



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

# Employee Benefits Guide 2026

## Letter from Deke

A.G. Rhodes is one of Atlanta's oldest nonprofit organizations and most trusted leaders in senior care. Our longstanding reputation for exceptional, compassionate care is a direct result of the people who embody our mission every day: our employees.

At A.G. Rhodes, we believe that caring for others begins with caring for you. That means supporting not just your work, but your wellbeing, your family, and your life outside of work. We recognize the pressures that rising costs of living place on you, and we remain deeply committed to doing what we can to ease those burdens.

As healthcare premiums continue to rise across the country, A.G. Rhodes is proud to continue covering more than 75% of your medical premium costs. Additionally, we are continuing our partnership with Paytient, giving every full-time employee a \$1,500 line of credit, with no fees and no interest, to help pay for medical, dental, vision, and even veterinary expenses. This allows you to take care of yourself and those you love without delaying care due to cost.

Beyond healthcare, we remain committed to offering one of the most generous and comprehensive benefits packages in our field, including:

- **A matching retirement plan** to help you invest in your future.
- Significantly **more PTO** and paid holidays than other providers.
- **Resources and support programs** designed to reduce stress and improve quality of life.

We also continue to invest in your whole-person wellness through our LiveWell employee program. LiveWell focuses on every area of wellbeing, including physical, emotional, financial, social, and spiritual. Through friendly competitions, wellness events, educational sessions, and more, our goal is to help you feel supported, energized, and valued.

The following pages of this guide outline the benefits available to you and your family. You will also find tools to help you make informed care decisions, save money, and tailor your benefits to your unique needs. We've included contact information for benefit partners and resources if you have questions or need support.

Thank you for the compassion, dedication, and excellence you bring to A.G. Rhodes. We are grateful you are part of our family, and I look forward to serving alongside you in 2026.

Be Well,  
Deke Cateau,  
Chief Executive Officer





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## Introduction

At A.G. Rhodes, protecting our employees and their families is important to us! That is why we provide eligible employees with health, wealth, and wellbeing benefits.

For 2026, we offer medical, dental, vision, life, disability, FSAs, HSA, retirement, PTO, LAP, worksite, pet insurance, and supplemental benefits. Through our benefits program, you can continue to grow and thrive in or outside the office. Please review this guide for an overview of your benefits so you can explore your options!

## Open Enrollment

Open enrollment is your chance to make changes to your benefits coverage, including selecting a new medical plan or adding a dependent. We encourage you to review your benefit elections yearly to ensure they meet your healthcare needs and budget. Please consider exploring your options, verifying that your healthcare providers are covered, reviewing your past benefits usage, attending company meetings, and making your selections before the last open enrollment date. **If you have questions, your HR team and OneDigital Client Advocate are here to help!**

Your open enrollment will be **active** this year. This means all employees must re-elect benefits for the upcoming year. If you choose not to, your coverage for 2026 will be forfeited.

## Mid-Year Changes

Once open enrollment ends, you are only allowed to change your benefits elections during your plan year if you experience a qualified mid-year change. Examples may include getting married or divorced, having a baby or adopting, and gaining or losing coverage. You must notify human resources within 30 days of the mid-year event to be eligible to change your elections.

## Eligibility

All A.G. Rhodes employees working at least 30 hours per week are eligible for benefits. As a new hire, you are eligible to enroll for benefits on the first of the month following your date of hire.

Your benefits will be active  
starting January 1, 2026

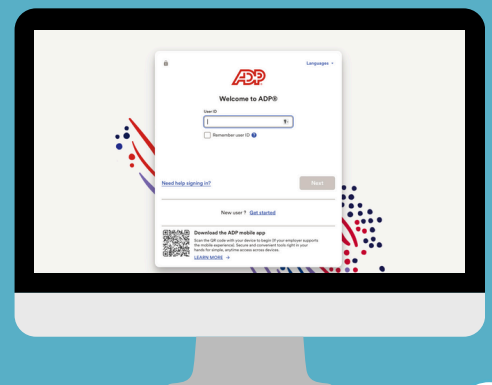
Click here to enroll



## Contact ADP if you:

- Would like to verify the 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 pm. ET Mon-Fri  
[MyLifeAdvisors\\_RS@adp.com](mailto:MyLifeAdvisors_RS@adp.com)



## Know Where To Go



Learn how to pick a medical plan



### Virtual Visits

Access telemedicine services to treat minor medical conditions. Connect with a board-certified doctor via video or phone, wherever or whenever is convenient to you!



### Convenience Care

Treats minor medical concerns. Staffed by nurse practitioners and physician assistants. Located in retail stores and pharmacies. Often open nights and weekends.



### Doctor's Office

The best place to go for routine or preventive care, to keep track of medications, or for a referral to see a specialist.



### Urgent Care

For conditions that aren't life-threatening. Nurses and doctors staff them and usually have extended hours.



### Emergency Room

For immediate treatment of critical injuries or illness. Open 24/7. Call 911 or go to the nearest emergency room if a situation seems life-threatening.

## Terms To Know

Insurance can be complex, but don't worry, this mini glossary is here to help you make sense of your benefits offerings. If you still have questions about your benefits, please contact your OneDigital Client Advocate! They can help solve any insurance-related questions you might have. For more information on your Client Advocate, turn to [page 20](#).



### Coinsurance

The amount or percentage you pay for covered health care services under your health plan.



### Copay

A flat fee that you pay toward the cost of covered medical services.



### Deductible

The amount you owe for health care services each plan year before your insurance company begins to pay.



### Out-of-Pocket Maximum

You should pay the most for your health care during the plan year, excluding the monthly premium.



### Premium

The amount you pay for a health plan in exchange for coverage.



### In-Network

Healthcare physicians or facilities that are in your insurance plan's network. When you receive in-network care, your savings and coverage will be greater than out-of-network services.

# Medical Kaiser Permanente

For the 2026 plan year, eligible employees and their dependents are offered four medical plan options through Kaiser Permanente. There is one High Deductible Health Plan (HDHP) that can be paired with a Health Savings Account, one Preferred Provider Organization (PPO), and one Health Maintenance Organization (HMO). For more information and out-of-network coverage, please review your plan documents.

Medical   Kaiser Permanente	HDHP Plan (In-Network Only)		HDHP PPO Plan In-Network	
<b>Coinsurance</b> (Member pays)	0%		10%	
<b>Calendar Year Deductible</b>	Embedded		Embedded	
- Individual	\$3,500		\$3,500	
- Family	\$7,000		\$7,000	
<b>Out-of-Pocket Maximum</b> (Deductible included)				
- Individual	\$4,500		\$4,500	
- Family	\$9,000		\$9,000	
<b>Office Visit</b>	100% Covered		100% Covered	
- Preventive	100% Covered		100% Covered	
- Primary	0% after Deductible		10% (KP) / 20% (Network) after Deductible	
- Specialist	0% after Deductible		10% (KP) / 20% (Network) after Deductible	
<b>Inpatient Services</b>	0% after Deductible		10% after Deductible	
<b>Outpatient Services</b>	0% after Deductible		10% after Deductible	
<b>Emergency Room Services</b> (Waived if admitted)	0% after Deductible		10% after Deductible	
<b>Urgent Care</b>	0% after Deductible		10% (KP) / 20% (Network) after Deductible	
Medical Rates	HDHP Plan		HDHP PPO Plan	
	Employee Per Pay Period	Employer Monthly Cost	Employee Per Pay Period	Employer Monthly Cost
Employee	\$68.62	\$599.59	\$81.90	\$698.39
Employee + Spouse	\$175.42	\$1,116.44	\$205.31	\$1,306.83
Employee + Child(ren)	\$157.86	\$1,004.83	\$184.62	\$1,176.47
Employee + Family	\$304.06	\$1,585.98	\$355.91	\$1,856.36

Medical   Kaiser Permanente	HMO Plan (In-Network Only)		Dual Choice PPO Plan In-Network	
<b>Coinsurance</b> (Member pays)	20%		30%	
<b>Calendar Year Deductible</b>	Embedded		Embedded	
- Individual	\$5,000		\$5,000	
- Family	\$10,000		\$10,000	
<b>Out-of-Pocket Maximum</b> (Deductible included)				
- Individual	\$7,500		\$7,500	
- Family	\$15,000		\$15,000	
<b>Office Visit</b>	100% Covered		100% Covered	
- Preventive	100% Covered		100% Covered	
- Primary	\$40 Copay		\$40 Copay (KP) / \$60 Copay (Network)	
- Specialist	\$60 Copay		\$50 Copay (KP) / \$70 Copay (Network)	
<b>Inpatient Services</b>	20% after Deductible		30% after Deductible	
<b>Outpatient Services</b>	20% after Deductible		30% after Deductible	
<b>Emergency Room Services</b> (Waived if admitted)	20% after Deductible		30% after Deductible	
<b>Urgent Care</b>	\$80 Copay		\$80 Copay (KP) / \$120 Copay (Network)	
Medical Rates	HMO Plan		Dual Choice PPO Plan	
	Employee Per Pay Period	Employer Monthly Cost	Employee Per Pay Period	Employer Monthly Cost
Employee	\$79.85	\$700.04	\$180.71	\$643.30
Employee + Spouse	\$214.89	\$1,367.79	\$440.06	\$1,219.68
Employee + Child(ren)	\$184.18	\$1,172.41	\$359.54	\$1,083.28
Employee + Family	\$354.76	\$1,850.47	\$640.32	\$1,717.13

# Understand Your Prescription Coverage

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

## Be a Smart Healthcare Consumer: Choose Generic Drugs.

Generic medications are a safe and easy way 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.

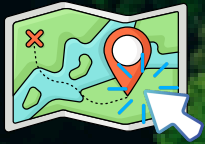
Kaiser HDHP Plan In-Network	KP Pharmacy	MedImpact Pharmacy	Kaiser HDHP PPO Plan In-Network	KP Pharmacy	MedImpact Pharmacy
Deductible	Subject to Medical Deductible (Waived for Tier 1)		Deductible	\$250 Individual / \$500 Family (Waived for Tiers 1 & 2)	
Tier 1	\$5 Copay	\$15 Copay	Tier 1	\$5 Copay	\$15 Copay
Tier 2	0% after Deductible	10% after Deductible	Tier 2	\$20 Copay	\$30 Copay
Tier 3	0% after Deductible	10% after Deductible	Tier 3	\$40 Copay after Rx Deductible	\$60 Copay after Rx Deductible
Tier 4	0% after Deductible	10% after Deductible	Tier 4	\$60 Copay after Rx Deductible	\$90 Copay after Rx Deductible
Tier 5	0% after Deductible	10% after Deductible	Tier 5	20% after Rx Deductible	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.			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	KP Pharmacy	MedImpact Pharmacy
Deductible	Subject to Medical Deductible (Waived for Tier 1)	
Tier 1	\$5 Copay	\$15 Copay
Tier 2	10% after Deductible	20% after Deductible
Tier 3	10% after Deductible	20% after Deductible
Tier 4	10% after Deductible	20% after Deductible
Tier 5	10% 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 Dual Choice PPO Plan	KP Pharmacy	MedImpact Pharmacy
Deductible	\$250 Member / \$500 Family (Waived for Tiers 1 & 2)	
Tier 1	\$5 Copay	\$15 Copay
Tier 2	\$20 Copay	\$30 Copay
Tier 3	\$40 Copay	\$60 Copay
Tier 4	\$60 Copay	\$90 Copay
Tier 5	20% after Rx Deductible	30% 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.		

# Health Savings Account (HSA) **Health Equity**

Save tax dollars and tap into future savings through an HSA! A Health Savings Account (HSA) is a tax-advantaged account that belongs to you and is paired with a High Deductible Medical Plan. This account can help pay for eligible medical, vision, and dental expenses. These expenses include deductibles, copays, coinsurance, and prescriptions.



**Take a Drive  
on the HSA  
Roadmap!**

## How much can I contribute to an HSA?

- Employee-only coverage: \$4,400 in 2026.
- Employee plus dependent coverage: \$8,750 in 2026.
- If you are 55 or older, you can make an additional annual catch-up contribution of \$1,000.
- Any unused HSA dollars will roll over to the next plan year.
- **To contribute to an HSA, you must be enrolled in A.G. Rhodes' High Deductible Health Plan.**

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 tax-free!

## Flexible Spending Accounts (FSAs) **Wex Inc.**

Flexible Spending Accounts (FSAs) provide opportunities to pay for eligible out-of-pocket health care, dependent care, and transit expenses with pre-tax payroll deductions.

### Health Care FSA

The Health Care FSA allows you to receive tax exemptions on out-of-pocket medical expenses like deductibles, copays, certain medical equipment like crutches, menstrual products, and more.

**For 2026, the limit for the Health Care FSA is \$3,400.**

### Dependent Care FSA

The Dependent Care FSA is here to give you tax exemptions on dependent care expenses like daycare, preschool, summer camp, and adult daycare.

**For 2026, the limit for the Dependent Care FSA is \$7,500.**

### Limited Purpose FSA

Are you enrolled in the HDHP with an HSA? The Limited Purpose FSA is a great benefit for you! These funds can only be used on qualified dental and vision expenses (not medical), but this option allows HSA participants to save more pre-tax dollars.

**For 2026, the limit for the Limited Purpose FSA is \$3,400.**



## Dental Ameritas

Your dental coverage is offered through Ameritas for the 2026 plan year. Please review your plan summaries or policies for out-of-network coverage information and full plan details.

Dental Plan	MAC	90th%
Ameritas	In-Network	In-Network
Annual Deductible		
Individual	\$50	\$50
Family	\$150	\$150
Coinsurance (member pays)		
Preventive Services	0%	0%
Basic Services	0%	20%
Major Services	50%	50%
Orthodontia (Adult & Children)	50%	50%
Orthodontia Lifetime Maximum	\$1,000	\$1,000
Annual Benefit Maximum	\$2,000	\$2,000
Out-of-Network Reimbursement	MAC (Maximum Allowable Charge)	90th Percentile
Dental Rates	Bi-Weekly	
Employee	\$16.15	
Employee + Spouse	\$33.97	
Employee + Child(ren)	\$21.23	
Employee + Family	\$43.11	

## Vision Ameritas

Your vision coverage is offered through Ameritas, utilizing the VSP Network, for the 2026 plan year. Please review your plan summary or policy for out-of-network coverage information and full plan details.

Vision Plan	
Ameritas	In-Network
Eye Exam	\$10 Copay
Lenses	
Single Vision	\$25 Copay
Bifocals	\$25 Copay
Trifocals	\$25 Copay
Frames	\$150 Allowance
Contacts	
Disposable	Up to \$150 Allowance
Medically Necessary	100% Covered
Frequency	
Exam/Lenses/Frames/Contacts	12/12/24/12 Months
Vision Rates	Bi-Weekly
Employee	\$3.36
Employee + Spouse	\$6.18
Employee + Child(ren)	\$5.69
Employee + Family	\$8.62

Find an in-network dental or vision provider by visiting [www.ameritas.com](http://www.ameritas.com).

# Life Benefits New York Life

## Basic Life and AD&D

You can't put a price tag on your life, but you can protect your loved ones with life insurance in the event of a loss. A.G. Rhodes provides eligible employees with Basic Life and Accidental Death and Dismemberment insurance at no cost!

**Benefit Amount:** 1x your annual earnings; Up to a maximum of \$100,000.

Please be advised that your coverage will be reduced by 33% at age 65 and 67% at age 70.

During open enrollment, make sure your beneficiaries are up to date.

**100% Employer-paid**  
(Eligible after one year of employment)

## Voluntary Life and AD&D\*

Purchasing Voluntary Life and AD&D Insurance for yourself and your eligible dependents can provide additional financial support in the untimely passing of a covered member. Employees can purchase this benefit for themselves, their spouse, and their eligible children. The cost is based on the amount you purchase and your age at the time of purchase.

As a new hire, you have a unique opportunity to elect up to the Guaranteed Issue (GI) without any medical questions.

Please be advised that your coverage will be reduced by 33% at age 65 and 67% at age 70.

**Employee Benefit Amount:** Increments of \$10,000; Up to 5x your earnings; \$500,000 maximum.

**Guaranteed Issue:** \$150,000.

**Spouse Benefit Amount:** Increments of \$5,000; Up to 100% of the employee's amount; \$100,000 maximum.

**Guaranteed Issue:** \$150,000.

**Child Benefit Amount:** Increments of \$1,000; Up to \$10,000 maximum.

**Guaranteed Issued:** \$10,000.

## 100% Employee-paid

\*If your spouse is also a benefits-eligible employee at A.G. Rhodes, you may not be eligible to purchase spousal coverage for voluntary life benefits. If both spouses are employed at A.G. Rhodes, only one spouse can elect voluntary life coverage for their child(ren). Please refer to the plan documents for more details.



# Disability New York Life

Life is full of surprises, and why not be prepared for the unpleasant ones that come your way? Luckily, eligible employees can elect Short Term and Long Term Disability benefits to help! Disability benefits can be a source of income if you become disabled from a non-work-related injury or sickness. Please note that any benefits you receive will be considered taxable income.



## Short Term Disability

Short Term Disability provides weekly income benefits if you are affected by a covered illness or injury. The benefit is equal to 60% of your weekly earnings, up to a maximum of \$557 per week. For this benefit, there is a 7-day waiting period before benefits are payable. The maximum benefit period is 24 weeks.

**100% Employer-paid**  
(Eligible after one year of employment)



## Long Term Disability

Long Term Disability provides monthly income benefits if you are affected by a covered illness or injury. You are eligible for this benefit after 180 days of being disabled. This benefit pays 60% of monthly earnings to a maximum of \$10,000 per month. For this benefit, the maximum benefit period is 2 years or until the Social Security Normal Retirement Age (SSNRA). As a new hire, you can select the LTD without medical questions.

**100% Employee-paid**

# Worksite Benefits Cigna

Worksite benefits can offer financial protection beyond traditional health insurance coverage since they provide cash payments to members affected by covered conditions. Don't let unexpected medical expenses catch you off guard. Explore the value of worksite benefits today.

## Critical Illness\*

This specified disease coverage offers the protection you need to concentrate on what is most important—your treatment, care, and recovery. If you are diagnosed with a critical illness covered under Cigna's policy, you will receive a lump sum payment at the time of the diagnosis. You can spend the benefit however you like. Many people affected by critical illnesses have found this payment helpful when covering routine living costs and out-of-pocket expenses that health insurance does not cover. **A \$100 Health Screening Benefit will be given to enrollees who received preventive care throughout the benefit year.**

## Accident\*

This benefit provides members with a cash benefit if they become injured by an off-the-job accident. The money from this benefit can be spent on expenses associated with their injury and can help protect hard-earned savings. Refer to the plan summaries for more details.

## Hospital Indemnity

A Hospital Indemnity plan provides a cash benefit when you are admitted to a hospital, whether or not your medical plan covers these charges. 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 Accident and Critical Illness Insurance. If both spouses are employed at A.G. Rhodes, only one spouse can elect Critical illness and Accident coverage for their child(ren). Please refer to the plan documents for more details.

# Pet Insurance Nationwide

Our pets are an extension of our families, and it is essential to give them the medical care they need. For the 2026 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-helpline
- 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 US.

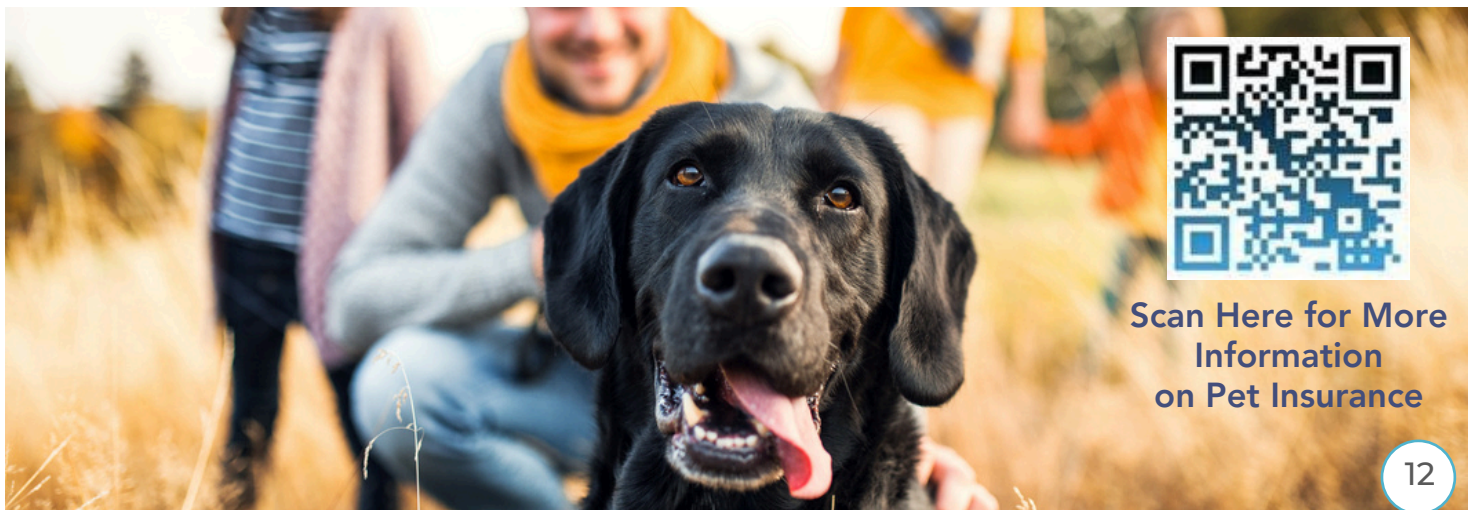
- Covers accidents, injuries, common illnesses, serious illnesses, surgeries and hospitalizations, diagnostic tests, prescriptions, chemotherapy, and more.
- You can enroll anytime throughout the year!
- All premiums for pet insurance are paid through payroll deduction.

## 3 Simple Ways to Sign Up

1. Visit the website: <https://benefits.petinsurance.com/agrhodes>.
2. Call 1.877.738.7874 and mention your an employees 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

# A.G. Rhodes LIVEWELL

At A.G. Rhodes, we strive to help our employees achieve their health and wellbeing goals by establishing a culture and environment that allows their minds, bodies, and spirits to thrive. To accomplish this, we provide quality benefits, tools, resources, and activities to support the total wellbeing of employees, their families, and the community we serve.



## GoPivot Program

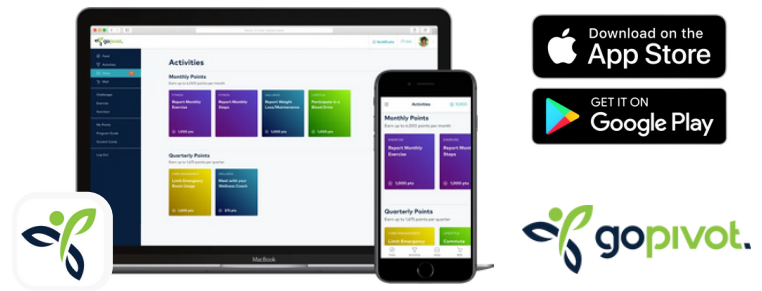
- When you complete activities and challenges throughout the year, you'll get rewarded with points you can redeem in our online mall. You can earn points by completing activities such as:
- Completing annual physical exams
- Walking
- Completing a 5k
- Volunteering
- Attending education sessions & more!

Choose your rewards from the most comprehensive mall, boasting millions of merchandise choices and hundreds of gift card options!



## 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 right digital date of birth (MMDDYYYY).

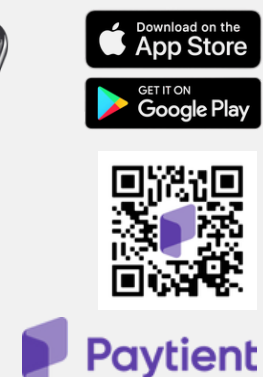
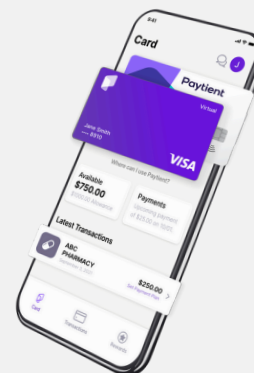


## Health Payment Account with Paytient

Paytient is the leading provider of Health Payment Accounts (HPA), offered to you at no cost as part of your employee benefits to help you access and afford care. Paytient provides a revolving line of credit on a Visa card that you can use to pay for out-of-pocket medical, dental, vision, prescription medications, mental health, and veterinary expenses. Paytient never charges interest or fees to any transaction made on the Paytient card, and we never pull credit reports — making it easier for you to afford the care you need without impacting your credit — regardless of your credit history.

### Your Paytient Journey

- You'll receive an invitation to apply for Paytient.
- Verify your account by providing a few personal details.
- If approved, your virtual card will be available immediately, and your physical card will arrive in 7-10 days.
- Use your Paytient Card to pay for your first care expense.
- Set a payment plan that fits your budget when prompted by the Paytient app.
- Automatic payments will be deducted from your paycheck according to the payment plan you selected.



# Life Assistance Program (LAP) New York Life

A.G. Rhodes offers an Employee Assistance and 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 various 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 various 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: <https://www.mynylgbs.com/auth> or call 1.800.538.3543.



## Achieve Work/Life Balance

We provide online articles and resources on family matters, caregiving, 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 a 25% discount on tax planning and preparation.

For more information, please visit: <https://www.mynylgbs.com/auth> 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 who 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.

# BHS Professional Counseling Services

Are personal problems affecting your productivity at work or 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 help 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 help you with stress, loss, relationship issues, depression, anxiety, parenting, elder care, legal and financial matters, 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 on urgency. Appointments for emergencies can be scheduled within 24 hours or 48 hours for urgent situations, and 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. Suppose the participant needs referrals for long-term care, specialized treatment, or community resources. In that case, 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: <https://portal.bhsonline.com/auth/hashcode>

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.

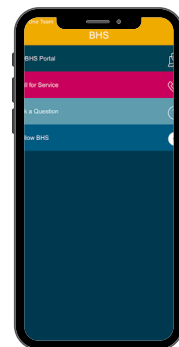
- ✓ Program Information
- ✓ Access to Live Chat
- ✓ Announcements
- ✓ Assessments
- ✓ Café Series Webinars
- ✓ Training Center
- ✓ Calculators
- ✓ Legal Forms
- ✓ News & Tips
- ✓ And more...



Access the MyBHS Portal online or via the app.

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

Username:  
AGRhodes



# 403(B) Retirement Savings Plan Empower

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 program was established to assist employees with their retirement planning and encourage savings. This plan enables you to manage your investment strategies and roll over retirement funds from previous employers.

## Company Match

The company will match 50% of contributions up to 4%. 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%

## 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).

## Statements

Statements are mailed to your home address quarterly, but up-to-date account information is always available online 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.



# Paid Time Off (PTO)

Paid Time Off is intended to provide employees with opportunities for rest and recreation, recovery from illness, and diversion from regular work routines. Up to 160 paid time off hours may be accrued at the rate shown on the chart below based on 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 Holidays

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 a one-day holiday - your Birthday!!



# Learning Opportunities



## A.G. Rhodes Nursing Education Scholarship

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

A.G. Rhodes is pleased to offer a nursing scholarship to our company's employees. This scholarship was established to promote learning and compassion among seniors.

Each year, up to two scholarship recipients per community will be selected by the community's Scholarship Committee. They will receive funds to reimburse expenses incurred for tuition, books, and laboratory fees during their studies. The amount of each scholarship will be \$4,000 annually. Scholarships for Licensed Practical Nurses, Registered Nurses, and/or Registered Nurses 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 will be announced in June.

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



## A.G. Rhodes Academy



Go online today and check out A.G. Rhodes Academy! This user-friendly learning platform offers over 1,650 courses, provides free state-approved CEUs, and can be accessed from your mobile device. You can also earn up to 2,500 wellness points by enrolling in classes.

For more information on this program, please get in touch with your Education and Wellness Manager.

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

- 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>
- Enter your Username, which is your first name and last four numbers of your Social Security Number.
- Enter your Password, which is your six digit date of birth.
- Enter your Organization ID, which is 17847.

## 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 75% 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:  
\$18.00 / hour

+



=

Pay + value of benefits:  
\$24.10 / hour

## Contacts

### Medical Kaiser Permanente

Group Number: 10417  
1.404.261.2590  
Toll-Free: 1.888.865.5813  
[www.kp.org](http://www.kp.org)

### Dental & Vision Ameritas

1.800.659.2223  
[www.ameritas.com](http://www.ameritas.com)

### HSA HealthEquity

1.866.346.5800  
[www.healthequity.com](http://www.healthequity.com)

### MyLife Advisor ADP

1.800.416.6131  
[mylife-ts.adp.com/contact-us/](http://mylife-ts.adp.com/contact-us/)

### FSA's Wix Inc.

1.866.451.3399  
[www.wixinc.com](http://www.wixinc.com)

### Life, Disability & LAP New York Life

Life Group Number: FLX967414,  
Life Group Numbers: OK968929  
STD Group Number: LK752036  
LTD Group Number: LK 965085  
1.800.225.5695  
LAP: 1.800.538.3543  
<https://www.mynylgbs.com/auth>  
[www.newyorklife.com](http://www.newyorklife.com)

### Worksite Benefits Cigna

1.800.754.3207  
[www.mycigna.com](http://www.mycigna.com)

### 403b Retirement Plan Empower

1.855.756.4738  
[Participant\\_services@empower-retirement.com](mailto:Participant_services@empower-retirement.com)  
[www.empower-retirement.com](http://www.empower-retirement.com)

### Pet Insurance Nationwide

1.877.738.7874  
[www.petsnationwide.com](http://www.petsnationwide.com)

### Professional Counseling Services BHS

1.800.327.2251  
<https://mybhs.bhsonline.com/>  
Username: AGRhodes

### A.G. Rhodes Academy

<https://agrhodes.training.reliaslearning.com>



## Meet Your Client Advocate

Do you have a question about where to find an in-network doctor or how to file a claim? Look no further. Your OneDigital Client Advocate, Jordon Lyles, is here to help you with any benefits-related questions you and your covered dependents might have. Jordon Lyles is familiar with your company's benefits and can advocate on your behalf to help resolve issues with insurance companies, assist with researching claim questions, and much more! She can be reached by phone or email and is ready to assist you in real-time.

At OneDigital, we always provide the personal service you deserve and the answers you need!

### Jordon Lyles

Client Advocate  
Phone: 1.404.846.3120  
[jlyles@onedigital.com](mailto:jlyles@onedigital.com)

### Charelle Barber

HR Executive Assistant  
A.G. Rhodes  
1.404.971.2789  
[cbarber@agrhodes.org](mailto:cbarber@agrhodes.org)

### Mary Helton

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

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