMBER', a paragraph of text about online member services, and a prominent blue 'LOG IN / REGISTER >>' button circled in red. At the bottom of the modal, there are links for 'Select Language', 'AA', and 'Need Help'. Below the modal, the website footer includes the BCBSND logo, a search bar, and a 'Log In or Register' button circled in red. The word 'WELCOME' is displayed in large letters at the bottom of the page.

If you haven't registered yet, click on register and sign yourself up, follow the instructions. Once you have signed in, click on ID Card:



YourBlue Telehealth

CONVENIENT OPTIONS TO HELP YOU CARRY ON

Getting care has never been easier. Access a provider in minutes or schedule an appointment using your computer, tablet or smartphone.

Get care for routine medical conditions such as:

- Acne
- Flu
- Strep throat
- Behavioral health
- Bronchitis
- Pink eye
- Sinus infection
- Nutrition
- Bug bites
- Rashes and skin conditions
- UTI
- Cold sores
- Lactation

Telehealth visits covered at 100% when you see an in-network provider.

Go to bcbsnd.com/findadoctor to find a participating provider in your network. Or call the number on the back of your ID card to learn more about your network and benefits.

TWO OPTIONS TO GET CARE

OPTION ONE

Use your own provider's telehealth services

Many providers or health care systems are providing telehealth services. Visit their website for sign-in and visit instructions or contact them to begin care.

OPTION TWO



Use Amwell telehealth services

Amwell providers are available 24 hours a day, 365 days a year. In just minutes you can create an account and be online with a provider.

Amwell telehealth isn't meant to replace your primary care provider (PCP). It is designed to reduce non-emergency and walk-in clinic visits when your PCP isn't available.

Download the iOS or Android mobile app or visit amwell.com and enter service key BCBSND.



DakotaBlue | Altru Telehealth

CONVENIENT OPTIONS TO HELP YOU CARRY ON

Getting care has never been easier. Access a provider in minutes or schedule an appointment using your computer, tablet or smartphone.

Get care for routine medical conditions such as:

- Acne
- Flu
- Strep throat
- Behavioral health
- Bronchitis
- Pink eye
- Sinus infection
- Nutrition
- Bug bites
- Rashes and skin conditions
- UTI
- Lactation
- Cold sores

Telehealth visits covered at 100% when you see a participating provider in the Altru Preferred Network using Altru's Express Video Visits.*

Go to bcbsnd.com/findadoctor to find a participating provider. Or call Member Services at 844-363-8457 to learn more about your network and benefits. TTY: 800-366-6888 or 711.

OPTION ONE



Use Altru's Express Video Visit on the MyChart app

You can see your primary care provider (PCP) or pediatrics doctor virtually using the MyChart app. Express Video Visits on the MyChart app are available during normal clinic hours.

Download the iOS or Android mobile app or visit mychart.com to log in or create an account.

OPTION TWO



Use Amwell telehealth services**

Amwell providers are available 24 hours a day, 365 days a year. Amwell telehealth isn't meant to replace your PCP. It is designed to reduce non-emergency and walk-in clinic visits when your PCP isn't available.

Download the iOS or Android mobile app or visit amwell.com and enter service key BCBSND.

A New Way to Save on Medicine



Home delivery from Amazon Pharmacy

Amazon Pharmacy offers a home delivery service that lets you easily order and quickly get your non-specialty medicines¹ delivered at home.

And as a member of Blue Cross Blue Shield of North Dakota, you get access to MedsYourWay[®] prescription drug discount card pricing, administered by Inside Rx. The prescription discount card² gives you up to 80% savings³ on brand and generic medicines and is seamlessly built into the Amazon Pharmacy experience. You can get the lowest cost available while saving time and money. Using the MedsYourWay discount card is not insurance; however, using it for covered medicines⁴ may also count toward your out-of-pocket maximum.



SHOP

EASY TO USE

Amazon Pharmacy makes it easier because it's like shopping on Amazon.com:

- Easy sign-up, which includes the option to have your account auto-populated with your prescription history
- Option for 90-day fills
- Pharmacist on call 24/7
- Ability to manage your medicine and order history



SAVE

BUILT-IN DRUG DISCOUNT CARD

Some drugs may be available at lower prices with a discount card. MedsYourWay discount card pricing is built right into the Amazon Pharmacy experience.

- At checkout, you'll see the lowest cost available for your medicine. That's the price you'll pay.
- The MedsYourWay discount card pricing is not insurance; however, using it to purchase covered⁴ eligible medicines by your plan at Amazon Pharmacy may automatically count toward your benefit accumulators.



SHIP

FREE HOME DELIVERY

Skip the pharmacy line with home delivery.

- Free, fast delivery: Amazon Prime members get 2-day free shipping on most orders; standard free shipping for non-Amazon Prime members is 5-day but can be expedited to 2-day delivery for \$5.99
- Real-time package tracking from order to delivery

You can sign up or learn more by going to amazon.com/bcbsndmeds and clicking "get started."



For questions, call Amazon Pharmacy Customer Care at 855.206.0372, Monday through Friday 7 a.m. – 9 p.m. CT, and Saturday and Sunday 9 a.m. – 7 p.m. CT. For additional questions, please call the number on the back of your member ID card.

- Tap the camera (app) on your smart phone.
- Place your camera over the QR Code so you can see it clearly on your camera screen.
- A notice will show up at the top or bottom of the screen. Tap on it to open the QR Code.

What is Preventive Care?

Preventive care can help keep you from having health problems or catch a possible problem early. When you visit a network provider, your plan covers preventive services at 100%. On the other hand, for most non-preventive services, you'll pay a share of the costs. The table below shows the differences between these two types of services.

IMPORTANT These services are free only when delivered by a doctor or other provider in your plan's network.

What is it?	Preventive services generally: Can help keep you healthy Screen for certain types of cancer Immunize you against disease Are received once per year, or as recommended by your doctor	Non-preventive services generally: Monitor existing conditions Diagnose and treat a new condition Address any health concerns you bring up during your visit
Examples	Most immunizations Well-child visits Prenatal care Screenings for cancer, such as: Breast (mammogram or 3-D mammogram) ¹ Cervical (Pap smear) Colon (colonoscopy, computed tomographic (CT) colonography, or other tests) Screenings for other health concerns, such as: Blood pressure Cholesterol Sexually transmitted infections (STIs) Type 2 diabetes Depression Tobacco use Alcohol misuse Domestic violence	Treatment of illness or injury (e.g., earache, sore throat, cough, broken bone, etc.) Earwax removal X-rays Medication consultation Wart removal Monitoring ongoing conditions, such as: Headaches Trouble sleeping High blood pressure Diabetes Heart conditions Lab tests to monitor existing conditions

▶ A NEW WAY TO ELEVATE YOUR WELL-BEING

A new partnership between BCBSND and WebMD Health Services brings you powerful online tools and resources to help meet your wellness goals—with a healthy dose of encouragement and fun along the way.

The New HealthyBlue Online Tools

KNOW YOUR NUMBERS	STAY MOTIVATED AND ENGAGED	FIND COACHING AND ADVICE
<ul style="list-style-type: none"> Health Assessment Personal Health Record Device and App Connection Center 	<ul style="list-style-type: none"> Mobile App Wellness Challenges WebMD Content *Rewards 	<ul style="list-style-type: none"> Digital Health Assistant Pregnancy Assistant



Visit HealthyBlue for Reward Details

HealthyBlue rewards matches your interests and lifestyle when you actively engage in healthy behaviors. Check the details in the HealthyBlue homepage to start earning rewards.

Get Started with the New HealthyBlue Today

- 1 Sign into the online Member Services portal at BCBSND.com.
- 2 Complete the one-time Authorization for Release of Information - Wellness Programs, after which you'll be able to access HealthyBlue directly from the portal.
- 3 Complete your annual 15-minute health risk assessment and receive your personalized wellness plan.

What You'll Find on the New HealthyBlue, Powered by WebMD

Health Assessment

In just minutes, the Health Assessment gives you a complete picture of your health. You'll get a health score, an anonymous average to compare yourself against and an easy-to-read indication of your overall health and fitness.

Personal Health Record

Use your Health Record to store, maintain, track and manage your health information in one centralized, private and secure location. Your information seamlessly connects to the whole wellness solution, including the Health Assessment and Digital Health Assistant. You can even report additional information yourself to support better treatment, benefits and decisions, and to make it easier for you to talk to your health care provider at any time you need to.

Device and App Connection Center

More than half of people who own wearable health and fitness devices stop using them. Why? Because most wearables deliver numbers out of context, and raw data is hard to translate into action. The Device and App Connection Center bridges that gap, allowing you to connect wearables, scales, apps and more with an easy-to-understand dashboard that tracks key health and well-being indicators.

WebMD Content

There's no shortage of online health and well-being information, but how much time do you have to sift through it all? And how do you know if it's trustworthy? WebMD takes your input and preferences and does the upfront work for you, delivering clinically backed and easy-to-understand content that can help you meet your goals.

Mobile App

Access the best of our online wellness center from your mobile device using the Wellness at Your Side (WAYS) app.

Wellness Challenges

When you make getting healthy a group effort, it's more fun to develop healthy habits. Challenges get others around you involved and talking about progress, making well-being a natural part of your life. And best of all, you'll have a great time doing it. The mobile app makes it easy to track and upload activities anytime, anywhere—and stay one step ahead of your "competition."

Pregnancy Assistant

Through a focus on healthy lifestyle habits and prenatal care, Pregnancy Assistant helps you prepare for and enjoy a healthy pregnancy.

With fun features, engaging tools and trusted health information, Pregnancy Assistant is everything an expectant mother could want. But it's not all medical—capture your thoughts, feelings and memories in a journal, then export it all by email to cherish later.

Digital Health Assistant

What do you want to do? Eat better? Feel happier? Stop smoking? Lose weight? Whatever your goal, HealthyBlue can help you get there with enjoyable activities to help you develop habits that stick.

By setting small, attainable goals, the Digital Health Assistant keeps you engaged and motivated to make progress. Achieve health success easier and faster.



Blue Cross Blue Shield of North Carolina is an independent licensee of the Blue Cross & Blue Shield Association.



HealthyBlue is part of a comprehensive health and wellness platform, BlueElements, which focuses on six dimensions of well-being—physical, social, emotional, financial, professional and environmental.

WebMD Health Services is an independent company that assists with the administration of BCBSND's health and wellness programs.

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Invest in your mental fitness using proven tools at no cost

Blue Cross Blue Shield of North Dakota is committed to removing the barriers that prevent people from accessing quality resources for mental wellbeing. We're making Learn to Live available at no cost to everyone in your organization, including all employees and family members, even if you're not enrolled on one of our plans.



Why Learn to Live?

Learn to Live is like an online gym for your mental fitness: where you can unlock the proven benefits of Cognitive Behavioral Therapy (CBT) to increase your resilience or deal with common concerns. Use the confidential, self-guided programs to pursue your goals from any device, whenever and wherever you want. Make progress on your own or with the guidance of an expert coach.

- ✓ Immediate, 24/7 access
- ✓ No cost to you or your family members (age 13+)
- ✓ Coaching available via phone, text, or email
- ✓ Access via mobile app or web
- ✓ Available to ALL employees with no exceptions

🔒 Use of Learn to Live is strictly confidential and member information will not be shared with anyone at your organization or Blue Cross Blue Shield of North Dakota.

Start your journey today!

Visit learntolive.com/partners

and enter code: **BLUEND**

or

Download our mobile app



Proven Digital Mental Health Programs for:
RESILIENCE | STRESS, ANXIETY & WORRY | SOCIAL ANXIETY | DEPRESSION | INSOMNIA | SUBSTANCE USE | PANIC

Health Savings Accounts (HSA)

If you are enrolled in any of the Valley Senior Living HDHP plans, you will be eligible to contribute to a Health Savings Account.

Health Savings Accounts (HSAs) are a great way to save money and budget for qualified medical expenses. HSAs are tax-advantaged savings accounts that accompany high deductible health plans (HDHPs). HDHPs offer lower monthly premiums in exchange for a higher deductible (the amount you pay before insurance kicks in).

What are the benefits of an HSA?

There are many benefits of using an HSA, including the following:

It saves you money. HDHPs have lower monthly premiums, meaning less money is being taken out of your paycheck.

It is portable. The money in your HSA is carried over from year to year and is yours to keep, even if you leave the company.

It is a tax-saver—HSA contributions are made with pre-tax dollars. Since your taxable income is decreased by your contributions, you'll pay less in taxes.

The maximum amount that you can contribute to an HSA increases in 2024 to \$4,150 for individual coverage and \$8,300 for family coverage.

Additionally, if you are age 55 or older, you may make an additional “catch-up” contribution of \$1,000. You may change your contribution amount at any time throughout the year as long as you do not exceed the annual maximum.

HSA Eligible Expense Examples

- Acupuncture
- Alcoholism
- Ambulance
- Annual Physical Examination
- Artificial Limb
- Bandages
- Birth Control Pills
- Body Scan
- Braille Books and Magazines
- Breast Pumps and Supplies
- Breast Reconstruction Surgery
- Chiropractor
- Contact Lenses
- Dental Treatment
- Diagnostic Devices
- Disabled Dependent Care Expenses
- Drug Addiction
- Eye Exam
- Eyeglasses
- Eye Surgery
- Fertility Enhancement
- Guide Dog or Other Service
- Animal Health Institute
- Hearing Aids
- Home Care
- Hospital Services
- Intellectually and Developmentally Disabled Special Homes
- Laboratory Fees
- Learning Disability
- Legal Fees
- Long-term Care
- Medical Information Plan
- Medicines
- Nursing Home
- Nursing Services
- Operations
- Optometrist
- Organ Donors
- Osteopath
- Oxygen
- Physical Examination
- Pregnancy Test Kit
- Prosthesis
- Psychiatric Care
- Psychoanalysis
- Psychologist
- Special Education
- Sterilization
- Stop-smoking Programs
- Surgery
- Therapy
- Transplants
- Transportation
- Trips
- Tuition
- Vasectomy
- Vision Correction Surgery
- Weight Loss Program
- Wheelchair
- X-RAY

Dental Insurance

Valley Senior Living offers group dental insurance through **Delta Dental**

In addition to protecting your smile, dental insurance helps pay for dental care and usually includes regular checkups, cleanings and X-rays. Several studies suggest that oral diseases, such as periodontitis (gum disease), can affect other areas of your body—including your heart. Receiving regular dental care can protect you and your family from the high cost of dental disease and surgery.

The following chart outlines the dental benefits we offer that will take effect January 1, 2024. To find a participating dentist, go to www.metlife.com/dental

This is a brief description of in-network benefits. For more detail or out-of-network benefits please go to your PlanSource portal.

	Middle Plan	High Plan
Type of Service	PPO/Premier Network	PPO/Premier Network
Preventative Services	100%	100%
Basic Services		
Fillings	80%	90%
Sealants	100%	100%
Endodontics	80%	90%
Periodontics	80%	90%
Oral Surgery	80%	90%
Major Services		
Crowns, Bridges	50%	60%
Bridges & Dentures	50%	60%
Deductibles		
Single	\$25	\$50
Family	\$75	\$150
Calendar Year Maximum	\$1,000	\$1,500
Orthodontics	None	50%
Orthodontics Lifetime Maximum	n/a	\$2,000

*For Non-Participating Dentists: Member is responsible for paying amounts above the allowable (usual and customary) fee.

Your Cost in Dental Insurance

Here are the 2024 monthly costs for Valley Senior Living Dental Coverage.

Full-Time or Exempt Employees: Valley Senior Living contributes \$40.76 towards any elected coverage.

MetLife Dental Monthly Rates			
	Full Monthly Premium	Full-Time & Exempt Employees	All Others
	Middle Plan	24 Pay Periods	
Single	\$40.76	\$0.00	\$20.38
Family	\$118.22	\$38.73	\$59.11
	High Plan	24 Pay Periods	
Single	\$60.54	\$9.89	\$30.27
Family	\$175.57	\$67.41	\$87.79

Vision

Valley Senior Living offers two vision coverage options through **MetLife**.

Driving to work, reading a news article and watching TV are all activities you likely perform every day. Your ability to do these activities, though, depends on your vision and eye health. Vision coverage can help you maintain your vision as well as detect various health problems.

To find an in-network provider, go to: www.metlife.com/vision

Metlife Vision		
Type of service	Option 1: M100D	Option 2: M150A
Well Vision Exams	\$20 Copay	\$5 Copay
Materials Copay	\$20 Copay	n/a
Frames	\$100 Allowance OR \$55 Allowance at Costco	\$150 Allowance OR \$85 Allowance at Costco
Standard Lenses Single Vision Bifocal Trifocal Lenticular	Covered in full after \$20 Copay	Covered in full after \$10 Copay
Contact Lenses Elective Medically necessary	\$100 Allowance; Covered in Full	\$150 Allowance; Covered in Full
Frequency Exams Lenses/contacts Frames	Once every 12 months Once every 12 months Once every 24 months	Once every 12 months Once every 12 months

Your Cost in Vision Insurance

Here are the 2024 monthly costs for Valley Senior Living Voluntary Vision Coverage.

MetLife Vision Monthly Rates		
	Option 1	Option 2
Employee Only	\$6.90	\$11.00
Employee + Spouse	\$13.82	\$22.04
Employee + Child(ren)	\$11.68	\$18.63
Family	\$19.28	\$30.75

Basic Life Insurance

Valley Senior Living provides employees with basic Life and Accidental Death and Dismemberment (AD&D) insurance through **MetLife**.

Class 1: All Active Full-Time Executive Leadership

Class 2: All Other Active Full-Time Employees

Class 3: All Active Part-Time employees (20-29 hours per week)

Life insurance can help provide for your loved ones if something were to happen to you.

Contact HR if you would like to update your beneficiary information.

Basic Life & AD&D	Employee	Spouse (Employee Paid)	Children (Employee Paid)
Life & AD&D Benefit	Class 1: \$60,000 Class 2: \$40,000 Class 3: \$20,000	\$5,000	Live Birth to 14 days: None 14 days to 6 months: \$100 6 months – age 19 or 26 (FTS): \$2,500
Reduction Schedule: Age 65 Age 70	Reduce to: 65% 50%	Reduce to: 65% 50%	n/a
Guarantee Issue	Full Benefit		

Dependent Life Rates	
Cost per Month	\$1.695 per \$1,000 of coverage

Please Note: It is your responsibility to notify Human Resources when your child(ren) reach limiting age. If they are not notified, you will still be charged the premiums without having the coverage.

Voluntary Life Insurance

While Valley Senior Living offers Supplemental Life insurance, some employees may want to purchase additional coverage. Those who work more than 20 hours per week are eligible for this benefit. Think about your personal circumstances. Depending on your needs, you may want to consider buying supplemental coverage.

Voluntary Life & AD&D	Employee	Spouse	Children Up to age 26
Increments of	\$25,000	\$5,000	Choice of \$1,000, \$2,000, \$4,000, \$5,000 or \$10,000.
Non Medical Maximum	\$150,000	\$50,000	\$10,000
Overall Benefit Maximum	Lesser of \$500,000 or 5X Annual Earnings	\$100,000	\$10,000
AD&D Coverage & Maximum	Yes (Benefit amount is same as Supplemental Term Life Coverage)		
Guarantee Issue* (if newly eligible for coverage)	\$150,000	\$50,000	\$10,000

Monthly Cost for Every \$1,000 of Employee and Spouse Life Insurance Coverage

Age	<30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
Life	\$0.06	\$0.08	\$0.11	\$0.13	\$0.20	\$0.32	\$0.56	\$0.78	\$1.42	\$2.55	\$2.55
AD&D	\$0.017 per \$1,000										
Dependent Children	\$0.288 per \$1,000										

*If you do not enroll when first eligible (within 30 days of your eligibility date) you will be considered a late entrant and you will need to provide evidence of insurability and go through underwriting to be approved for coverage.

****Please note if you have Voluntary Life coverage for your dependent(s), the coverage will end at age 26. If your child reaches the limiting age, you are responsible for notifying HR.**

Long Term Disability

You have the opportunity to purchase Long Term Disability Coverage through **Met Life**, there are 3 plan options to choose from. Without disability coverage, you and your family may struggle to get by if you miss work due to an injury or illness.

Long-Term Disability			
	Option 1: 40% Plan	Option 2: 50% Plan	Option 3: 60% Plan
Benefits Begin	181 st day of continuous disability	181 st day of continuous disability	181 st day of continuous disability
Benefits Duration	Social Security Normal Retirement Age (SSNRA)	Social Security Normal Retirement Age (SSNRA)	Social Security Normal Retirement Age (SSNRA)
Percentage of Income Replaced	Up to 40% of monthly income	Up to 50% of monthly income	Up to 60% of monthly income
Own Occupation	Own Occupation to SSNRA	Own Occupation to SSNRA	Own Occupation to SSNRA
Minimum Benefit	\$100 per month	\$100 per month	\$100 per month
Maximum Benefit	\$10,000 per month	\$10,000 per month	\$10,000 per month
Pre-Existing Condition	12/12: Disabilities that occur during the first 12 months of coverage due to a pre-existing condition during the 12 months prior to coverage are excluded		

Monthly Cost for Every \$1,000 of LTD Coverage			
Age	Option 1: 40% Plan	Option 2: 50% Plan	Option 3: 60% Plan
Under 34	\$0.28	\$0.36	\$0.38
35-39	\$0.36	\$0.46	\$0.48
40-44	\$0.57	\$0.73	\$0.77
45-49	\$0.77	\$1.00	\$1.05
50-54	\$1.26	\$1.62	\$1.70
55-59	\$2.16	\$2.78	\$2.93
60-64	\$2.85	\$3.67	\$3.86
65 plus	\$2.50	\$3.22	\$3.39

Critical Illness

Valley Senior Living offers Critical Illness coverage through **MetLife**. This coverage can help with expenses that medical insurance doesn't cover like co-pays, deductible, or other out-of-pocket expenses. You receive a lump sum benefit payment for covered illnesses.

Critical Illness Insurance

Benefits that may help cover costs such as those not covered by your medical plan.

Critical Illness Insurance

Eligible Individual	Initial Benefit	Requirements
Coverage Options		
Employee	\$15,000 or \$30,000	Coverage is guaranteed provided you are actively at work. ¹
Spouse	100% of the Employee's Initial Benefit	Coverage is guaranteed provided the employee is actively at work and the spouse is not subject to a medical restriction as set forth on the enrollment form and in the Certificate. ¹
Dependent Child(ren)²	100% of the Employee's Initial Benefit	Coverage is guaranteed provided the employee is actively at work and the dependent is not subject to a medical restriction as set forth on the enrollment form and in the Certificate. ¹

Benefit Payment

Your **Initial Benefit** provides a lump-sum payment upon the first verified diagnosis of a Covered Condition. Your plan pays a Recurrence Benefit³ for the following Covered Conditions: Heart Attack⁴, Stroke,⁵ Coronary Artery Bypass Graft,⁶ Full Benefit Cancer⁷ and Partial Benefit Cancer.⁷ A Recurrence Benefit is only available if an Initial Benefit has been paid for the Covered Condition. There is a Benefit Suspension Period between Recurrences.

The maximum amount that you can receive through your Critical Illness Insurance plan is called the **Total Benefit** and is 3 times the amount of your Initial Benefit. This means that you can receive multiple Initial Benefit and Recurrence Benefit payments until you reach the maximum of 300% or \$45,000 or \$90,000.

Please refer to the table below for the percentage benefit amount for each Covered Condition.

Covered Conditions	Initial Benefit	Recurrence Benefit
Full Benefit Cancer ⁷	100% of Initial Benefit	100% of Initial Benefit
Partial Benefit Cancer ⁷	25% of Initial Benefit	25% of Initial Benefit
Heart Attack ⁴	100% of Initial Benefit	100% of Initial Benefit
Stroke ⁵	100% of Initial Benefit	100% of Initial Benefit
Coronary Artery Bypass Graft ⁶	100% of Initial Benefit	100% of Initial Benefit
Kidney Failure	100% of Initial Benefit	Not applicable
Alzheimer's Disease ⁸	100% of Initial Benefit	Not applicable
Major Organ Transplant Benefit ⁹	100% of Initial Benefit	Not applicable
22 Listed Conditions	25% of Initial Benefit	Not applicable

22 Listed Conditions



Critical Illness Insurance

MetLife Critical Illness Insurance will pay 25% of the Initial Benefit Amount when a covered person is diagnosed with one of the 22 Listed Conditions. A Covered Person may only receive one benefit payment for one Listed Condition in his/her lifetime. The Listed Conditions are Addison's disease (adrenal hypofunction); amyotrophic lateral sclerosis (Lou Gehrig's disease); cerebrospinal meningitis (bacterial); cerebral palsy; cystic fibrosis; diphtheria; encephalitis; Huntington's disease (Huntington's chorea); Legionnaire's disease; malaria; multiple sclerosis (definitive diagnosis); muscular dystrophy; myasthenia gravis; necrotizing fasciitis; osteomyelitis; poliomyelitis; rabies; sickle cell anemia (excluding sickle cell trait); systemic lupus erythematosus (SLE); systemic sclerosis (scleroderma); tetanus; and tuberculosis.

Example of Initial & Recurrence Benefit Payments

The example below illustrates an employee who elected an Initial Benefit of \$30,000 and has a Total Benefit of 3 times the Initial Benefit Amount or \$90,000.

Illness – Covered Condition	Payment	Total Benefit Remaining
Heart Attack — first verified diagnosis	Initial Benefit payment of \$30,000 or 100%	\$60,000
Heart Attack — second verified diagnosis, two years later	Recurrence Benefit payment of \$30,000 or 100%	\$30,000
Kidney Failure — first verified diagnosis, three years later	Initial Benefit payment of \$30,000 or 100%	\$0

This example is for illustrative purposes only. The MetLife Critical Illness Insurance Policy and Certificate are the governing documents with respect to all matters of insurance, including coverage for specific illnesses. The specific facts of each claim must be evaluated in conjunction with the provisions of the applicable Policy and Certificate to determine coverage in each individual case.

In most states there is a preexisting condition limitation. If advice, treatment or care was sought, recommended, prescribed or received during the three months prior to the effective date of coverage, we will not pay benefits if the covered condition occurs during the first six months of coverage. The preexisting condition limitation does not apply to heart attack or stroke.

Supplemental Benefits

MetLife provides coverage for the Supplemental Benefits listed below. This coverage does not count towards the Total Benefit Amount payable for the previously mentioned Covered Conditions.

Health Screening Benefit¹⁰

After your coverage has been in effect for thirty days, MetLife will provide an annual benefit of \$50 or \$100* per calendar year for taking one of the eligible screening/prevention measures. MetLife will pay only one health screening benefit per covered person per calendar year. For a complete list of eligible screening/prevention measures, please refer to the Disclosure Statement/Outline of Coverage.

*The Health Screening Benefit amount depends upon the Initial Benefit Amount selected. Employees would receive a \$50 benefit with the \$15,000 Initial Benefit Amount or a \$100 benefit with the \$30,000 Initial Benefit Amount.

Questions & Answers

Critical Illness Insurance

Q. How do I enroll?

A. Enroll for coverage at **Employer website**.

Q. Who is eligible to enroll?

A. **Regular active full-time employees who are actively at work along with their spouse and dependent children can enroll for MetLife Critical Illness Insurance coverage.**¹

Q. How do I pay for coverage?

A. **Coverage is paid through payroll deduction.**

Q. What is the coverage effective date?

A. **The coverage effective date is 01/01/2020.**

Q. If I Leave the Company, Can I Keep My Coverage?¹¹

A. **Under certain circumstances, you can take your coverage with you if you leave.** You must make a request in writing within a specified period after you leave your employer. You must also continue to pay premiums to keep the coverage in force.

Q. **Who do I call for assistance?** A. **Contact a MetLife Customer Service Representative at 1 800-GET-MET8 (1-800-438-6388), Monday through Friday from 8:00 a.m. to 8:00 p.m., EST.**

¹ Coverage is guaranteed provided (1) the employee is actively at work and (2) dependents are not subject to medical restrictions as set forth on the enrollment form and in the Certificate. Some states require the insured to have medical coverage. Additional restrictions apply to dependents serving in the armed forces or living overseas.

² Dependent Child coverage varies by state. Please contact MetLife for more information.

³ We will not pay a Recurrence Benefit for a Covered Condition that Recurs during a Benefit Suspension Period. We will not pay a Recurrence Benefit for either a Full Benefit Cancer or a Partial Benefit Cancer unless the Covered Person has not had symptoms of or been treated for the Full Benefit Cancer or Partial Benefit Cancer for which we paid an Initial Benefit during the Benefit Suspension Period.

⁴ The Heart Attack Covered Condition pays a benefit for the occurrence of a myocardial infarction, subject to the terms of the certificate. A myocardial infarction does not include sudden cardiac arrest.

⁵ In certain states, the covered condition is Severe Stroke.

⁶ In certain states, the Covered Condition is Coronary Artery Disease.

⁷ Please review the Disclosure Statement or Outline of Coverage/Disclosure Document for specific information about cancer benefits. Not all types of cancer are covered. Some cancers are covered at less than the Initial Benefit Amount. For NH-sitused cases and NH residents, there is an initial benefit of \$100 for All Other Cancer.

⁸ Please review the Outline of Coverage for specific information about Alzheimer's disease.

⁹ In most states, we will not pay a Major Organ Transplant benefit if a covered person is placed on the organ transplant list prior to coverage taking effect and subsequently undergoes a transplant procedure for the same organ while coverage is in effect. Covered organs may vary by state; refer to the Certificate for details.

¹⁰ The Health Screening Benefit is not available in certain states. In some states, there is a separate mammogram benefit. Please review your Disclosure Statement or Outline of Coverage/Disclosure Document for specific state variations and exclusions around this benefit.

¹¹ Eligibility for portability through the Continuation of Insurance with Premium Payment provision may be subject to certain eligibility requirements and limitations. For more information, contact your MetLife representative.

METLIFE'S CRITICAL ILLNESS INSURANCE (CII) IS A LIMITED BENEFIT GROUP INSURANCE POLICY. Like most group accident and health insurance policies, MetLife's CII policies contain certain exclusions, limitations and terms for keeping them in force. Product features and availability vary by state. In most plans, there is a preexisting condition exclusion. After a covered condition occurs, there is a benefit suspension period during which benefits will not be paid for a recurrence, except in the case of individuals covered under a New York certificate. Attained Age rates are based on 5-year age bands and will increase when a Covered Person reaches a new age band. A more detailed description of the benefits, limitations, and exclusions applicable can be found in the applicable Disclosure Statement or Outline of Coverage/Disclosure Document available at time of enrollment. For complete details of coverage and availability, please refer to the group policy form GPNP07-CI, GPNP09-CI or contact MetLife for more information. Benefits are underwritten by Metropolitan Life Insurance Company, New York, New York.

MetLife's Critical Illness Insurance is not intended to be a substitute for Medical Coverage providing benefits for medical treatment, including hospital, surgical and medical expenses. MetLife's Critical Illness Insurance does not provide reimbursement for such expenses.

Your Cost for Critical Illness Insurance

Here are the monthly costs for Valley Senior Living Critical Illness Coverage.

Monthly Cost Per \$1,000 of Coverage											
	<25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+
Employee	\$0.39	\$0.42	\$0.59	\$0.82	\$1.26	\$1.89	\$2.63	\$3.57	\$5.14	\$7.66	\$12.20
Spouse	\$0.78	\$0.90	\$1.30	\$1.92	\$2.99	\$4.57	\$6.65	\$9.49	\$14.08	\$21.08	\$31.77
Employee + Child(ren)	\$0.88	\$0.91	\$1.08	\$1.32	\$1.76	\$2.38	\$3.12	\$4.07	\$5.63	\$8.16	\$12.69
Family	\$1.27	\$1.40	\$1.79	\$2.41	\$3.48	\$5.06	\$7.14	\$9.98	\$14.57	\$21.58	\$32.26

Accident

Valley Senior Living offers Accident coverage through **MetLife**. This coverage provides a range of fixed, lump-sum benefits for injuries resulting from a covered accident or accidental death and dismemberment (AD&D). These benefits are paid directly to the insured and may be used for any reason from deductibles and prescriptions to transportation and childcare.

See your PlanSource portal for more information.

Accident Insurance

Coverage that helps offset costs that may not be covered under your medical plan.

Accident Insurance Benefits

With MetLife, you'll have a choice of two plans (called the "Low Plan" and the "High Plan") that provide payment in addition to any other insurance payment you may receive. Here are just some of the covered events/services.¹

Benefit Type	Low Plan MetLife Accident Insurance Pays YOU	High Plan MetLife Accident Insurance Pays YOU
Injuries		
Fractures ²	\$50 – \$3,000	\$100 – \$6,000
Dislocations ²	\$50 – \$3,000	\$100 – \$6,000
Second- and Third- Degree Burns	\$50 – \$5,000	\$100 – \$10,000
Concussions	\$200	\$400
Cuts/Lacerations	\$25 – \$200	\$50 – \$400
Eye Injuries	\$200	\$300
Medical Services & Treatment¹		
Ambulance	\$200 – \$750	\$300 – \$1,000
Emergency Care	\$25 – \$50	\$50 – \$100
Non-Emergency Care	\$25	\$50
Physician Follow-Up	\$50	\$75
Therapy Services (including physical therapy)	\$15	\$25
Medical Testing Benefit	\$100	\$200
Medical Appliances	\$50 – \$500	\$100 – \$1,000
Inpatient Surgery	\$100 – \$1,000	\$200 – \$2,000
Hospital³ Coverage (Accident)		
Admission	\$500 (non-Intensive Care Unit (ICU)) – \$1,000 (ICU) per accident	\$1,000 (non-ICU) – \$2,000 (ICU) per accident
Confinement	\$100 a day (non-ICU) — up to 365 days	\$200 a day (non-ICU) — up to 365 days
	\$200 a day (ICU) — up to 31 days	\$400 a day (ICU) — up to 31 days
Inpatient Rehabilitation (paid per accident)	\$100 a day, up to 15 days	\$200 a day, up to 15 days



Accident Insurance

Benefit Type	Low Plan MetLife Accident Insurance Pays YOU	High Plan MetLife Accident Insurance Pays YOU
Accidental Death		
Employee receives 100% of amount shown, spouse receives 50% and children receive 20% of amount shown.	\$25,000 \$75,000 for common carrier ⁴	\$50,000 \$150,000 for common carrier ⁴
Dismemberment, Loss & Paralysis		
Dismemberment, Loss & Paralysis	\$250 – \$10,000 per injury	\$500 - \$50,000 per injury
Other Benefits		
Lodging ⁵ — Pays for lodging for companion — up to 31 nights per calendar year	\$100 per night — up to 31 nights	\$200 per night — up to 31 nights

Benefit Payment Example

Kathy's daughter, Molly, plays soccer on the varsity high school team. During a recent game, she collided with an opposing player, was knocked unconscious and taken to the local emergency room (ER) by ambulance for treatment. The ER doctor diagnosed a concussion and a broken tooth. He ordered a CT scan to check for facial fractures too, since Molly's face was very swollen. Molly was released to her primary care physician for follow-up treatment, and her dentist repaired her broken tooth with a crown.

Depending on her health insurance, Kathy's out-of-pocket costs could run into hundreds of dollars to cover expenses like insurance co-payments and deductibles. MetLife Group Accident Insurance payments can be used to help cover these unexpected costs.

Covered Event ¹	Benefit Amount
Ambulance (ground)	\$300
Emergency Care	\$100
Physician Follow-Up (\$75 x 2)	\$150
Medical Testing	\$200
Concussion	\$400
Broken Tooth (repaired by crown)	\$200
Benefits paid by MetLife Group Accident Insurance	\$1,350

Questions & Answers

Q. Who is eligible to enroll for this accident coverage?

A. You are eligible to enroll yourself and your eligible family members!⁶ You need to enroll during your Enrollment Period and to be actively at work for your coverage to be effective.

Q. How do I pay for my accident coverage?

A. Premiums will be paid through payroll deduction, so you don't have to worry about writing a check or missing a payment.

Q. What happens if my employment status changes? Can I take my coverage with me?

A. Yes, you can take your coverage with you.⁷ You will need to continue to pay your premiums to keep your coverage in force. Your coverage will only end if you stop paying your premium or if your employer offers you similar coverage with a different insurance carrier.

Q. Who do I call for assistance?

A. Contact a MetLife Customer Service Representative at Monday through Friday from 8:00 a.m. to 8:00 p.m., EST.

Accident Insurance

- ¹ Covered services/treatments must be the result of an accident or sickness as defined in the group policy/certificate. See your Disclosure Statement or Outline of Coverage/Disclosure Document for more details.
- ² Chip fractures are paid at 25% of Fracture Benefit and partial dislocations are paid at 25% of Dislocation Benefit.
- ³ Hospital does not include certain facilities such as nursing homes, convalescent care or extended care facilities. See MetLife's Disclosure Statement or Outline of Coverage/Disclosure Document for full details.
- ⁴ Common Carrier refers to airplanes, trains, buses, trolleys, subways and boats. Certain conditions apply. See your Disclosure Statement or Outline of Coverage/Disclosure Document for specific details. Be sure to review other information contained in this booklet for more details about plan benefits, monthly rates and other terms and conditions.
- ⁵ The lodging benefit is not available in all states. It provides a benefit for a companion accompanying a covered insured while hospitalized, provided that lodging is at least 50 miles from insured's primary residence.
- ⁶ Coverage is guaranteed provided (1) the employee is actively at work and (2) dependents to be covered are not subject to medical restrictions as set forth on the enrollment form and in the Certificate. Some states require the insured to have medical coverage. Additional restrictions apply to dependents serving in the armed forces or living overseas. Children may be covered to age 26. There are benefit reductions that may begin at age 65.
- ⁷ Eligibility for portability through the Continuation of Insurance with Premium Payment provision may be subject to certain eligibility requirements and limitations. For more information, contact your MetLife representative.

METLIFE'S ACCIDENT INSURANCE IS A LIMITED BENEFIT GROUP INSURANCE POLICY. The policy is not intended to be a substitute for medical coverage and certain states may require the insured to have medical coverage to enroll for the coverage. The policy or its provisions may vary or be unavailable in some states. There are benefit reductions that begin at age 65, if applicable. Like most group accident and health insurance policies, policies offered by MetLife may include waiting periods and contain certain exclusions, limitations and terms for keeping them in force. For complete details of coverage and availability, please refer to the group policy form GPNP12-AX or contact MetLife. Benefits are underwritten by Metropolitan Life Insurance Company, New York, NY. Hospital does not include certain facilities such as nursing homes, convalescent care or extended care facilities. See MetLife's Disclosure Statement or Outline of Coverage/Disclosure Document for full details

Your Cost for Accident Coverage

Here are the 2024 monthly costs for Valley Senior Living Hospital Indemnity Coverage.

Monthly Cost for Hospital Coverage		
	Low	High
Employee	\$6.06	\$11.47
Spouse	\$13.50	\$25.78
Employee + Child(ren)	\$12.48	\$23.56
Family	\$15.73	\$29.71

Hospital Indemnity Insurance Plan

Valley Senior Living offers Hospital Indemnity Insurance coverage through **MetLife**.

Hospital Indemnity Insurance

Coverage to help pay for expenses such as hospitalization expenses that may not be covered under your medical plan.

Hospital Indemnity Insurance Benefits

With MetLife, you'll have a choice of two comprehensive plans (called the Low Plan/High Plan) which provide lump sum cash payments in addition to any other payments you may receive from your medical plan. Here are just some of the covered benefits/services, when an accident or illness puts you in the hospital.¹

Benefit Type ²	Low Plan MetLife Hospital Indemnity Insurance Pays YOU	High Plan MetLife Hospital Indemnity Insurance Pays YOU
Hospital Coverage (Accident)		
Admission must occur within 180 days after the accident	\$500 per accident (non-Intensive Care Unit (ICU)) \$1,000 per accident (ICU)	\$1,000 per accident (non-ICU) \$2,000 per accident (ICU)
Confinement must occur within 180 days after the accident	\$100 a day (non-ICU) for up to 365 days \$200 a day (ICU) for up to 31 days	\$200 a day (non-ICU) for up to 365 days \$400 a day (ICU) for up to 31 days
Inpatient Rehabilitation stay must occur immediately following hospital confinement and must occur within 365 days of accident	\$100 a day, up to 15 days per accident but no more than 30 days per calendar year	\$200 a day, up to 15 days per accident but no more than 30 days per calendar year
Hospital Coverage (Sickness)³		
Admission Payable 1 time per calendar year	\$500 (non-ICU) \$1,000 (ICU)	\$1,000 (non-ICU) \$2,000 (ICU)
Confinement Paid per sickness	\$100 a day (non-ICU) for up to 365 days \$200 a day (ICU) for up to 31 days	\$200 a day (non-ICU) for up to 365 days \$400 a day (ICU) for up to 31 days
Other Benefits		
Lodging⁴ benefit provided for a companion accompanying a covered insured while hospitalized	\$100 per night up to 31 nights per calendar year	\$200 per night up to 31 nights per calendar year
Health Screening (Wellness)⁵ benefit provided if the covered insured takes one of the covered screening/prevention tests <i>Payable 1x per calendar year</i>	\$50	\$100

Hospital Indemnity Insurance

Benefit Payment Example

Susan wakes up in the middle of the night experiencing chest pain. An ambulance takes her to the emergency room (ER) at a local hospital. Upon arrival, the ER doctor examines Susan and advises that she requires immediate admission to the Intensive Care Unit for further evaluation and treatment. After one day in the Intensive Care Unit, Susan moves to a standard room and spends two additional days recovering in the hospital. Susan was released to her primary care physician for follow-up treatment and observation. Her primary doctor is now keeping a close watch over Susan's overall health. Depending on her health insurance, Susan's out-of-pocket costs could run into hundreds of dollars to cover expenses like insurance co-payments and deductibles.

MetLife Group Hospital Indemnity Insurance payments can be used to help cover these unexpected costs or to pay for any other way expense that Susan chooses.

Covered Benefit ²	Benefit Amount
Admission — Intensive Care Unit Coverage (Sickness)	\$2,000
Confinement for 1 day — Intensive Care Unit Coverage (Sickness)	\$400
Confinement for 2 days — Hospital Coverage (Sickness)	\$400
Benefits paid by MetLife Group Hospital Indemnity Insurance	\$2,800

Benefit amount is based on a sample MetLife plan design. Actual plan design and plan benefits may vary.

Supplemental Benefits

Health Screening Benefit⁵

MetLife will provide an annual benefit* of \$50 or \$100 per calendar year for taking one of the eligible screening/prevention measures. MetLife will pay only one health screening benefit per covered person per calendar year.

Questions & Answers

Q. How do I enroll?

A. Enroll for coverage at Employer website / XYZ Employer website.

Q. Who is eligible to enroll for this Hospital Indemnity coverage?

A. You are eligible to enroll yourself and your eligible family members. ⁶You need to enroll during your Enrollment Period and be actively at work for your coverage to be effective. Dependents to be enrolled may not be subject to a medical restriction as set forth in the Certificate. Some states require the insured to have medical coverage.

Q. How do I pay for my Hospital Indemnity coverage?

A. Premiums will be paid through payroll deduction, so you don't have to worry about writing a check or missing a payment.

Q. What happens if my employment status changes? Can I take my coverage with me?

A. Yes, you can take your coverage with you. You will need to continue to pay your premiums to keep your coverage in force. Your coverage will only end if you stop paying your premium or if your employer offers you similar coverage with a different insurance carrier.⁷

Q. Who do I call for assistance?

A. Contact a MetLife Customer Service Representative at 1-800-GET-MET8 (1-800-438-6388), Monday through Friday from 8:00 a.m. to 8:00 p.m., EST.

Hospital Indemnity Insurance

- ¹ 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.
- ² Covered services/treatments must be the result of an accident or sickness as defined in the group policy/certificate. See your Disclosure Statement or Outline of Coverage/Disclosure Document for more details.
- ³ There is a pre-existing condition exclusion for covered sicknesses. See your Disclosure Statement or Outline of Coverage/Disclosure Document for more details.
- ⁴ The Lodging Benefit is not available in all states. It provides a benefit for a companion accompanying a covered insured while hospitalized, provided that the lodging is at least 50 miles from the insured's primary residence.
- ⁵ The Health Screening Benefit is not available in all states.
- ⁶ Coverage is guaranteed provided (1) the employee is actively at work and (2) dependents to be covered are not subject to medical restrictions as set forth in the Certificate. Some states require the insured to have medical coverage. Additional restrictions apply to dependents serving in the armed forces or living overseas.
- ⁷ Eligibility for portability through the Continuation of Insurance with Premium Payment provision may be subject to certain eligibility requirements and limitations. For more information, contact your MetLife representative.

METLIFE'S HOSPITAL INDEMNITY INSURANCE IS A LIMITED BENEFIT GROUP INSURANCE POLICY. The policy is not intended to be a substitute for medical coverage and certain states may require the insured to have medical coverage to enroll for the coverage. The policy or its provisions may vary or be unavailable in some states. There may be a preexisting condition limitation for hospital sickness benefits. There are benefit reductions that begin at age 65. Like most group accident and health insurance policies, policies offered by MetLife may contain certain exclusions, limitations and terms for keeping them in force. For complete details of coverage and availability, please refer to the group policy form GPNP12-AX, GPNP13-HI, or GPNP12-AX- PASG, or contact MetLife. Benefits are underwritten by Metropolitan Life Insurance Company, New York, New York. In certain states, availability of MetLife's Group Hospital Indemnity Insurance is pending regulatory approval.

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

Your Cost for Hospital Coverage

Here are the 2023 monthly costs for Valley Senior Living Hospital Indemnity Coverage.

Monthly Cost for Hospital Coverage		
	Low	High
Employee*	\$12.75	\$25.89
Spouse**	\$24.62	\$50.03
Employee + Child(ren)	\$23.07	\$46.85
Family	\$39.25	\$79.71

Employee Assistance Plan

Live Well!

Living Well means we must attend to our emotional as well as our physical health. Personal and career related concerns can get in the way of maintaining a healthy and balanced life. Your employer, in partnership with Live Well Solutions, provides you and your household members with resources to assist in dealing with personal or workplace concerns affecting your life. Services available to you include:

- **Employee Assistance Program (EAP) face-to-face counseling**
- **24-Hour crisis hotline**
- **Telephonic work/life resources**
- **On-line resources**

Live Well services are available to all eligible employees and household members. All contact is kept completely confidential. Your employer, health plan or medical provider will not be made aware of individuals using these services.

Employee Assistance Program

The EAP provides professional, confidential counseling to assist you find solutions to the stressors of your busy life. Local EAP counselors are available to discuss any issue that causes you concern. Some of these issues may include:

- **Stress & Anxiety**
- **Marital/Relationship**
- **Family**
- **Alcohol & Substance Abuse**
- **Grief & Loss**
- **Parenting**
- **Workplace concerns**
- **Anger**

Assessment, short-term counseling and referral to community based resources are included as part of your EAP. These valuable resources are provided by your EAP at no out-of-pocket cost to you, your dependents and household members.

The Employee Assistance Program is an excellent first point of contact for all counseling needs, no matter what the concern.

To Access Services call:
1-866-831-2181

EAP Website: www.livewellworklife.com
Click On: Living Well Resources
Enter Your Company Code

Company code is: Valley

Employee Assistance Plan – continued

Work/Life Consultations

Employees and their household members may request assistance in the following areas dealing with common work/life concerns:

- **Financial/Legal** – Referrals to local professionals available to assist with:
 - **Personal financial planning**
 - **Debt counseling**
 - **Tax consultation**
 - **Real estate**
 - **Wills**
 - **Divorce/child custody**

*30 minute consultation provided at no cost;
25% reduction in fees thereafter*

- **Child/Elder Care** – Telephonic & on-line resources are available to assist with:
 - **Prenatal preparation**
 - **Adoption**
 - **Parenting skills**
 - **Child care**
 - **Education**
 - **After school programs**
 - **Specialty camps**
 - **Retirement planning**
 - **Adult retirement communities**
 - **Assisted living services**
 - **Adult day care/Alzheimer's**
 - **Volunteer/education/career**

Work/life consultations focus on providing information and referrals so that you can focus on family and work responsibilities. All consultations are confidential.

Value Added Services

MetLife AdvantagesSM

Will Preparation Services¹ – At no additional cost to you!



Easily create a will; living will, or power of attorney

Having a will is one of the most important things you can do for your family. Making sure your will is up-to-date can help ensure that your assets are distributed the way you want. You do not need to have access to an attorney to create a binding will.

As an added benefit with your group [accident / critical illness/hospital indemnity/ cancer insurance] plan, you have access to MetLife's online will preparation services provided by SmartLegalForms to create a binding will, living will, or assign a power of attorney.

Convenience at your fingertips in a secure web environment

Sign on to an easy-to-use and secure website, available to you and your family members 24 hours a day, 7 days a week to create binding documents. Resources are available online to address questions you may have about creating a will or general estate planning. Once you create your binding documents, you will be provided with simple to follow instructions for witnessing/signing them in front of a Notary Public.

Get Started

- Visit www.willscenter.com and register as a new user
- Follow the simple instructions to create your online document
- Return at your convenience to complete or update stored documents

- WillsCenter.com is a document service provided by SmartLegalForms, Inc., an affiliate of Epoq Group, Ltd. SmartLegalForms, Inc. is not affiliated with MetLife. The WillsCenter.com service is separate and apart from any insurance or service provided by MetLife. The WillsCenter.com service does not provide access to an attorney, does not provide legal advice, and may not be suitable for your specific needs. Please consult with your financial, legal, and tax advisors for advice with respect to such matters. WillsCenter.com is available to anyone regardless of affiliation with MetLife.

metlife.com

Metropolitan Life Insurance Company | 200 Park Avenue | New York, NY 10166

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Navigating life together

Create a Will and Other Important Estate Planning Documents in as Little as 15 Minutes



Did You Know:

76%

While **76%** of Americans surveyed acknowledge a Will is important, only **30%** have one in place.¹

The **top reason** for not creating a will was, “haven’t gotten to it yet.”¹



Get started today at:

legalplans.com/estateplanning



While you can’t predict life outcomes, you can help prepare for them with Digital Estate Planning, our new online estate planning solution.

With Digital Estate Planning, included at no cost to you², we make it easier than ever to create and execute key estate planning documents online by answering a few simple questions. The best part is you can have your estate planning documents witnessed and notarized from the comfort of your home, with real time ID verification and video notary.³

Documents included with Digital Estate Planning:

- **Last Will and Testament** – Leave property to loved ones and choose guardians for minor children
- **Advance Healthcare Directive (Living Will)** – Plan for a medical emergency, select medical care preferences and choose a healthcare proxy
- **Durable Financial Power of Attorney** – Choose someone to manage finances in case of an emergency

Frequently Asked Questions:

Q. Who may use the Digital Estate Planning services?

A. Our digital estate planning solution is available to you and your legally married spouse⁴ when you, the employee, is enrolled in Basic Life and/or Voluntary Life.⁵

The process is designed to work for most people, but if there are aspects of your estate that are more complicated, you might be directed to reach out to one of our network attorneys instead of using the online process.

Q. How do I access these online estate planning services?

A. All you need to do is visit legalplans.com/estateplanning and follow the online instructions. You will need to create an account using the email and password of your choice.

Q. Can I still access the in-person Will Preparation service?

A. Yes. If you are eligible for MetLife’s Will Preparation services today, you will continue to be able to work with an attorney directly for your estate planning needs.

Comfort for you and your family

The one predictable thing about life is that it's unpredictable. And when times get hard, we seek comfort, encouragement, and hope for our loved ones. But grief comes in many forms and affects us in different ways. That's why grief counseling services are offered with your life insurance coverage. Whether it's help coping with a loss or a major life change, the professional counselors and services we offer through LifeWorks US Inc. are ready to support you and your family to move forward¹ – at no extra cost.

Confidential support 24/7

Making sure you receive professional and confidential support during life's difficult times is our priority. It could be that:

- a loved one has died
- you've finalized a divorce
- you've received a serious medical diagnosis or critical illness
- you've lost your job

These counseling sessions are tailored to you and your individual needs* - you can meet in-person or over the phone with one of LifeWorks' network of licensed counselors.

**If you feel you'd like extra sessions on top of what's covered in your plan, counselors can help you find professional services that fit your specific needs, preferences, finances and health insurance coverage.*

Confidential Legal and Financial Consultation

- Access to a LifeWorks' in-house attorney for a 30 minute consultation to assist you on making informed decisions as it pertains to a loss.
- 1 hour consultation with a certified financial planner to assist with education, strategies and options

Easy-to-access resources

Sometimes you just need a little guidance. LifeWorks offers self-help resources online to help you through the grieving process, giving the level of support you need at your own pace. Support covers:

- end-of-life issues
- what to do after the death of a loved one
- grieving well and getting better
- funeral and memorial planning
- adult care for surviving elders
- single parenting

Funeral assistance services

Through private sessions, counselors can help you, your loved ones and your beneficiaries with customizing funeral arrangements. They can provide referrals and provide helpful information, like:

- nearby funeral homes and cemetery options
- funeral cost estimates from local providers
- other service providers such as florists, caterers and hotels

- back-up care for children or elderly
- notifying the Social Security Administration, banks, and utilities
- local support groups.



To speak with a
LifeWorks Counselor

Call:
1-888-319-7819

Visit:
metlifegc.lifeworks.com
User Name: **metlifeassist**
Password: **support**

While you can't predict life's outcomes, you can help prepare for them.

Imagine a co-worker, James, recently lost his father...



Imagine...

- Although he lived a full life, the loss was hard on the family.

MetLife at your side

- Dignity Memorial® gave James and his family the help they needed to navigate this difficult time.
- James was comforted knowing he had access to funeral planning services and discounts.

Making life a little easier

- With expert guidance, James was able to plan the funeral he hoped his father would have wanted.
- A few months later, James created his own final wishes plan to make things easier on his family.

Because MetLife's group life insurance policies include these valuable services, James and his family have the support they need.



Don't wait. Prepare your family for life's unexpected outcomes with Dignity Memorial. **Visit www.finalwishesplanning.com or call 1-866-853-0954.**



Losing a loved one can be one of life’s most difficult moments. What if you could do more to help your family get through a loss a little easier?

New funeral discounts and planning services are available through MetLife Advantages — at no additional cost to you. Through Dignity Memorial, you and your family will have access to compassionate counselors as well as discounts on funeral services through the largest network of funeral homes and cemetery providers in North America.

- **Discounts of up to 10% off of funeral, cremation and cemetery services.**
- **Expert assistance — available 24 hours, 7 days a week, 365 days a year — to help guide you and your family in making confident decisions.**
- **Planning Services — online, over the phone, or by paper — to help make final wishes easier to manage.**
- **Bereavement Travel Services to assist with time-sensitive travel arrangements to be with loved ones.**

Dignity Memorial — Providing funeral planning and assistance to **more than 300,000 families each year.**

82%

of people says it’s important to put their end-of-life wishes in writing*

Contact Dignity Memorial today at **1-866-853-0954.**

Services and discounts are provided through a member of the Dignity Memorial® Network, a brand name used to identify a network of licensed funeral, cremation and cemetery providers that are affiliates of Service Corporation International (together with its affiliates, “SCI”), 1929 Allen Parkway, Houston, Texas. The online planning site is provided by SCI Shared Resources, LLC. SCI is not affiliated with MetLife, and the services provided by Dignity Memorial members are separate and apart from the insurance provided by MetLife. Not available in some states. Planning services, expert assistance, and bereavement travel services are available to anyone regardless of affiliation with MetLife. Discounts through Dignity Memorial’s network of funeral providers are pre-negotiated. Not available where prohibited by law. If the group policy is issued in an approved state, the discount is available for services held in any state except KY and NY, or where there is no Dignity Memorial presence (AK, MT, ND, SD, and WY). For MI and TN, the discount is available for “At Need” services only. Not approved in AK, FL, KY, MT, ND, NY and WA.

* <http://caringwise.com/end-of-life-preparation/>



Employee Assistance Program – For those enrolled in Base Life/AD&D coverage

Professional support and guidance for everyday life

Life doesn't always go as planned. And while you can't always avoid the twists and turns, you can get help to keep moving forward.

We can help you and your family, those living at home, get professional support and guidance to make life a little easier. Our Employee Assistance Program (EAP) is available to you in addition to the benefits provided with your MetLife insurance coverage. This program provides you with easy-to-use services to help with the everyday challenges of life — at no additional cost to you.



Help is always at your fingertips.

Our mobile app makes it easy for you to access and personalize educational content important to you.

Search "LifeWorks" on iTunes App Store or Google Play. Log in with the user name: **metlifeeap** and password: **eap**

Expert advice for work, life, and your well-being

The program's experienced counselors provided through LifeWorks — one of the nation's premier providers of Employee Assistance Program services — can talk to you about anything going on in your life, including:

- **Family:** Going through a divorce, caring for an elderly family member, returning to work after having a baby
- **Work:** Job relocation, building relationships with co-workers and managers, navigating through reorganization
- **Money:** Budgeting, financial guidance, retirement planning, buying or selling a home, tax issues
- **Legal Services:** Issues relating to civil, personal and family law, financial matters, real estate and estate planning
- **Identity Theft Recovery:** ID theft prevention tips and help from a financial counselor if you are victimized
- **Health:** Coping with anxiety or depression, getting the proper amount of sleep, how to kick a bad habit like smoking
- **Everyday Life:** Moving and adjusting to a new community, grieving over the loss of a loved one, military family matters, training a new pet

Convenient and confidential help when you want it, how you want it

Your program includes up to 5 phone or video consultations with licensed counselors for you and your eligible household members, per issue, per calendar year. You can call **1-888-319-7819** to speak with a counselor or schedule an appointment, 24/7/365.

When you call, just select "Employee Assistance Program" when prompted. You'll immediately be connected to a counselor.

If you're simply looking for information, the program offers easy to use educational tools and resources, online and through a mobile app. There is a chat feature so you can talk with a consultant to guide you to the information you are looking for or help you schedule an appointment with a counselor.

Log on to metlifeeap.lifeworks.com, user name: **metlifeeap** and password: **eap**



Answers to important questions

Are Employee Assistance Program services confidential?

Yes. Any personal information provided to LifeWorks stays completely confidential.*

How do I get help?

Getting professional help is just a phone call away. Simply call 1-888-319-7819 to speak with a counselor or to schedule a phone or video conference appointment. These services are available 24 hours a day, 7 days a week.

When is the right time to call?

That's up to you. Counselors are here whenever you need them —whether you simply need to talk or want guidance on something you are going through.

Is my Employee Assistance Program included with my MetLife coverage?

Yes. There is no cost to you because your employer pays for the services provided within our program. While we offer a broad range of services, there may be some assistance that's not included. You can still work with counselors for these services by arranging to pay for them directly.

Does the program have any limitations?

While we offer a broad range of services, we may not cover all services you may need. Your Employee Assistance Program does not provide:

- Inpatient or outpatient treatment for any medically treated illness
- Prescription drugs
- Treatment or services for intellectual disability or autism
- Counseling services beyond the number of sessions covered or requiring longer term intervention
- Services by counselors who are not LifeWorks providers
- Counseling required by law or a court, or paid for by Workers' Compensation

Does the program offer Cognitive Behavioral Therapy (CBT)?

Many LifeWorks EAP providers are trained in this type of counseling and the foundation of LifeWorks' CareNow digital programs, available through the programs website and mobile app, are built upon Cognitive Behavioral Therapy (CBT) techniques. CareNow provides instant access to a range of self-service programs developed by world leading experts, focused on behavior change in the areas of anxiety, stress, depression, and more.

When you need some support,
we're here to help.



Phone

1-888-319-7819



Web

metliffeap.lifeworks.com

user name: [metliffeap](#)
and password: [eap](#)



Mobile App

user name: [metliffeap](#)
and password: [eap](#)

*MetLife and LifeWorks abide by federal and state regulations regarding duty to warn of harm to self or others. In these instances, the consultant may have a duty to intervene and report a situation to the appropriate authority.

Some restrictions may apply to all of these services. Hotline services provided by LifeWorks US Inc. (LifeWorks by Morneau Shepell). LifeWorks is not a subsidiary or affiliate of MetLife. Information disclosed directly to LifeWorks is not disclosed to MetLife, and therefore is not subject to MetLife's privacy policy.



Metropolitan Life Insurance Company | 200 Park Avenue | New York, NY
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The information in this Benefits Summary is presented for illustrative purposes and is based on information provided by the employer. The text contained in this Summary was taken from various summary plan descriptions and benefit information. While every effort was taken to accurately report your benefits, discrepancies or errors are always possible. In case of discrepancy between the Benefits Summary and the actual plan documents, the actual plan documents will prevail. All information is confidential, pursuant to the Health Insurance Portability and Accountability Act of 1996. If you have any questions about this summary, contact HR.

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