

2023

EMPLOYEE  
BENEFITS



# WELCOME TO A.G. RHODES' BENEFITS ENROLLMENT!

Benefit enrollment refers to your opportunity to:

- Enroll in benefits
- Enroll your dependents to your benefits plan  
> **eligible dependents are your legal spouse and dependent children**

Any benefits that you elect will go into effect after your new hire waiting period.

To enroll in your benefits, please visit ADP:  
[www.workforcenow.adp.com/workforcenow/login.html](http://www.workforcenow.adp.com/workforcenow/login.html)

Contact ADP if you:

- Would like to verify details of your benefits coverage (more complex benefits-related questions should be directed to Jordon Lyles)
- Have a qualified status change and/or need assistance with online benefits enrollment and deductions
- Have questions navigating your online account
- Have payroll questions

**MyLife Advisor**

1.800.416.6131

8 a.m.–11:30 p.m. ET

Mon-Fri

[MyLifeAdvisorRS@adp.com](mailto:MyLifeAdvisorRS@adp.com)



A more human resource.™



## Need Help?

Contact your Client Advocate! **Jordon Lyles at OneDigital** is on call to assist you with any of your benefits and claims questions or concerns.

- Need help understanding your benefits?
- Have questions regarding a claim or bill?

Call or email **Jordon Lyles** for swift and confidential assistance.

**Phone: 1.404.846.3120**

**Toll-Free: 1.800.304.6157**

**Email: [jlyles@onedigital.com](mailto:jlyles@onedigital.com)**

## Mid-year benefits changes

Outside of your new hire benefits enrollment and the annual company open enrollment, you may be eligible to make certain benefits changes during the middle of the year. Please refer to your Summary Plan Description (SPD) for specifics, but examples of when you might be able to make mid-year changes are:

- Marriage or divorce
- Birth, death, or adoption
- Change in eligibility status



# LETTER FROM THE CEO

As one of Atlanta's oldest nonprofit organizations and most trusted leaders in senior care, A.G. Rhodes' outstanding reputation would not be possible without our greatest asset: Our employees. We care about you and your family, and we commit to doing everything we can to ease some of the financial burdens resulting from widespread rising costs of everyday necessities and services. That's why—despite a significant increase in the cost of health insurance premiums for 2023—we will not be increasing the portion you pay for your health insurance.

A.G. Rhodes pays more than 80% of your health insurance premium, which is much greater than what most of our competitors offer. We also offer a matching retirement plan, and significantly more PTO and paid holidays than other providers in our industry. We know that these benefits are important as we strive to attract and retain compassionate care partners like you.

In addition to our benefits package, we promote a culture of overall wellness through our employee wellness and rewards program, LiveWell. Through friendly competitions, morale-boosting wellness events and opportunities, informational sessions, and more, this program is designed to help you make healthy lifestyle choices, reduce stress, and enhance your sense of value and accomplishment.

Please read through this guide which includes a wide variety of benefit options that you can tailor depending on your family's needs. The information here will also equip you with the tools and resources you need to be smart health care consumers. There are many tips included on how you can make informed decisions that may save you money. Additionally, see our benefits infographic to learn more about the tangible ways we demonstrate our appreciation for your service and commitment. If you have questions, we've included the contact information for various resources that can help.

I'm so grateful that you are part of the A.G. Rhodes family, and I look forward to working alongside you in 2023.



Be Well,  
Deke Cateau,  
Chief Executive Officer

## A.G. Rhodes

COMMUNITY • WELLNESS • CARE

2801 Buford Hwy NE, Suite 500

Atlanta, GA 30329

Phone: 1.404.636.3512

[www.agrhodes.org](http://www.agrhodes.org)

# CHOOSE YOUR MEDICAL PLAN!

For the 2023 plan year, you will be offered four medical plans through Kaiser Permanente.

## Will you be covering family members on your medical plan?

If so, each of your family members would also be subject to the individual deductible, but if the family accumulates to the family deductible, no further deductible is required by any family member. Likewise, each of your family members would also be covered 100% if they reach the individual out-of-pocket maximum, but if the family accumulates to the family out-of-pocket maximum, no further family members are subject to expenses.

## Spotlight on Urgent Care and Virtual Visits:



Is your medical issue a true emergency?

While you may encounter urgent issues, they are not always life-threatening. In these cases, you can save yourself both time and money by visiting an urgent care center or using the Kaiser Virtual Visit benefit instead of the emergency room!

Medical - Kaiser Permanente	HDHP Plan (In-Network Only)		HDHP PPO Plan	
			In-Network	Out-of-Network
Coinsurance (Member pays)	20%		20%	40%
Calendar Year Deductible	Embedded		Embedded	Embedded
- Individual	\$5,000		\$5,000	\$10,000
- Family	\$10,000		\$10,000	\$20,000
Out-of-Pocket Maximum (Deductible included)				
- Individual	\$6,500		\$6,750	\$13,000
- Family	\$13,000		\$13,500	\$26,000
Office Visit				
- Primary	20% after Deductible		20% (KP)/30% (Network) after Deductible	40% after Deductible
- Specialist	20% after Deductible		20% (KP)/30% (Network) after Deductible	40% after Deductible
- Preventive Care	Covered 100%		Covered 100%	20% after Deductible
Inpatient Services	20% after Deductible		20% after Deductible	40% after Deductible
Outpatient Services	20% after Deductible		20% after Deductible	40% after Deductible
Emergency Room Services (Waived if admitted)	20% after Deductible		20% after Deductible	20% after Deductible
Urgent Care	20% after Deductible		20% (KP)/30% (Network) after Deductible	40% after Deductible
Lifetime Maximum Benefits	Unlimited		Unlimited	Unlimited
Medical Rates	HDHP Plan		HDHP PPO Plan	
	Employee Semi-Monthly Cost	Employer Monthly Cost	Employee Semi-Monthly Cost	Employer Monthly Cost
Employee	\$42.59	\$479.23	\$51.23	\$558.38
Employee + Spouse	\$118.24	\$892.33	\$138.42	\$1,044.84
Employee + Child(ren)	\$106.40	\$803.12	\$124.45	\$940.61
Family	\$212.80	\$1,267.62	\$249.15	\$1,484.19

# MEDICAL PLANS, CONTINUED...



Medical - Kaiser Permanente	HMO Plan (In-Network Only)		Dual Choice PPO Plan	
			In-Network	Out-of-Network
Coinsurance (Member pays)	20%		30%	40%
Calendar Year Deductible	Embedded		Embedded	Embedded
- Individual	\$5,000		\$5,000	\$10,000
- Family	\$10,000		\$10,000	\$20,000
Out-of-Pocket Maximum (Deductible included)				
- Individual	\$7,500		\$7,500	\$15,000
- Family	\$15,000		\$15,000	\$30,000
Office Visit				
- Primary	\$40 Copay		\$40 Copay (KP) / \$60 Copay (Network)	40% after Deductible
- Specialist	\$60 Copay		\$50 Copay (KP) / \$70 Copay (Network)	40% after Deductible
- Preventive Care	Covered 100%		Covered 100%	30% after Deductible
Inpatient Services	20% after Deductible		30% after Deductible	40% after Deductible
Outpatient Services	20% after Deductible		30% after Deductible	40% after Deductible
Emergency Room Services (Waived if admitted)	20% after Deductible		30% after Deductible	30% after Deductible
Urgent Care	\$80 Copay		\$80 Copay (KP) / \$120 Copay (Network)	40% after Deductible
Lifetime Maximum Benefits	Unlimited		Unlimited	Unlimited
Medical Rates	HMO Plan		Dual Choice PPO Plan	
	Employee Semi-Monthly Cost	Employer Monthly Cost	Employee Semi-Monthly Cost	Employer Monthly Cost
Employee	\$49.65	\$559.52	\$133.24	\$514.33
Employee + Spouse	\$144.83	\$1,093.24	\$332.26	\$975.16
Employee + Child(ren)	\$124.14	\$937.08	\$269.58	\$866.29
Family	\$248.28	\$1,479.02	\$484.77	\$1,372.88



# UNDERSTAND YOUR PRESCRIPTION COVERAGE



Your Kaiser medical plans include prescription coverage. The coverage varies based upon your plan selection.

## Be a smart health care consumer: Choose Generic Drugs

Generic medications are a safe and easy way for you to save on healthcare. Generics use the same active ingredients and have the same effectiveness as name-brand medications, but at a fraction of the cost.

Kaiser HDHP Plan (In-Network)	KP Pharmacy	MedImpact Pharmacy
Deductible	Subject to Medical Deductible (Waived for Tier 1)	
Tier 1	\$5 Copay	\$15 Copay
Tier 2	20% after Deductible	20% after Deductible
Tier 3	20% after Deductible	20% after Deductible
Tier 4	20% after Deductible	20% after Deductible
Tier 5	20% after Deductible	20% after Deductible

If your total plan expenses (Copays + Deductible + Coinsurance) accumulate to the **Out-of-Pocket Maximum**, you are then covered 100% for the rest of the year.

Kaiser HMO Plan (In-Network)	KP Pharmacy	MedImpact Pharmacy
Deductible	\$250 Individual / \$500 Family (Waived for Tiers 1 & 2)	
Tier 1	\$5 Copay	\$15 Copay
Tier 2	\$20 Copay	\$30 Copay
Tier 3	\$40 Copay after Rx Deductible	\$60 Copay after Rx Deductible
Tier 4	\$60 Copay after Rx Deductible	\$90 Copay after Rx Deductible
Tier 5	20% after Rx Deductible; \$300 Max/Rx	20% after Rx Deductible

If your total plan expenses (Copays + Deductible + Coinsurance) accumulate to the **Out-of-Pocket Maximum**, you are then covered 100% for the rest of the year.

Kaiser HDHP PPO Plan	In-Network		Out-of-Network
	KP Pharmacy	MedImpact Pharmacy	
Deductible	Subject To Medical Deductible (Waived For Tier 1)		Subject To Medical Deductible
Tier 1	\$5 Copay	\$15 Copay	40% after Deductible
Tier 2	20% after Deductible	30% after Deductible	40% after Deductible
Tier 3	20% after Deductible	30% after Deductible	40% after Deductible
Tier 4	20% after Deductible	30% after Deductible	40% after Deductible
Tier 5	20% after Deductible	30% after Deductible	40% after Deductible

If your total plan expenses (Copays + Deductible + Coinsurance) accumulate to the **Out-of-Pocket Maximum**, you are then covered 100% for the rest of the year.

Kaiser Dual Choice PPO Plan	In-Network		Out-of-Network
	KP Pharmacy	MedImpact Pharmacy	
Deductible	\$250 Member / \$500 Family (Waived for Tiers 1 & 2)		Subject To Medical Deductible
Tier 1	\$5 Copay	\$15 Copay	40% after Deductible
Tier 2	\$20 Copay	\$30 Copay	40% after Deductible
Tier 3	\$40 Copay	\$60 Copay	40% after Deductible
Tier 4	\$60 Copay	\$90 Copay	40% after Deductible
Tier 5	20% after Rx Deductible; \$300 Max/Rx	30% after Rx Deductible	40% after Deductible

If your total plan expenses (Copays + Deductible + Coinsurance) accumulate to the **Out-of-Pocket Maximum**, you are then covered 100% for the rest of the year.



## Spotlight on HSA Tax Benefits:

Did you know your HSA provides triple tax benefits? All HSA contributions are made pre-tax, qualified healthcare expenses are not taxable, and any interest you may accumulate on the account is also tax-free!



## FLEXIBLE SPENDING ACCOUNTS (FSAs)

FSAs offer opportunities to pay for eligible out-of-pocket health care expenses and dependent care expenses with pre-tax dollars. You have the option to participate in the following FSAs:

### Full-Purpose FSA

Who can participate?	Employees not enrolled in a medical plan, or employees enrolled in the company HMO medical plan.
What happens at the end of the year?	You can rollover up to \$550 to the following year.

Employees can contribute up to \$3,050 per plan year. You can use the funds for any qualified healthcare expense.

### Limited Purpose FSA

Who can participate?	Employees enrolled in the company HDHP plan or another HDHP plan.
What happens at the end of the year?	You can rollover up to \$550 to the following year.

Employees can contribute up to \$3,050 per plan year. You can use the funds for any qualified vision or dental expenses not medical.

### Dependent Care FSA

Who can participate?	Any employee.
What happens at the end of the year?	Any leftover funds will be lost.

Employees can contribute up to \$5,000 per plan year. You can use the funds for any qualified dependent care expenses.

## TAKE ADVANTAGE OF A HEALTH SAVINGS ACCOUNT (HSA)

A Health Saving Account (HSA) is a way for you to save pre-tax dollars that can be used to pay for qualified health care expenses like deductibles, copays, coinsurance, prescriptions, vision and dental expenses. The funds can be taken out via payroll deductions and are deposited into the account for future use. In order to contribute to an HSA, you must be enrolled in A.G. Rhodes' High Deductible Health Plan.

### Who contributes to an HSA?

- You

### How much can I contribute to an HSA?

- Employee only coverage: \$3,850 per calendar year.
- Employee plus dependent coverage: \$7,750 per calendar year.
- If you are 55 or older, you can make an additional annual catch-up contribution of \$1,000.

### Who cannot contribute to an HSA?

- If you are age 65 or older and enrolled in Medicare.
- If you have health coverage under another medical plan that is not a high deductible plan.
- If you or your spouse has a Full Purpose FSA, you can still enroll in the High Deductible Health Plan, but you cannot contribute to the HSA.





# ACCESSORIZE WITH DENTAL & VISION BENEFITS



## Dental Benefits

Your dental coverage is offered through Cigna for the 2023 plan year. Please review your plan summaries or policy for out-of-network coverage information and full plan details.

Dental   Cigna		DPPO Plan	Indemnity
Free Preventive Care		You pay \$0	You pay \$0
First, you are subject to a Deductible before your Basic and Major dental coverage kicks in.		Individual Deductible: \$50 Family Deductible: \$150	Individual Deductible: \$50 Family Deductible: \$150
Then, you are subject to the member Coinsurance for covered Basic or Major Dental services.		You pay 0% for Basic Dental services  You pay 40% for Major Dental services	You pay 20% for Basic Dental services  You pay 50% for Major Dental services
If your total member expenses reach the Annual Maximum, you will then be required to pay 100% for any additional dental expenses for the remainder of the year.		Individual Annual Maximum: \$1,250 Year 1 \$1,475 Year 2 \$1,700 Year 3 \$1,925 Year 4	Individual Annual Maximum: \$1,250 Year 1 \$1,475 Year 2 \$1,700 Year 3 \$1,925 Year 4
Out of Network Reimbursement		MAC (Maximum Allowable Charge)	90th Percentile
You also have member and dependent Orthodontic benefits! These costs are separate from your other dental expenses.			
First, you are subject to the member Coinsurance for covered Orthodontic care.		You pay 50% for Orthodontic Services	You pay 50% for Orthodontic Services
If your total member Orthodontic expenses reach the Lifetime Maximum, you will then be required to pay 100% for any additional Orthodontic expense.		Individual Lifetime Maximum: \$1,000	Individual Lifetime Maximum: \$1,000
Dental Rates (Semi-Monthly)			
Employee Only		\$18.23	
Employee + Spouse		\$38.32	
Employee + Child(ren)		\$23.95	
Family		\$48.64	

## Vision Benefits

Your vision coverage is offered through Cigna for the 2023 plan year. Please review your plan summaries or policy for out-of-network coverage information and full plan details.

Vision   Cigna		Cost	Frequency
Eye Exam		\$10 Copay	Once every 12 months
Choice of:	Contacts	Up to \$120 Allowance	Once every 12 months
	Glasses	\$25 Copay, then up to \$120 Allowance	Once every 24 months
Vision Rates (Semi-Monthly)			
Employee Only		\$3.41	
Employee + Spouse		\$6.27	
Employee + Child(ren)		\$5.75	
Family		\$8.73	



# PROTECT YOURSELF WITH LIFE & DISABILITY BENEFITS



## Life Benefits

Basic Life and Voluntary Life insurance provides for financial support in the untimely passing of a covered participant. Life benefits are offered through Cigna for the 2023 plan year. **During open enrollment, make sure your beneficiaries are up to date.**

### Basic Life and Accidental Death & Dismemberment (AD&D)

- Benefit amount: 1x annual salary, up to \$50,000.
- Please be advised that should you reach age 65, your coverage will reduce by 33%. At age 70, your coverage will reduce by 67%.

#### Employer Paid (Eligible after 1 year of employment)

### Voluntary Life and Accidental Death & Dismemberment (AD&D)\*

- Employees can elect Voluntary Life and AD&D for the employee, spouse, and dependent children.
- The cost is based on the amount you purchase and your age at the time of purchase, and you can calculate your cost while enrolling in the A.G. Rhodes ADP employee portal.

Employee Coverage	Spouse Coverage	Child Coverage
Increments of \$10,000 up to a maximum of \$500,000, not to exceed 5x your earnings	Increments of \$5,000 up to \$100,000, not to exceed 100% of the employee election	Increments of \$1,000 up to \$10,000
Employee GI*	Spouse GI*	Child GI*
\$150,000	\$50,000	\$10,000

\*As a New Hire, you have a unique opportunity to elect up to the Guarantee Issue (GI) without any medical questions.

Please be advised that should you reach age 65, your coverage will reduce by 33%. Should you reach age 70, your coverage will reduce by 67%.

#### Employee Paid

## Disability Benefits

Short and Long Term Disability insurance provides partial income replacement in the event of a covered illness or accident that occurs outside of work. Disability benefits are offered through Cigna for the 2023 plan year.

### Short Term Disability

- The benefit begins once you have been out of the office due to your disability for 14 days.
- Weekly benefit checks will be 60% of your weekly earnings to a maximum of \$577 a week.
- You can receive these weekly benefit checks for up to 24 weeks if you continue to be out of work.

#### Employer Paid (Eligible after 1 year of employment)

### Long Term Disability

- The benefit begins once you have been out of the office due to your disability for 180 days.
- Monthly benefit checks will be 60% of your weekly earnings to a maximum of \$10,000 a month.
- You can receive these monthly benefit checks for two years or until Social Security Normal Retirement Age.
- As a New Hire, you can elect the LTD without any medical questions.

#### Employee Paid



*\*If your spouse is also a benefits-eligible employee at A.G. Rhodes, then you may not be eligible to purchase spousal coverage on Voluntary Life benefits. Please refer to plan documents for details.*

# WORKSITE BENEFITS



A.G. Rhodes offers Voluntary Accident, Critical Illness, and Hospital Indemnity Insurance through Cigna to eligible employees. Electing these voluntary benefits can help you out financially if you are injured from an accident or diagnosed with a critical illness that is covered under these policies. For more information, please review their plan summaries or contact the carrier.

## Accident\*

Accident insurance is a valuable complement to your medical insurance that can help protect you from financial burdens when unexpected injuries occur. If you are affected by a covered injury, this benefit provides a lump-sum payment that will help you and your family when you need it most. You can use the money issued from this benefit to pay for any expense. For more information on this benefit, please review your plan summary.

## Critical Illness\*

If you are affected by a covered illness that prevents you from working for an extended time, critical illness insurance can help offset some of your lost wages. This benefit provides enrollees with a lump sum payment to cover routine living costs or out-of-pocket expenses that health insurance does not cover. Deductibles, copays, and out-of-network expenses can add up quickly, stay protected with critical illness insurance. For more information on this benefit, please review your plan summary. [A \\$100 Health Screening Benefit will be given to enrollees who received preventive care throughout the benefit year.](#)

## Hospital Indemnity

A Hospital Indemnity plan provides a cash benefit when you are admitted to a hospital, whether or not these charges are covered by your medical plan. Benefit payments are sent directly to you and can be used for any purpose - from covering copays and deductibles to paying for everyday expenses such as the mortgage, groceries, and utilities. Once enrolled, you may also cover your eligible dependents.

*\*If your spouse is also a benefits-eligible employee at A.G. Rhodes, then you may not be eligible to purchase spousal coverage for Critical Illness and Accident benefits. Please refer to plan documents for details.*



## Accident Insurance Q&A

### Q: If I have medical insurance, why do I need accident insurance?

A: Medical plans can leave you with expenses that aren't covered, such as copays, costs associated with out-of-network care, and any non-covered services. If you find yourself out of work after an accident, any extra financial support is needed so you to focus on recovery.

### Q: Who is eligible to enroll in this benefit?

A: You can enroll yourself and your eligible dependents during open enrollment.

### Q: Are benefits paid to me or my health care provider?

A: All payments will be sent directly to you, and you can spend it however you like. Accident Insurance is here to make your life a little easier while you are in recovery.



Our pets are an extension of our families, and it is important to give them the medical care they need. For the 2023 plan year, A.G. Rhodes is offering you two different coverage options that provide you with a 50% reimbursement or a 70% reimbursement on your pet's medical and prescription needs. Nationwide's My Pet Protection® is available for dogs, cats, birds, rabbits, ferrets, reptiles, and exotic pets.

## Program Highlights

- Visit any vet, anywhere, anytime
- Free 24/7 veterinary tele-help line
- Claim submission via mobile app, website, email, or mail
- Direct deposit reimbursement through Chase Quick Pay
- Guaranteed issuance
- Prescription Discount Program: PetRx Express saves time and money by filling pet prescriptions at participating in-store pharmacies across the U.S.
- Covers: accidents, injuries, common illnesses, serious illnesses, surgeries and hospitalizations, diagnostic tests, prescriptions, chemotherapy, and more
- You can enroll anytime throughout the year!
- All premiums for pet insurance are paid through payroll deduction

## 3 Simple Ways to Sign Up

1. Visit the website: [www.benefits.petinsurance.com/agrhodes](http://www.benefits.petinsurance.com/agrhodes)
2. Call 1.877.738.7874 and mention you are an employee of A.G. Rhodes Health & Rehab
3. Visit [www.PetsNationwide.com](http://www.PetsNationwide.com) or scan the QR code below, and enter A.G. Rhodes Health & Rehab

My Pet Protection®   Nationwide	50% Reimbursement	70% Reimbursement
Reimbursement	50%	70%
Annual Deductible	\$2,500	\$2,500
Annual Maximum	\$7,500	\$7,500
Lifetime Maximum	N/A	N/A
Multi Pet Discount		
2-3 Pets	5%	5%
4+ Pets	10%	10%
Monthly Rates*		
Each Pet	\$20 - \$35	\$27 - \$47

\*Premiums vary based on the age of the pet, species and size, plan type, deductible, and state of residence.



Scan Here for  
More Information  
on Pet Insurance





When you complete activities and challenges throughout the year, you'll get rewarded with points you can redeem in our online mall.

## REGISTER FOR AN ACCOUNT:

- > Go to [www.agrhodeslivewell.com](http://www.agrhodeslivewell.com) or download the GoPivot app.
- > Enter the promo code: **AGRHODES**
- > Enter your Employee ID, which is the first letter of your first name and your entire last name.
- > Enter your password, which is your eight digit date of birth (MMDDYYYY).

## ACCEPT THE WELLNESS PROGRAM AGREEMENT:

- > Go to [kp.org/engage](http://kp.org/engage) and sign on with your kp.org user ID and password.
- > If you are not registered at kp.org, click "Register for an account."
- > To receive points for your wellness tests & exams, check "Yes" to accept the Wellness Program Agreement, then click "Submit."
- > If you check "No," you will not earn reward points for your tests & exams.
- > Not on the Kaiser medical plan? You can still earn points for tests & exams. Look for more details in the GoPivot App.

## EARN POINTS. REDEEM REWARDS.

Choose your own rewards from the most comprehensive shopping mall boasting millions of merchandise choices & hundreds of gift card options!

Enjoy earning points with activities such as:

- > Walking
- > Completing a 5K
- > Volunteering
- > Attending Education Sessions



A.G. Rhodes  
COMMUNITY • WELLNESS • CARE





# BHS PROFESSIONAL COUNSELING SERVICES



6 FREE COUNSELING SESSIONS COVERED 100% BY A.G. RHODES.

FREE TO ALL EMPLOYEES

Are personal problems affecting your productivity at work and hindering your happiness at home? You're not alone. BHS's Employee Assistance Program is here to help you overcome whatever issues you may face and allow you to thrive in any situation that comes your way! This program gives you and your covered dependents access to professional counseling 24/7. Their team of specialists is here to provide guidance on stress, loss, relationship issues, depression, anxiety, parenting, elder care, legal and financial issues, and more!

## BHS Provides Every Participant with a Dedicated Care Coordinator

All participant calls are answered by a BHS Care Coordinator who is a master's level clinician. Appointment schedules vary upon urgency. Appointments for emergencies can be scheduled within 24 hours, 48 hours for urgent situations, and within five business days for non-urgent cases.

From the initial phone call through the close of the case, the Care Coordinator will be a dedicated, personal advocate who guides and supports the participant. Care Coordinators check in with their participants regularly and are always available to provide in-the-moment support between EAP counseling sessions. Care Coordination services are unlimited and ongoing.

## BHS Personally Connects Participants to Providers and Resources

BHS Care Coordinators take the burden of securing appointments off the participant. To make sure participants get the help they need, we schedule the initial EAP session with a provider who best matches the participant's needs. If the participant needs referrals for long-term care, specialized treatment, or community resources, the Care Coordinator is available to screen, qualify, and ensure the resources are affordable and available in a reasonable time frame.

We monitor all high-risk cases for a minimum of one year to ensure the participant is connected to the right level of care at the right time and always has a trusted advisor to speak to for in-the-moment support if they have a setback.

*For more information on all the services BHS provides, please review your EAP Summary.*

### BHS is Here for You!

Call or Text: 1.800.327.2251

Visit: [www.portal.BHSONline.com](http://www.portal.BHSONline.com)

Username: AGRhodes

### MyBHS Portal

The mobile-friendly MyBHS customer portal provides access to more than 500,000 tools and resources on a variety of well-being and skill-building topics.

#### Features:

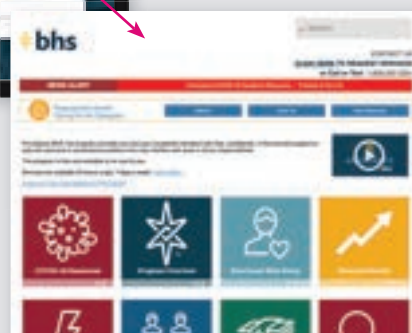
- ✓ Program Information
- ✓ Access to Live Chat
- ✓ Announcements
- ✓ Assessments
- ✓ Café Series Webinars
- ✓ Training Center
- ✓ Calculators
- ✓ Legal Forms
- ✓ News & Tips
- ✓ And more...



Access the MyBHS Portal online or via the app.

[portal.BHSONline.com](http://portal.BHSONline.com)

Username:  
**AGRhodes**





# LIFE ASSISTANCE PROGRAM (LAP)



A.G. Rhodes offers an Employee Assistance & Wellness Support Program through New York Life Group Benefit Solutions, called Life Assistance Program. The program is completely confidential and provides employees and their family members with support services for a variety of issues associated with daily living.

## Employee Support Services

- **Call us anytime, any day.** We're just a phone call away whenever you need us. At no extra cost to you. An advocate can help you assess your needs and develop a solution. He or she can also direct you to community resources and online tools.
- **Visit a specialist.** You have three face-to-face sessions with a behavioral counselor available to you – and your household members. Call us to request a referral.
- **Monthly webinars.** Educational seminars on a variety of relevant topics such as managing your life, work, money and health, are available in a quarterly calendar of monthly webcasts distributed to your employer.

For more information, please visit [www.nylgbs-lap.com](http://www.nylgbs-lap.com) or call 1.800.538.3543.

## Achieve Work/Life Balance

We provide online articles and resources on family matters, care giving, pet care, aging, grief, balancing priorities, working smarter, and more to help you handle life's challenges. This program also provides legal and financial counseling to help you when you need it most.

- **Legal consultation and referrals\*.** Receive a free 30-minute consultation with a network attorney. And up to a 25% discount on select fees.
- **Financial consultations.** Receive a free 30-minute consultation and 25% discount on tax planning and preparation.

For more information, please visit [www.nylgbs-lap.com](http://www.nylgbs-lap.com) or call 1.800.538.3543.

\*Please note, legal consultations and discounts are excluded for employment-related issues.

## GuidanceResources®

When you need information quickly to help handle life's challenges, you can use GuidanceResources® for information and tools on topics such as health and wellness, legal regulations, family and relationships, work and education, money and investments, and home and auto. You will also have access to articles, podcasts, videos, slideshows, on-demand trainings and "Ask the Expert" which provides personal responses to your questions. For more information, please visit [www.guidanceresources.com](http://www.guidanceresources.com) and use the web ID: NYLGBS, or call 1.800.344.9752.

## Well-Being Coaching

Sometimes you may need help with personal challenges and physical issues that can be overwhelming. To help you achieve your goals, you will have access to a certified coach who will work with you, one on one, to address health and well-being issues such as burnout, time management and coping with stress. You have access to five sessions per year. All sessions are conducted telephonically. For more information, please visit [www.guidanceresources.com](http://www.guidanceresources.com) and use the web ID: NYLGBS, or call 1.800.344.9752.

## FamilySource®

Managing everyday concerns of home, work and family can be difficult. To help resolve those concerns, you have access to family care service specialists that provide customized research, educational materials and pre-screened referrals for childcare, adoption, elder care, education, and pet care. For more information, please visit [www.guidanceresources.com](http://www.guidanceresources.com) and use the web ID: NYLGBS, or call 1.800.344.9752.





# 403(B) RETIREMENT SAVINGS PLAN



**All A.G. Rhodes Employees are Eligible to Participate. There is no Waiting Period for the Matching 403B Retirement Savings Plan.**

A.G. Rhodes is pleased to offer a Matching 403(b) Retirement Savings Plan to all employees of our company through Empower Retirement. This was established in an effort to assist employees with their retirement as well as encourage savings and retirement planning. This plan allows you to manage your investment strategies as well as rollover retirement funds from previous employers.

## Auto-Enrollment

All Employees are auto-enrolled at 2% into the plan. Employees can opt-out of the auto-enrollment or change the contribution percentage by going online to: [www.empower-retirement.com](http://www.empower-retirement.com).



## Company Match

The company will match 50% of contributions up to 4%. So to obtain the maximum match, you should contribute 4%.

## Six-Year Vesting Schedule:

2nd year = 20%  
3rd year = 40%  
4th year = 60%  
5th year = 80%  
6th year = 100%

## Statements

Statements are mailed to your home address on a quarterly basis, but up-to-date account information is always available on-line at [www.empower-retirement.com](http://www.empower-retirement.com). If you need additional information or have any questions, please contact the Plan Administrator or call Empower Retirement at 1.855.756.4738.







# SCHOLARSHIP OPPORTUNITIES



## A.G. Rhodes Nursing Education Scholarship

**Applicants must be full-time employees with at least one year working at A.G. Rhodes.**

A.G. Rhodes is pleased to offer a nursing scholarship to the employees of our company. This scholarship was established to promote an environment of learning and compassion in the senior community.

Each year, up to two scholarship recipients per community will be selected by the community's Scholarship Committee and will receive funds to reimburse expenses incurred for tuition, books and labs during their course of study. The amount of each scholarship will be \$4,000 annually. Scholarships for Licensed Practical Nurse, Registered Nurse and/or Registered Nurse with B.S. programs will be awarded in August of each year. Remedial classes are excluded and must be completed before applying for the scholarship.

Scholarship renewals and new applications must be received by July 15 of each academic year. Tuition and book receipts must be submitted for reimbursement.

## High School Graduate Scholarship

**Eligible applicants are high school graduates whose parent or grandparent works at A.G. Rhodes.**

A.G. Rhodes has established a High School Graduate Scholarship to support our dedicated care partners and their families. Eligible applicants are high school graduates whose parent or grandparent is a full-time A.G. Rhodes employee who has been with the organization for at least one year. The scholarship is \$1,000 and will be awarded each year. The application deadline is May 31. Scholarship recipients are announced in June.

Applications can be submitted online at:  
[www.AGRhodes.org/scholarships](http://www.AGRhodes.org/scholarships)







Go online today and check out A.G. Rhodes Academy! This **user-friendly** learning platform has over **1,650 courses**, free state-approved **CEUs**, can be used from your **mobile device**, and you can earn up to **2,500 wellness points** from enrolling in classes! Instructions on how to log in to this platform are below and have also been sent to your email. For more information on this program, contact your education and wellness manager.

To register and log-in to your account, follow these simple steps:

1. To access the platform, go to the website below or install the free Relias App on your phone or tablet  
<https://agrhodes.training.reliaslearning.com>
2. Enter your Username, which is your First Name and Last four numbers of your Social Security Number
3. Enter your Password, which is your 6 digit date of birth
4. Enter your Organization ID, which is 17847

Username and Password Example:

Username: Jane1234

Password: 01011990

# ▶ PAID TIME OFF (PTO) BENEFITS

Paid Time Off is intended to provide an employee with opportunities for rest and recreation, for recovery from illness, and diversion from regular work routines.

Up to a maximum of 160 Paid Time Off hours may be accrued at the rate shown on the chart below based upon an employee's paid working hours and years of service. As an employee's paid working hours decrease, the number of paid time off hours accrued will decrease proportionately.

We do allow PTO cash outs of 40 hours per year.

Accrual of PTO Paid Time Off Accrual Rates			
Years of Service	Hours Worked	Paid Time Off Earned	Approximate PTO Accrued Annually
Less than 1 year	26.00	1 Hour	10 Days
1 – 4	13.75	1 Hour	19 Days
5 – 9	11.75	1 Hour	22 Days
10 – 14	10.75	1 Hour	24 Days
15+	9.75	1 Hour	26 Days

# ▶ PAID HOLIDAY BENEFITS

Regular, Full-Time employees enjoy ten (10) paid holidays:

New Year's Day
Martin Luther King, Jr.'s Birthday
Easter
Memorial Day
Freedom Day
Independence Day
Labor Day
Thanksgiving Day
Christmas Day
Your Birthday*

\*PT employees enjoy one day holiday - your Birthday!!



## Your Benefits & Total Compensation Package:

In addition to offering competitive pay, we offer comprehensive and valuable benefits to enhance your total compensation package. See below for just a few ways your benefits add up:

### We pay over 80% of your health insurance premium.

A.G. Rhodes pays a significantly higher portion of health insurance premiums compared to other employers in our industry.



### We offer a matching retirement plan.

We match 50% of your contributions, up to 4%!

### We offer 10 paid holidays.

Our Full-time employees enjoy 40% more paid holidays than other employers in our industry.



*When you factor in the benefits above, it's equivalent to a significantly higher pay rate:*

For example a  
full-time CNA  
who earns:

**\$16.28 /  
hour**

+



=

Pay + value of  
benefits:

**\$21.19 /  
hour**

# WHO TO CONTACT?



## Need Help?



OneDigital is here to help!  
Call or email Jordon Lyles  
for swift and confidential  
assistance.

Jordon Lyles  
Client Advocate  
Phone: 1.404.846.3120  
Toll-Free: 1.800.304.6157  
[jlyles@onedigital.com](mailto:jlyles@onedigital.com)



Mary Helton  
A.G. Rhodes CHRO  
1.404.805.2592  
[mhelton@agrhodes.org](mailto:mhelton@agrhodes.org)

Charelle Barber  
HR Executive Assistant  
A.G. Rhodes  
404-971-2789  
[cbarber@agrhodes.org](mailto:cbarber@agrhodes.org)

**A.G. Rhodes**  
COMMUNITY • WELLNESS • CARE



**Medical**  
**Kaiser Permanente**  
Group Number: 10417  
Tel.: 1.404.261.2590  
Toll-Free: 1.888.865.5813  
[www.kp.org](http://www.kp.org)



**Dental**  
**Cigna**  
Group Number: 1.333 9969  
Tel.: 1.800.244.6224  
[www.mycigna.com](http://www.mycigna.com)



**Vision**  
**Cigna**  
Group Number: 1.333 9969  
Tel.: 1.877.478.7557  
[www.mycigna.com](http://www.mycigna.com)



**ADP MyLife Advisor**  
Tel.: 1.800.416.6131  
[https://mylife-ts.adp.com/  
contact-us/](https://mylife-ts.adp.com/contact-us/)



**Life Assistance Program**  
**New York Life Group**  
**Benefit Solutions**  
Tel.: 1.800.538.3543  
[www.nylgbs-lap.com](http://www.nylgbs-lap.com)



**HSA**  
**Health Equity**  
Tel.: 1.866.382.3510  
[www.healthequity.com](http://www.healthequity.com)



**403b Retirement Plan**  
**Empower Retirement**  
Tel.: 1.855.756.4738  
Email: [Participant\\_services@  
empower-retirement.com](mailto:Participant_services@empower-retirement.com)  
[www.empower-retirement.com](http://www.empower-retirement.com)



**FSAs**  
**WEX Health Inc.**  
Tel.: 1.866.451.3399  
[www.wexinc.com](http://www.wexinc.com)



**Financial Wellness**  
**My Secure Advantage™**  
Tel.: 1.888.724.2262  
[www.cigna.  
mysecureadvantage.com](http://www.cigna.mysecureadvantage.com)



**Basic Life AD&D and**  
**Voluntary Life**  
**Cigna**  
Group Numbers:  
FLX967414, OK968929  
Tel.: 1.800.362.4462  
[www.mycigna.com](http://www.mycigna.com)



**Accident, Critical Illness,**  
**Hospital Indemnity**  
**Cigna**  
Tel.: 1.800.754.3207  
[www.mycigna.com](http://www.mycigna.com)



**Disability and**  
**Voluntary Benefits**  
**Cigna**  
Group Numbers:  
STD: LK752036  
LTD: LK 965085  
Tel.: 1.800.362.4462  
[www.mycigna.com](http://www.mycigna.com)



**Pet Insurance**  
**Nationwide**  
Tel.: 1.877.738.7874  
[www.petsnationwide.com](http://www.petsnationwide.com)



**Professional Counseling Services**  
**BHS**  
Call or Text: 1.800.327.2251  
<https://portal.bhsonline.com/>  
**Username: AGRhodes**



**A.G. Rhodes Academy**  
[https://agrhodes.training.  
reliaslearning.com](https://agrhodes.training.reliaslearning.com)