



# New Employee Documentation

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**THE FORMS AND ONLINE ENROLLMENT PROCESS DESCRIBED IN THIS PACKAGE  
MUST BE COMPLETED PRIOR TO START DATE**

For questions or concerns regarding the completion of the required  
information and forms in this package, please contact Julie Cassady at  
[JulieC@snf.com](mailto:JulieC@snf.com) or 912.884.8710



# Employee Registration Instructions

**ONCE THE ONLINE ENROLLMENT PROCESS HAS BEEN INITIATED, YOU WILL BE UNABLE TO EXIT AND RESTART.**

Before you begin, you **MUST** have the following documentation and information to complete your new hire enrollment. This information will also be required to bring the requested documents with you on your first day of employment.

- Original Social Security Cards, and Birth Certificates (can be a certified copy) for dependent children.
- Original Social Security card and Date of Birth for Spouse.
- For Life Insurance, you must have the Name of your Beneficiary, their full Address, Date of Birth, Social Security Number and their phone number
- Name of local and out of area emergency contact information.

## STEP 1: Registration for ADP's Workforce Now

1. Go to <https://workforcenow.adp.com>
2. Click on **"Create Account"**
3. Select **"Find Me"**
4. Enter the **email address or mobile phone number** that you shared with us.
5. To verify your record, enter your Social Security Number.
6. An email will be sent to the email address provided to us with a unique verification code.
7. Enter the verification code sent to your email address or mobile phone number available on record. You can also enter a new phone number for identity verification.
8. Add your primary contact information – a frequently used email address and mobile number to receive account notifications and used to verify and confirm your identity, when needed.

Upon completing the registration process, ADP will send you an email with instructions on how to activate your email address. Click the link WITHIN 24 HOURS in the email you received from ADP to complete the activation. If you provided a mobile phone number during registration, you will also receive a text message from ADP with instructions on how to activate your mobile number for ADP access.

## **STEP 2: New Hire Enrollment on the ADP Employee Self-Service Website**

1. Navigate to the ADP Employee Self Service Website at <https://workforcenow.adp.com>
2. Enter the User ID and Password created in Step 1 above.
3. After Clicking '**SIGN IN**' an Action Box will prompt you to begin your New Hire Enrollment Process.
4. The Data Wizard will either walk you through each step (RECOMMENDED), or allow you to complete the enrollment process yourself.

Failure to complete all steps above PRIOR to your Start Date will have an effect on when your Employee Benefits will begin.

Please contact Julie Cassady at [JulieC@snf.com](mailto:JulieC@snf.com) with any questions regarding the enrollment process.

# Direct Deposit / Tax Withholding Instructions

Before you begin, you **MUST** have the following documentation and information to complete your new hire enrollment.

- Bank Account and Routing Numbers to your Checking or Savings Account
1. Once ADP Registration has been completed from instructions on the previous pages, navigate to the ADP Employee Self Service Website Home Page at <https://workforcenow.adp.com>
  2. Select the Heading **"MYSELF"** and navigate to **Pay → Direct Deposits**.
  3. Click **"ADD DIRECT DEPOSIT"** and follow the steps on the page to add a new Direct Deposit account.
  4. Select the Heading **"MYSELF"** and navigate to **Pay → Tax Withholdings**.
  5. Click **"EDIT"** on the Federal W-4 Section and complete the steps to add your exemptions and allowances.
  6. Repeat steps 4 & 5 for your local State withholdings and allowances.

## Paperless Payroll Statements

**Go Paperless and see your Payroll Statements online anytime.**

1. Select the Heading **"MYSELF"** and navigate to **Pay → Pay Statements**.
2. Click **"GO PAPERLESS"** just beneath your name on the left side of the page.
3. Complete all required steps and agree to all terms and conditions. All future pay statements will be available online only.\*

\*Paper Statements can be resumed at any point in the future.

## Paperless Payroll Statements

Download the **ADP Mobile Solutions App** from the Apple App Store or Google Play Store to access all of your HR / Benefits / Payroll information on the go.



2025

# Benefits Guide



**You & Your Benefits**

A partnership for good health

**SNF**  
WATER SCIENCE



# Welcome

Providing great benefit choices to you and your family is just one of the many ways we support the physical, financial, and emotional well-being of the people who make our company successful — you.

## Your benefits

We recognize how important benefits are to you. That's why we're committed to supporting your overall wellness with a comprehensive benefits program designed to meet your unique needs. Key features of your benefits include:

- Choose from among many popular benefit options.
- Effective and affordable health care coverage.
- Programs to help ensure financial security for you and your family.

## Take action

Use this guide to better understand your 2025 benefits so you can make the best choices for yourself and your family. Then be sure to enroll by the enrollment deadline.

New Hire Deadline- 30 days after first day

Qualified Life Event- 30 days after first day

## Who can enroll?

- **Full-time employees (30+ hrs./wk.)**
- **Eligible dependents** – Includes employee's spouse/domestic partner and children to age 26.

## Effective date of coverage

For new **Non-Bargaining Group** employees, the effective date of Medical, Dental and Vision coverage is 30 days after date of hire

For new **Bargaining Group** employees, the effective date of Medical and Vision is 30 days.

Dental, Basic Life, STD, and LTD will start at 6 months.

**401(k)**-effective after 180 days of employment

**Hartford Voluntary products- (Critical Illness, Hospital Indemnity, Accident Insurance, Voluntary Life )**start after 30 days of employment to the 1<sup>st</sup> of the next month.





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## Important reminders

- **New employees: Enroll within 30 days from your date of hire.** If you don't enroll within this time, you will not have benefits coverage, except for plans and programs that are fully paid by SNF Holding Company, such as Basic Life, AD&D, STD and LTD.
- **Qualified Life Events: Enroll within 30 days from the date of your Qualified Event.** Qualified events include the following: Marriage, Death, Divorce, Birth of a Child, Adoption, lose of coverage including job-base, individual, and student plans, losing eligibility for Medicare, Medicaid, CHIP, turning 26 and losing coverage through a parent's plan, Change of residence. If you don't enroll within this time, you will not have benefit coverage, except for plans and programs that are fully paid by SNF Holding Company

## Summary of Benefits and Coverage

The Health section of this guide provides an overview of your medical plan options. You can find detailed information about each plan, including a breakdown of costs, in each plan's Summary of Benefits and Coverage (SBC). The SBCs summarize important information about your health coverage options in a standard format to help you compare costs and features across plans. The SBCs are available on UMR's home page once you log in to your portal.



Quality health coverage is one of the most valuable benefits you enjoy as an SNF Holding Company employee. Our benefits program offers plans to help keep you and your family healthy and also provide important protection in the event of illness or injury.

## Medical

You have a choice of medical plans with a range of coverage levels and costs. This gives you the flexibility to choose what's best for your needs and budget.

## 2025 Medical Plan Options

- Plan A - \$350 / \$810 Deductible In-Network PPO
- Plan B - \$375 / \$855 Deductible In-Network PPO
- Plan C - \$425 / \$1,010 Deductible In-Network PPO

## Key Features

All of your medical plan options offer:

- Comprehensive, affordable coverage for a wide range of health care services.
- Flexibility to see any provider you want, although you'll save money when you stay in-network.
- Free in-network preventive care, with services such as annual physicals, recommended immunizations, well-woman and well-child exams, flu shots, and routine cancer screenings covered at 100%.
- Prescription drug coverage included with each medical plan.
- Financial protection through annual out-of-pocket maximums that limit the amount you'll pay each year.
- Choice of five coverage levels:
  - Employee
  - Employee + Spouse
  - Employee + Child(ren)
  - Family (Employee + Spouse + up to 2 children)
  - Family (Employee + Spouse + more than 3 children)

## Which plan is right for you?

Consider which plan features are most important to you. Do you want to:	Plan A	Plan B	Plan C
Pay the lowest premium cost, which may lead to higher cost when you use the plan?			✓
Balance your out-of-pocket and paycheck costs with a moderate deductible and premium cost?		✓	
Pay the highest premium cost in order to keep your out-of-pocket costs as low as possible when you need care?	✓		

### Medical Plan Costs

You and SNF share the cost of your medical benefits — SNF pays a generous portion of the total cost and you pay the remainder. The amount you pay is deducted from your paycheck. Your specific cost is determined by the plan you choose and the coverage level you select.



## 2025 paycheck deductions per pay period (before tax)

Coverage Level	Plan A	Plan B	Plan C
Employee	\$75.69	\$58.54	\$30.65
Employee + Spouse	\$101.46	\$82.85	\$50.88
Employee + Child(ren)	\$101.46	\$82.85	\$50.88
Family (Employee + Spouse + up to 2 children)	\$125.47	\$102.04	\$74.86
Family (Employee + Spouse + more than 3 children)	\$131.79	\$111.00	\$83.76





## Compare Medical Plans

Plan A			Plan B		Plan C	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Annual Deductible						
Per person/per family	\$350 / \$810	\$625 / \$1,250	\$375 / \$855	\$675 / \$1,350	\$425 / \$1,010	\$825 / \$1,650
Medical Out-of-Pocket Maximum						
Per person/per family	\$1,325 / \$2,190	\$2,725 / \$5,350	\$1,725 / \$2,840	\$3,175 / \$5,795	\$1,925 / \$3,040	\$3,875 / \$6,340
Medical Coverage						
Doctor's office visits	\$20 copay	40% coinsurance	\$20 copay	50% coinsurance	\$20 copay	50% coinsurance
Preventive care	No Charge	40% coinsurance	No Charge	50% coinsurance	No Charge	50% coinsurance
Specialist visits	\$20 copay	40% coinsurance	\$20 copay	50% coinsurance	\$20 copay	50% coinsurance
Telemedicine (Teladoc)	\$10 copay	\$10 copay	\$10 copay	\$10 copay	\$10 copay	\$10 copay
Outpatient surgery	10% coinsurance	40% coinsurance	10% coinsurance	50% coinsurance	20% coinsurance	50% coinsurance
Inpatient hospital (per stay)	10% coinsurance	40% coinsurance	10% coinsurance	50% coinsurance	20% coinsurance	50% coinsurance
Emergency room	\$150 copay	\$150 copay	\$150 copay	\$150 copay	\$150 copay	\$150 copay
Urgent Care	\$50 copay	40% coinsurance	\$50 copay	40% coinsurance	\$50 copay	40% coinsurance
Pharmacy Out-of-Pocket Maximum						
Per person/per family	\$5,500 / \$11,800		\$5,500 / \$11,800		\$5,500 / \$11,800	
Retail Prescription Drugs (30-day supply)						
Generic	\$11	N/A	\$11	N/A	\$11	N/A
Brand Formulary	30% (min. \$24 / max \$110)	N/A	30% (min. \$24 / max \$110)	N/A	30% (min. \$24 / max \$110)	N/A
Non-formulary	30% (min. \$24 / max \$110)	N/A	30% (min. \$24 / max \$110)	N/A	30% (min. \$24 / max \$110)	N/A
Specialty	30% (min. \$24 / max \$110)	N/A	30% (min. \$24 / max \$110)	N/A	30% (min. \$24 / max \$110)	N/A
Mail-Order Prescription Drugs (90-day supply)						
Generic	\$19	N/A	\$19	N/A	\$19	N/A
Brand Formulary	30% (min. \$47/ max \$110)	N/A	30% (min. \$47/ max \$110)	N/A	30% (min. \$47/ max \$110)	N/A
Non-formulary	30% (min. \$47 / max \$110)	N/A	30% (min. \$47 / max \$110)	N/A	30% (min. \$47 / max \$110)	N/A
Specialty	30% (min. \$47 / max \$110)	N/A	30% (min. \$47 / max \$110)	N/A	30% (min. \$47 / max \$110)	N/A

### Money-Saving Tips

To stretch your health care dollars, remember to:

- **See in-network providers** – They've agreed to the plan's negotiated rates.

Visit your plan website to search for in-network providers near you.

- **Use the mail-order pharmacy** – It will save you time and money when refilling long-term prescriptions.

Find a health care provider: <https://connect.werally.com/medicalProvider/root>



# Flexible Spending Accounts (FSAs)



## Tax-advantaged FSAs are a great way to save money!

The money you contribute to these accounts comes out of your paycheck without being taxed, and you withdraw it tax-free when you pay for eligible health care and dependent care expenses.

## SNF offers you the following FSAs:

### Health Care FSA

- Pay for eligible health care expenses, such as plan deductibles, copays, and coinsurance.
- Contribute up to \$3,200\*

### Dependent Care FSA

- Pay for eligible dependent care expenses, such as day care for a child so you and/or your spouse can work, look for work, or attend school full time.
- IRS limits up to \$5,000 per household for married couples

## Estimate carefully

Health Care FSAs are “use-it-or-lose-it” accounts. You will forfeit any amount above \$640\* left in the account at the end of the plan year Jan 01-Dec 31, 2025.

## Managing Health Care FSA

When you enroll in a Health Care FSA, you will receive a debit card, which you can use to pay for eligible expenses. Depending on the transaction, you may need to submit receipts or other documentation to UMR, who administers your FSAs.

## Managing Dependent Care FSA

When you enroll in a Dependent Care FSA, you will list the total amount you’d want to put into your account. This will be deducted from your paychecks and used to pay just you back for expenses that qualify. You can reimburse eligible expenses by submitting a dependent care claim form to UMR, who administers your FSAs.

## Health Care FSA vs. Dependent Care FSA: What’s the difference?

**The Health Care FSA** is a Flexible Spending Account that you can use for eligible health care expenses for you and your dependents.

**The Dependent Care FSA** is a Flexible Spending Account that you can use for eligible expenses regarding the care of a dependent child or adult. (daycare, before and after school programs, skilled nursing/home health care for elder dependents)

**\*\*These two accounts are not interchangeable\*\***

Health Care FSA	Dependent Care FSA
What do I use this for?	
<ul style="list-style-type: none"><li>• Dental / Orthodontia</li><li>• Vision</li><li>• Hearing Aids</li><li>• Medical copays / coinsurances</li><li>• Pharmacy</li></ul>	<ul style="list-style-type: none"><li>• Child Day Care</li><li>• Adult Day Care</li><li>• Before / After School Care</li><li>• In-Home Dependent Care</li><li>• Nanny / Babysitting Services</li></ul>

## What’s an eligible expense?

- **Health Care FSA** – Plan deductibles, copays, coinsurance, and other health care expenses. To learn more, see IRS Publication 502 at [www.irs.gov](http://www.irs.gov).
- **Dependent Care FSA** – Child day care, babysitters, home care for dependent elders, and related expenses. To learn more, see IRS Publication 503 at [www.irs.gov](http://www.irs.gov).

# Dental Benefits



## Dental Plans

Healthy teeth and gums are important to your overall wellness. That's why it's important to have regular dental checkups and maintain good oral hygiene. Learn about the dental plans available to help you maintain your oral health.

	Plan 1 - Low	Plan 2 - Middle	Plan 3 - High
Annual deductible (employee only/family)	\$50 / \$150	\$50 / \$150	\$50 / \$150
Calendar-year maximum	\$1,000	\$1,500	\$1,500
Preventive/ diagnostic services	0%	0%	0%
Basic services	20%	20%	20%
Major services	50%	50%	50%
Orthodontia	N/A	N/A	\$1,000 Lifetime Maximum for Employee, Spouse, and Children to Age 26

Benefits shown are for both in-network and out-of-network providers. Out-of-network coverage is based on reasonable and customary (R&C) charges, and you will be responsible for the difference between R&C amount and the actual cost.

### Dental Plan Eligibility

**Bargaining Group-**You are eligible for dental coverage after 6 months of employment  
**Non-Bargaining Group-**Eligibility is 30 days

### Dental 2025 paycheck deductions per pay period (pre-tax)

Plan	EE	EE + 1	EE + CH	Family
Plan 1 Low	\$0.00	\$0.00	\$0.00	\$0.00
Plan 2 Middle	\$1.03	\$2.06	\$3.09	\$4.12
Plan 3 High	\$3.09	\$4.12	\$5.15	\$6.18



# Vision Benefits

## DavisVision®

### Davis Vision Plan

Having vision coverage allows you to save money on eligible eye care expenses, such as periodic eye exams, eyeglasses, contact lenses, and more for yourself and your covered dependents.

Vision Plan	Davis Vision
Exam (once per calendar year)	\$10 copay
Lenses (once per calendar year)	\$25 copay
Frames (once every other calendar year)	Up to \$130 Additional 20% Off  The Exclusive Collection Copay: Fashion- Covered in Full Designer- \$15 Premier- \$40
Contact lenses (instead of glasses)	Up to \$150 Additional 15% Off

### Find a Davis Vision Provider

By visiting [www.metlife.com/vision](http://www.metlife.com/vision) and select 'Davis Vision by MetLife' Davis Vision'

After 1/1/2025, visit the member website at [www.metlife.com/mybenefits](http://www.metlife.com/mybenefits)

### The Exclusive Collection

The Exclusive Collection of frames is available at nearly 9,000 locations across the U.S. Log in to browse frames, and find a Collection near you

### Free Breakage Warranty In-network

Your glasses are covered with our FREE one-year breakage warranty. Some limitations apply.

### What providers are in network?

A few examples include Low County Eye, America's Best, Walmart, Stanton Optical, and My Eye Dr.

### Vision 2025 paycheck deductions per pay period (pre-tax)

Plan	EE	EE + 1	EE + CH	Family
Vision	\$1.31	\$2.37	\$2.50	\$3.94

### Money-Saving Tip

Remember, you can use your FSA for qualified out-of-pocket dental and vision expenses.



### Out of Network Reimbursement Schedule

Eye Examination: up to \$45	Trifocal Lenses: up to \$65
Frame: Up to \$70	Lenticular Lenses: up to \$100
Single Vision Lenses: up to \$30	Elective Contact Lenses: up to \$105
Bifocal/Progressive Lenses: up to \$50	Visually Required Contacts: up to \$210

# Vision Benefits



## VSP Vision Plan

Having vision coverage allows you to save money on eligible eye care expenses, such as periodic eye exams, eyeglasses, contact lenses, and more for yourself and your covered dependents.

Vision Plan	VSP
Exam (once per calendar year)	\$10 copay
Lenses (once per calendar year)	\$25 copay
Frames (once every other calendar year)	Up to \$150 Additional 20% Off  Costco, Walmart and Sam's Club \$70 allowance
Contact lenses (instead of glasses)	Up to \$150

## Find a VSP Provider

By visiting [www.metlife.com/vision](http://www.metlife.com/vision)

After 1/1/2025, visit the member website at [www.metlife.com/mybenefits](http://www.metlife.com/mybenefits)

## Selection of eyewear

From classic styles to the latest designer frames – you choose what's right for you and your budget.

## Large provider network

Choose from a large network of providers from private practices to retailers like Costco Optical, Walmart, Sam's Club and Visionworks.

## What providers are in network?

In addition to the above, a few examples include Low County Eye, My Eye Dr, and **Georgia Eye Institute**

## Vision 2025 paycheck deductions per pay period (pre-tax)

Plan	EE	EE + 1	EE + CH	Family
Vision	\$1.31	\$2.37	\$2.50	\$3.94

## Money-Saving Tip

Remember, you can use your FSA for qualified out-of-pocket dental and vision expenses.



## Out of Network Reimbursement Schedule

Eye Examination: up to \$45	Trifocal Lenses: up to \$65
Frame: up to \$70	Lenticular Lenses: up to \$100
Single Vision Lenses: up to \$30	Elective Contact Lenses: up to \$105
Bifocal/Progressive Lenses: up to \$50	Visually Required Contacts: up to \$210



# Enroll on ADP

## For Medical, Dental, Vision and Company Paid Life & AD&D

### How to enroll

New Employees who have never used ADP Workforce Now with any other employer will [Need to Register](#).

OR

If you have [Already Registered](#), skip to Step 2 and Sign in with your current ADP Workforce Now credentials. (Username/Password)

### Need to Register in ADP

#### Step 1: New User

1. Go to [www.workforcenow.adp.com](http://www.workforcenow.adp.com)
2. Click the link to Create Account.
3. Select Find Me.
4. Enter an email address or mobile number that you shared with your organization.
  - a. To verify your record within your organization, enter your identity information either government issued legal ID (SSN, EIN OR ITIN - US ONLY) or your Employee ID/Associate ID., Date of birth.

Options available to you may vary slightly.

(OR)

Enter your personal identity information that you shared with your organization.

- a. Enter your First name, Last name, and Date of birth, and then either your legal ID or your Employee ID/Associate ID.
5. Enter the verification code sent to your email address or mobile number available on record.

#### Step 2: Enrollment on the ADP Employee Self Service Web Site

1. Go to [workforcenow.adp.com](http://workforcenow.adp.com)
2. Click on "User Login"
3. Enter your user name and password that you set up in step 1.
4. Go to "Myself" and click on "Benefits"
5. Read and accept the Terms and Conditions
6. A Data Wizard begins the Enrollment Process. You must complete this step before you can proceed.
7. Enrollment will start. It will either walk you through each step, or let you do it yourself.

### Already Registered in ADP

1. Go to [workforcenow.adp.com](http://workforcenow.adp.com)
2. Click on "User Login"
3. Enter your user name and password.
4. Go to "Myself" and click on "Benefits"
5. Read and accept the Terms and Conditions
6. A Data Wizard begins the Enrollment Process. You must complete this step before you can proceed.
7. Enrollment will start. It will either walk you through each step, or let you do it yourself.

If you have issues with your username or password, contact the Payroll Department at 912-884-3366, ask to be transferred to a Payroll Representative.

# Company Paid Life & Disability



## Basic life and AD&D insurance

You automatically receive basic life and accidental death and dismemberment (AD&D) insurance so that you can protect those you love from the unexpected. There is no cost to you for this coverage.

Eligibility for Life and Disability programs start after 180 days for Bargaining Employees and 30 days for Non-Bargaining Employees.

## Company provided\*

- Basic Life Benefit
  - Fixed \$50,000 for **Bargaining Employee**
  - Fixed \$50,000 for **Non-Bargaining Employee's** if salary is Less than or Equal to \$50,000
  - 1x your base annual salary if you are **Non-Bargaining** and your salary is over \$50,000
  - Employee basic AD&D\*\* equal to the employee basic life benefit.
- Spouse Basic Life Coverage \$2,000.
- Child Basic Life Coverage.
  - 15 days but less than 6 months: \$100
  - 6 months but less than 2 years: \$200
  - 2 years but less than 3 years: \$400
  - 3 years but less than 5 years: \$600
  - 5 years to 19 years: \$1,000
- Short-Term Disability
- Long-Term Disability

\* Federal tax law requires SNF to report the cost of company-paid life insurance in excess of \$50,000 as imputed income.

## What is AD&D Insurance?

Should you lose your life, sight, hearing, speech or use of your limb(s) in an accident, AD&D provides additional benefits to help keep your family financially secure. AD&D benefits are paid as a percentage of your coverage amount — from 50% to 100% — depending on the type of loss.



**\*\* AD&D benefits are paid in addition to any life insurance if you die in an accident or become seriously injured or physically disabled.**

## Have You Named a Beneficiary?

Be sure you've selected a beneficiary for all your life and accident insurance policies. The beneficiary will receive the benefit paid by a policy in the event of the policyholder's death. It's important to designate a beneficiary and keep that information up-to-date. You can change or add your beneficiary during the open enrollment process!



## Disability Insurance

The loss of income due to illness or disability can cause serious financial hardship for your family. SNF's disability insurance programs work together to replace a portion of your income when you're unable to work. The disability benefits you receive allow you to continue paying your bills and meeting your financial obligations during this difficult time.

## Summary of disability benefits – STD & LTD

	Short-Term Disability	Basic Long-Term Disability
<b>Who pays</b>	Company paid	Company paid
<b>Benefit provided</b>	Up to 60% of your weekly salary	Up to 60% of base monthly salary
<b>Maximum benefit payable</b>	\$750 per week - Bargaining \$2,300 per week - Non-Bargaining	\$10,000 per month
<b>Maximum benefit duration</b>	11 weeks	Until you are no longer considered disabled or you reach normal retirement age, whichever comes first
<b>Waiting period</b>	14 days	90 days

# 401(k) Savings Plan



SNF Holding Company's 401(k) savings plan provides advantages you may not get with other types of savings plans and helps you meet one of life's important goals — saving for a financially secure retirement.

## Eligibility

You are eligible to participate if you are at least 21 years of age and are a full-time or part-time employee and have been with the company for 6 months.

## Your contributions

You can contribute to your 401(k) with before-tax money using traditional contributions. These contributions count toward the IRS maximum of \$23,000 in 2024\*.

If you are age 50 or older, you may make additional catch-up contributions — up to \$7,500 in 2024\*

## Company Match

SNF will match \$.50 on a \$1.00 on the first 5% of your base pay that you contribute to the plan through pre-tax salary deferral.

Employer contributions may change in the future.

## Investment elections

The plan offers you a variety of investment options to choose from. It's important to carefully consider your investment goals, retirement timeframe, and risk tolerance when deciding how to invest your plan contributions. Visit [principal.com](https://principal.com) to learn more about your investment options.

## Enrolling in the plan

You should receive a notification letter once you become eligible to enroll in the 401(k) savings plan. If you don't receive notification within 30 days of your eligibility, please contact your Benefit Department.

To enroll, review or make changes to your investment elections, log into your account at [principal.com](https://principal.com) or give Principal a call at **800-547-7754** to speak with a retirement specialist.

*Investing involves risk, including the risk of loss. Before investing, carefully consider the funds' or investment options' objectives, risks, charges, and expenses. Call 800-547-7754 for a prospectus and, if available, a summary prospectus, or an offering circular containing this and other information.*

*Please read them carefully.*

*\*Based on IRS limits*

### It's always the right time.

Saving for retirement is important for your financial future, whether you are retiring soon or years from now. Your 401(k) savings plan is designed to assist you in meeting your retirement goals.



# Retirement Savings Plan



**The SNF Holding Company's Retirement Savings Plan is offered to Non-Bargaining Employees.**

## Eligibility

You are eligible to participate in this plan if you are at least 18 years old and have completed 90 days of service with SNF and are a Non-Bargaining Employee.

## Employer contributions

Your organization's plan allows for discretionary contributions. Please see your Summary Plan Description for more details.

Employer contributions may change in the future.

## Vesting

### When am I vested in the retirement plan funds?

You are vested in employer contributions based on years of vesting service with your employer as shown below. You are fully vested after 3 years of service. This applies to both Employer and Discretionary contributions.

## Accessing your account information

You may obtain account information through:

- The automated phone system at 1-800-547-7754
- Principal.com

## Can I take money from the plan?

Yes, you may receive funds from your account for the following reasons:

- Retirement (age 65)
- Death
- Disability\*
- Termination of employment

Please refer to the participant notice or Summary Plan Description provided to you by your plan sponsor about withdrawal benefits.

\*You must have ceased employment to receive this benefit.





# Wellness Benefits

## Teladoc – 24/7 doctor visits via phone or mobile app!



Talk to a doctor anytime,  
anywhere you happen to be



Prompt treatment, median  
call back in 10 minutes



A network of doctors that can  
treat every member of the  
family



Teladoc is less expensive  
than the ER or urgent care



Prescriptions sent to  
pharmacy of choice if  
medically necessary

**Teladoc gives you round-the-clock access to U.S. board-certified doctors, from home or on the go.  
Teladoc doctors can treat many medical conditions, including:**

- \* Cold & flu symptoms
- \* Sinus problems
- \* Pink eye
- \* Respiratory infections
- \* Allergies
- \* Skin problems, and more

Visit [Teladoc.com](https://www.teladoc.com) or call 1-800-Teladoc (1-800-835-2362) to register or download the app in your App Store!

## Tobacco Cessation – say NO MORE to nicotine!

Whatever your reason to quit, UMR can help. Say YES to life without tobacco! Don't miss this free opportunity to speak one-on-one with a UMR health coach who can help you quit or reduce your use of nicotine products.

Your personal coach will provide motivation and support for overcoming your nicotine cravings with strategies that work for you. Your calls with your coach are completely confidential, and all resources are available at no cost to you.

Call UMR during weekdays at **800-207-7680** from 8 a.m. to 8 p.m. CT or log in to **umr.com** and select “contact us” to send an email to **Wellness Program - Coaching**.

## Employee Assistance Programs – finding balance in life.

### Fraser Counseling Center

For Riceboro/Midway Plant Employees Only. Confidential counseling services including Mental Health, Substance Abuse, Marital and Family areas. Tricare and UMR Approved, SIX FREE VISITS.

[www.frasercenter.com](https://www.frasercenter.com) 203 Mary Lou Drive, Hinesville, GA 31313 912-369-7777 M-F 9 a.m. to 5 p.m.

### LifeMatters

US & Canada Employees. When you and your family need counseling, local resources, or reliable professional care, your LifeMatters team is just a call away and is available 24/7. LifeMatters offers counseling, financial consulting, and legal assistance.

[www.mylifematters.com](https://www.mylifematters.com) 24/7 Toll-free 1-800-634-6433



# MyAdvocate - Healthcare Assistant

## MyAdvocate

PERSONAL HEALTH ASSISTANT

## Healthcare is Complex – MyAdvocate is here to help

SNF provides a healthcare advocacy and navigation solution, **MyAdvocate**, for you to use to ease your mind of healthcare's complexities. This program is offered at no cost to you!

### MyAdvocate –

- Offers concierge-level healthcare support
- Simplifies a fragmented and complex healthcare ecosystem
- Empowers you to participate in your own health and wellness
- Delivers personalized and compassionate support – working closely with individuals, payers, providers and related organizations to solve your programs and answer your questions

**If you need support in any of the following areas, give MyAdvocate a call! 833-968-1775**

- **Benefits Education and Navigation**
  - Guides you through benefits comparisons and enrollment to help you find the health plan that fits you and your family best!
  - Assists with covered services, in/out-of-network providers and pre-authorizations
  - Provides you with wellness and condition management programs
  - Helps with utilization and compliance of your Flexible Spending Accounts (FSAs)
  - Identifies ways to reduce your out-of-pocket costs and coordinate options such as mail-order prescriptions and lower-cost imaging facilities
- **Billing and Claims Assistance**
  - Provides you with education on copays, deductibles, coinsurances and out-of-pocket maximums
  - Research billing errors, claim denials, duplicate charges, application of deductible and copayments for you, as well as coordinate a resolution
  - Facilitates complaint, grievance and appeals processes, including collection of documentation
- **Coordination of Care**
  - Helps you with physician, dentist, facility and supplier selections
  - Assists you with referrals, appointment scheduling and transportation
  - Manages transfers of medical supplies
  - Facilitates orders of medical supplies
  - Estimates costs for procedures, pharmaceuticals, equipment and more
  - Coordinates care such as in-home, assisted living, skilled nursing and hospice care

**Call anytime, 24/7 365 days a year! 833-968-1775**  
**or visit <http://myadvocateservices.com>**



# Voluntary Life & Disability



## Voluntary Supplemental Life

In addition to the Basic Life coverage you receive through SNF, you can purchase additional supplemental life coverage for you and your dependents.

## Employee paid

- **Employee supplemental life** – \$10,000 increments up to lesser of 5x base annual salary or \$300K.
- **Spouse/domestic partner supplemental life** – increments of \$10,000 up to lesser of 50% of employee's supplemental coverage or \$100K
- **Child supplemental life** – Amount of \$10,000 up to age 26.

Supplemental Life coverage will have an open-enrollment this year!

If you are currently participating or are a late entrant, for this coverage you may increase your current coverage not to exceed \$150,000, without providing evidence of insurability (EOI). If you elect an amount that exceeds the guaranteed issue amount of \$150,000, you will need to provide EOI that is satisfactory to The Hartford before the excess can become effective.

For your Spouse/Partner, if you are currently participating or are a late entrant, for this coverage you may increase your spouse's coverage not to exceed \$50,000, without providing evidence of insurability (EOI). If you elect an amount that exceeds the guaranteed issue amount of \$50,000, you will need to provide EOI that is satisfactory to The Hartford before the excess can become effective.

Child(ren) benefit is not subject to a guarantee issue amount and is available without EOI.

## Enrollment Steps with The Hartford for Voluntary Supplemental Life

It only takes four easy steps for you to enroll

1. Log on to

<http://enroll.thehartfordatwork.com/Enroll/Login.aspx> or  
**scan the QRL code**



2. Learn & Select: Benefit education can help you understand your coverage options and what's right for you.
3. Review: Review your information and verify your selections.
4. Sign & Submit: Sign your enrollment application electronically.

**Your User ID:** Your initials followed by the last four #'s of your SSN

**Example:** Jane Doe with last four of social being 3498 so her ID would be: jd3498

**Your Password:** Your initials followed by your date of birth (MMDDYYYY)

**Example:** Jane Doe was born 09/04/1976 so your password would be: jd09041976

If you have any questions, The Hartford's customer service representatives are available to walk you through the logon process! Please call them at 855-EZ.ENROLL (855-396-7655) Monday – Friday from 8am – 8pm EST.

# Critical Illness



## HAVE THE PROTECTION YOU NEED WHEN IT MATTERS THE MOST.

No one likes being sick. And if it's a serious illness, it can impact your life in so many ways – emotionally, physically and financially. Critical Illness insurance can make it all easier to handle. Of course, your health insurance will cover medical expenses, but what about all your other household bills? Those aren't going anywhere just because you're ill. Critical Illness insurance can help.

The lump sum payment Critical Illness provides when a covered illness is diagnosed can be used for anything you choose: Deductibles and co-pays, Travel to and from treatment centers, Groceries, Childcare

### Covered Illness include:

Invasive Cancer	Organ Failures
Carcinoma in Situ	End Stage Renal Disease
Bone Marrow Failure	Dementia
Benign Brain or Spinal Cord Tumor	Parkinson's Disease
Heart Attack (Myocardial Infarction)	ALS or Lou Gehrig's and MS
Stroke	Chronic/Progressive & Infection Conditions
Thoracic Aortic Aneurysm	Functional Loss & Catastrophic Conditions

### EMPLOYEE PREMIUMS (12 PREMIUM/PAYROLL DEDUCTIONS PER YEAR)

Coverage Amount	Age						
	<30	30-39	40-49	50-59	60-69	70-79	80+
\$10,000	\$4.20	\$7.70	\$15.10	\$28.50	\$51.40	\$86.80	\$120.40
\$20,000	\$8.40	\$15.40	\$30.20	\$57.00	\$102.80	\$173.60	\$240.80
\$30,000	\$12.60	\$23.10	\$45.30	\$85.50	\$154.20	\$260.40	\$361.20

### SPOUSE/PARTNER PREMIUMS (12 PREMIUM/PAYROLL DEDUCTIONS PER YEAR)

Coverage Amount	Age						
	<30	30-39	40-49	50-59	60-69	70-79	80+
\$10,000	\$4.20	\$7.70	\$15.10	\$28.50	\$51.40	\$86.80	\$120.40
\$20,000	\$8.40	\$15.40	\$30.20	\$57.00	\$102.80	\$173.60	\$240.80
\$30,000	\$12.60	\$23.10	\$45.30	\$85.50	\$154.20	\$260.40	\$361.20

### CHILD(REN) PREMIUMS (12 PREMIUM/PAYROLL DEDUCTIONS PER YEAR)

Coverage Amount	All Ages
\$5,000	\$3.55
\$10,000	\$7.10
\$15,000	\$10.65

Visit: [www.TheHartford.com/learn/SNF](http://www.TheHartford.com/learn/SNF)

To calculate your monthly premium, choose your coverage amount then your age group. If electing for your Spouse/Partner choose the matching coverage amount in your corresponding age group. Then if you are covering your Child(ren) add the coverage amount that is 50% of your amount.

Example: I am 37 years old, electing \$20,000 on myself. The cost would be \$15.40 / month. To add my Spouse that would be an additional \$15.40 / month. If I wanted to add my Child(ren), it would be an additional \$7.10 month. Totalling \$37.90 / month.

# Accident Insurance



## Accidents Can Happen. Minimize Their Impact.

When an accident turns a good time bad, it can result in pain and expenses. Health insurance will help cover doctors' costs and medical treatments. What it doesn't cover is on you. This when Accident insurance kicks in. New for your 2025 Benefits is Accident Insurance through The Hartford

The cash benefit Accident insurance provides for each covered injury can be used for any type of expense like:

- Deductibles and/or copays
- Extra therapy sessions
- Other bills you may have
- Order takeout while you heal



**All kinds of expenses can quickly add up after a mishap. Accident insurance helps with those expenses.**

Covered Benefits	Treatment/Incident	Benefit Amount
Emergency, Hospital & Treatment Care	Ambulance Air/Ground Daily Hospital/ICU Confinement Hospital Admission Urgent Care More!	\$750/\$2,000 \$400/\$600 \$1,500 \$150 More!
Specified Injury & Surgery	Burn Joint Replacement Fracture Dislocation More!	Up to \$15,000 \$4,000 Up to \$10,000 Up to \$8,000 More!
Catastrophic	Accidental Death Benefit Coma Paralysis Prosthesis More!	\$75,000 Up to \$15,000 Up to \$75,000 Up to \$3,00 More!

Covered Insured	Monthly Cost
Employee	\$13.37 / Month
Employee and Spouse	\$21.09 / Month
Employee and Child	\$21.83 / Month
Employee and Family	\$34.53 / Month

Receive cash for a covered accident.  
Some examples include:



GROUND  
AMBULANCE



EMERGENCY  
ROOM



ACCIDENT  
FOLLOW-UPS



PHYSICAL THERAPY  
APPOINTMENTS

Use your cash for the expenses you choose



DEDUCTIBLES  
AND COPAYS



MORTGAGE  
PAYMENT



GROCERIES



OTHER BILLS  
YOU MAY HAVE

# Hospital Indemnity



## Things Don't Always Go As Planned. Be Ready.

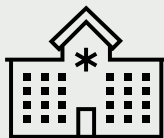
The cash benefit Hospital Indemnity provides for an unexpected hospital stay for a covered **illness or injury** and can be used for any type of expense:

- Medical deductibles and/or copays
- Pay rent or mortgage
- Assist with other bills you may have
- A house cleaner or other assistance while you recover

Hospital Care		Plan Benefits
First Day Hospital	Up to 3 days per year	\$1,000
Daily Hospital Confinement (Day 2+)	Up to 30 days per year	\$100 / Day
Daily ICU Confinement (Day 2+)	Up to 30 days per year	\$200 / Day

Confinement defined as 20 hours or more.

Covered Insured	Monthly Cost
Employee	\$14.04 / Month
Employee and Spouse	\$29.11 / Month
Employee and Child	\$26.50 / Month
Employee and Family	\$43.43 / Month



Hospital Indemnity insurance helps protect your family from the financial crunch of an unplanned hospital stay. It can help you and your family need just when you need it most. Get covered today, sleep easier tonight.

Receive cash for a covered unexpected hospital stay. Some examples include:



FIRST DAY STAY



ICU Stay



ADDITIONAL DAYS STAY

Use cash for the expenses you choose



DEDUCTIBLES AND COPAYS



HOUSE CLEANING



TAKEOUT MEALS



ANY OTHER BILLS



# BenSelect

## The Hartford Enrollment & Resource Portal for Voluntary Life, Critical Illness, Accident & Hospital Indemnity



### At BenSelect you can easily Enroll, and Access Tools & Resources to help you make the right decision:

- Speak to a licensed individual with The Hartford
- Access educational tools, including flyers and engaging videos
- Review plan details, including benefit highlight sheets
- See the cost and what benefits require Evidence of Insurability (EOI) with the easy calculator tool



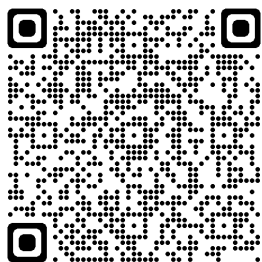
If you have any questions, The Hartford's customer service representatives are available to walk you through the logon process! Please call them at

**1-855-EZENROLL (855-396-7655)**

Monday – Friday from 8am – 8pm EST.

Enroll at: <http://enroll.thehartfordatwork.com/Enroll/Login.aspx>

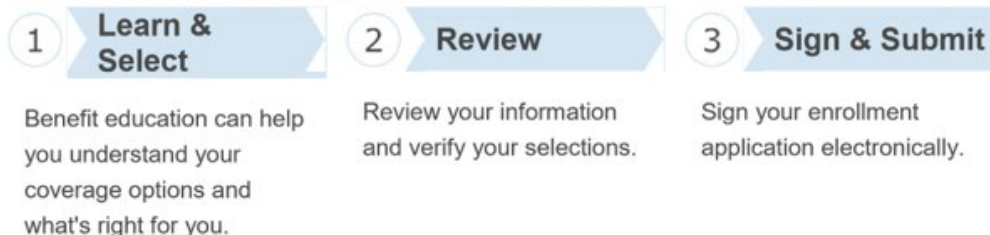
### LEARN MORE!



To learn more about your benefit options visit or scan the QR code to the left. On24 is an educational tool designed to help you make smart, affordable benefit choices.

OR visit: [www.TheHartford.com/learn/SNF](http://www.TheHartford.com/learn/SNF)

#### ENROLL IN 3 EASY STEPS



**Already Enrolled and Need Claim assistance? Contact The Hartford at:**

**Disability: 888-301-5615**

**Life: 888-563-1124**

**Critical Illness, Accident and/or Hospital Indemnity:  
866-547-4205**

**Website:** <https://www.thehartford.com/benefits/myclaim>

# Choose auto and home\* insurance to fit your needs



## Take advantage of special Farmers GroupSelect savings Beginning 1/1/25

**NEW**

### Program Description:

As a SNF employee you have access to auto and home insurance from Farmers GroupSelect. This program provides you with special savings, outstanding customer service, and a full suite of products. In addition to auto and homeowners insurance, we offer a variety of other policies, including:

- Condo
- Renter's
- Personal excess liability
- Boat
- Motorcycle
- RV

### Program Discounts and Features:

Take advantage of special Farmers GroupSelect discounts and benefits that could save you hundreds.

- Automatic payment options
- Good driving rewards
- A loyalty discount for your years of service
- Multi-policy discounts
- Multi-vehicle savings
- 24/7 claim reporting

### Switch & Save!

You may apply for auto and home insurance through this program for eligible group members at any time after 1/1/25. Take advantage of these savings and call 877-330-6238 and mention your discount code FTN.

**California Residents:** Please call 844-946-1364 for more details about auto and home insurance that may be available to you outside this program.

\*Home insurance has limited availability in MA and is not part of the Farmers GroupSelect program in FL and CA.

Advertisement produced on behalf of the following specific insurers seeking to obtain business for insurance underwritten by Farmers Property and Casualty Insurance and certain of its affiliates: Economy Fire & Casualty Company, Economy Preferred Insurance Company, Farmers Casualty Insurance Company, Farmers Direct Property and Casualty Insurance Company, Farmers Group Property and Casualty Insurance Company, or Farmers Lloyds Insurance Company of Texas, all with administrative home offices in Warwick, RI. The Farmers GroupSelect program is not available in CA. Coverage outside this program, without certain discounts may still be available for qualified CA applicants from Farmers Ins. Exchange, Fire Ins. Exchange, & Truck Ins. Exchange, with offices in Woodland Hills, CA. List of licenses at [farmers.com/companies/states/](https://farmers.com/companies/states/). Coverage, rates, discounts, and policy features vary by state and product and are available in most states to those who qualify.

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NEW



A UnitedHealthcare Company

# Rediscover your passion for health with One Pass Select

One Pass Select™ can help you reach your fitness goals while finding new passions along the way. Find a routine that's right for you whether you work out at home or at the gym. Choose a membership tier that fits your lifestyle and provides everything you need for whole body health in one easy, affordable plan. You and your eligible family members or friends can get started with One Pass Select today.

## Find your fit with One Pass Select:



### At the gym

Choose from our large nationwide network of gym brands and local fitness studios. Use any gym in the network and create a routine just for you.



### At home

Work out at home with live or on-demand online fitness classes. Try the workout builder to get routines created just for you, no matter what your fitness level and interests are.



### In the kitchen

Get groceries and household essentials delivered to your home. One Pass Select makes it easy to plan for everything you need to enjoy delicious, nutritious meals.

Category	Digital	Classic	Standard	Premium	Elite
Monthly fee*	\$10	\$29	\$64	\$99	\$144
Gym network size	N/A (online fitness classes)	11,000+ gym locations	12,000+ gym and premium locations	14,000+ gym and premium locations	16,000+ gym and premium locations
Grocery delivery	✗	✓	✓	✓	✓

\*A one-time enrollment fee will apply.



Learn more and enroll today  
at [OnePassSelect.com](https://OnePassSelect.com)





An exclusive benefit  
from your employer

## Now, there's nothing holding you back.

Start with \$250 in Spending Power\*.  
Ramp up to \$1,000+ over 12 months.

**Everyone has access to Purchasing Power.  
Whether you're a new hire or a tenured pro.**

Sign up for your free account and unlock at least \$250 in Spending Power\*, even if it's your first day. Then increase your Spending Power\* just by staying at your employer. You'll quickly power up to \$1,000+ in just 12 months.



**\$250**

0 - 3

**\$500**

4 - 6

**\$750**

7 - 9

**\$1000**

10 - 12

**\$1000+**

12+

Months of Employment



40,000+ Brand-Name  
Products & More



Convenience of  
Paying Over Time



Pay Directly From  
Your Paycheck



No Credit Check &  
No Down Payments

Shop Your Favorite Brands & More

**SAMSUNG**

fitbit

**Canon**



Scan Here to Learn More:

Unlock your Spending Power at [SNF.PurchasingPower.com](https://SNF.PurchasingPower.com)

**20% off\*\*** YOUR FIRST ORDER

Questions? Please call  
1-888-923-6236



# A Season of Colorful Savings

Jump into fall with new savings and great deals with Your SNF Discount Program. Save on back to school essentials, fall home decor, meal delivery kits, family fun adventures, and more.

## Save on Fall



Movie  
Tickets

FIVE STAR.  
★★★★★



Grove<sup>®</sup>  
COLLABORATIVE

[snf.perkspot.com](https://snf.perkspot.com)

Questions? Call 866-606-6057





# SUMMARY OF BENEFITS

## MEDICAL BENEFITS

Administered by UMR – United Healthcare Options (Eligible after 30 days of employment). Premiums are pre-tax.

## PRESCRIPTION BENEFIT

Administered by Express Scripts – Prescription Card – part of the UMR benefit. 90 days mail in RX also available. (Eligible after 30 days of employment).

## FLEXIBLE SPENDING ACCOUNTS

Administered by UMR – Flexible benefit plans let you reduce your cost of certain medical and dependent care expenses by giving you a tax break on money used to pay for them. These can include medical expenses (not including pre-taxed premiums), dental expenses, vision expenses, and some over the counter medications. In addition, dependent care accounts offer employees the ability to pay for child/elder care on a pre-tax basis. Enrollment in flexible spending accounts occurs during open enrollment once each year. (Eligible after 30 days of employment).

## DENTAL

Administered by MetLife Dental – 3 plans offered – Plan 1 at no cost to you Max \$1,000.000 per year, Plan 2 Max \$1,500.00 per year and Plan 3 with Ortho for children up to Age 19. (Eligible after 30 days of employment)

## LIFE INSURANCE

Administered by Hartford Life Insurance – You are eligible for 1X your base pay at no cost to you. (Eligible after 30 days of employment).

## OPTIONAL LIFE INSURANCE

Administered by Hartford Life Insurance – Voluntary insurance can be purchased and the premium deducted from your payroll check. Rates vary. You can sign up as a new hire or annually during open enrollment.

## SHORT TERM & LONG TERM DISABILITY

Administered by Hartford – No cost to you, provided to employees. (Eligible after 90 days of employment).

## 401K PLAN

Administered by Principal Financial – We match .50 cents on the \$1.00 up to 5% of your salary. The maximum amount you can contribute in 2024 is 23,000.00. If you are 50+ years old, you can contribute an additional \$7,500.00 in 2023. (Eligible after 6 months of employment).

## PRESCRIPTION SAFETY GLASSES BENEFIT

At no cost to the employee, the AOSafety program offers a convenient service, with a variety of frames that allows you to have a fashionable product, comfortable fit and superior eye protection. After obtaining a current prescription, the employee brings the prescription to an AOSafety Optician, the laboratory makes the glasses and the employee picks up the glasses from the Optician.

## VACATION TIME

YEAR OF ELIGIBLE SERVICE AT JANUARY 1:	VACATION HOURS FOR EACH CALENDAR YEAR
Less than 5 full calendar years	80 hours
After 5 full calendar years	120 hours
After 10 full calendar years	160 hours
After 20 full calendar years	200 hours

Note:

1) If you are a regular, full time employee, and are hired after January 1, you will be eligible in your first calendar year of employment for:

- 64 hours of vacation if hired in the 1st quarter,
- 40 hours of vacation if hired in the 2nd quarter,
- 24 hours of vacation if hired in the 3rd quarter, and
- 0 hours of vacation if hired in the 4th quarter.

You are eligible to use your vacation time after completing 2 months of employment.

### **INCIDENTAL TIME**

Eligible employees will receive incidental absence benefits on January 1 of every year at the rate of forty (40) hours per year. If you are a regular, full time employee, and are hired after January 1, you will be eligible to receive incidental absence benefits in your first calendar year of employment in the amount of:

- a. 32 hours if hired in the 1st quarter,
- b. 16 hours if hired in the 2nd quarter,
- c. 8 hours if hired in the 3rd quarter, and
- d. 0 hours if hired in the 4th quarter.

You are eligible to use your incidental absence benefits after completing 2 months of employment.

### **RETIREMENT SAVINGS PLAN**

After 90 days of employment you are eligible for the RSP. On the 1<sup>st</sup> day of the following quarter, 2% of your wages will be added to your RSP. There is also an additional discretionary contribution at year end up to 2%.

### **PAID HOLIDAYS**

We offer ten paid holidays a year.

### **FUNERAL LEAVE**

We offer up to 3 days/twenty-four (24) hours of paid bereavement leave to regular full-time employees. The company defines “immediate family” as the employee’s legal spouse, parent, grandparent, child, grandchild or sibling. Also the parent, grandparent, child, grandchild or sibling of the employee’s legal spouse, provided that such leave is taken within the period between the date of death and the day following the burial, both inclusive. You are not guaranteed 3 days. It is based on the date of death and the date of the funeral.

### **SAFETY SHOE SUBSIDY**

The company will reimburse the cost of company-approved safety shoes up to \$200.00 per employee, per calendar year. You will be able to select a slip resistant safety shoe from the “SNF approved safety shoes list”.

### **FREE UNIFORMS & CLEANING SERVICE FOR MANUFACTURING EMPLOYEES**

The company will provide uniforms and weekly cleaning service for all regular full time employees after ninety (90) days probation. These will be provided at no cost to the employee though they remain company property.

### **EDUCATION REIMBURSEMENT**

This benefit is effective after completing 1 year of employment. The degree must be directly related to your assigned job or will tangibly assist your advancement to a higher job in the opinion of management. Application for tuition reimbursement must be made prior to enrolling in the course of training. Satisfactory proof is needed to certify you have satisfactorily completed and passed the course with a grade “C” or above and have paid the tuition in full. The course of training must be with an accredited for (4) year college, junior college or vocational/technical school. The tuition reimbursement shall not exceed \$5,000.00 per calendar year and will not duplicate reimbursement received from and other source. Pell grants & VA benefits are not eligible.

### **EMPLOYEE ASSISTANCE PROGRAM**

This program is administered by the Fraser Center in Hinesville, GA. The Employee Assistance Program (EAP) is a confidential assessment and referral service designed to help you and your immediate family members resolve personal issues that may affect your health, family life or job performance. All employees/family members are eligible to receive five paid EAP visits per year.

### **TOBACCO CESSATION PROGRAM**

The tobacco cessation program is for all of our employees and their spouses who are covered under the SNF Holding Company health plan. There is no cost for you to participate in the program, unless you are prescribed Chantix. We offer a discount for this RX. Our goal is to provide you with the resources and access to health services you need when you need them. If you are a tobacco user, you already know that one of the best things you can do for your health is to quit. That’s why we have partnered with UMR Care Management. The program will assist everyone wishing to stop tobacco use through a combination of telephonic health coaching and nicotine replacement products.

### **EMPLOYEE DISCOUNTS**

To express our gratitude we are teaming up with some local businesses to offer you discounts on various products, services and entertainment. To learn more, visit the Human Resources page on SNF Connect.

# Contacts

Benefit Plans	Provider	Group #	Phone Number	Website
Medical	UMR	76-140069	800-207-3172	<a href="http://www.umar.com">www.umar.com</a>
Prescription	ESI	NHJA RX Bin 003858 Process Control #A4	877-486-5984	<a href="http://www.express-scripts.com">www.express-scripts.com</a>
Flexible Spending Accounts (FSAs)	UMR	N/A	800-826-9781	<a href="http://www.umar.com">www.umar.com</a>
Dental	MetLife	317159	800-942-0854	Create an account or login: <a href="https://online.MetLife.com/public/registration/index?execution=e1s1">https://online.MetLife.com/public/registration/index?execution=e1s1</a>  Find a dental provider: <a href="https://www.MetLife.com/open-enrollment/">https://www.MetLife.com/open-enrollment/</a>
Vision	Davis Vision	261969	800-999-5431	<a href="http://www.davisvision.com/member">www.davisvision.com/member</a>
Vision	VSP	261968	855-638-3931	<a href="https://www.metlife.com/insurance/vision-insurance/">https://www.metlife.com/insurance/vision-insurance/</a>
Auto and Home Discount Program	Farmers Group Select	N/A	877-330-6238 (mention code FTN)	<a href="https://www.farmers.com/groupselect/auto-insurance/">https://www.farmers.com/groupselect/auto-insurance/</a>
My Advocate	Carenet Health	N/A	833-968-1775	<a href="http://www.myadvocateservices.com">www.myadvocateservices.com</a>
Life & Disability / AD&D	The Hartford	402696	Life: 855-396-7655 STD/LTD: 888-277-4767	<a href="http://www.thehartford.com">www.thehartford.com</a>
Critical Illness, Accident and Hospital Indemnity	The Hartford	402696	866-547-4205	<a href="http://www.thehartford.com">www.thehartford.com</a>
Employee Assistance Program – Riceboro/Midway	Fraser Counseling Center	N/A	912-369-7777	<a href="http://www.frasercenter.com">www.frasercenter.com</a>
Employee Assistance Program – all employees	LifeMatters	N/A	800-634-6433	<a href="http://www.mylifematters.com">www.mylifematters.com</a>
401(k)	Principal	N/A	800-547-7754	<a href="http://www.principal.com">www.principal.com</a>



## Changes during the year

After your enrollment opportunity ends, you won't be able to change your benefits coverage during the year unless you experience a qualifying life event, such as marriage, divorce, birth, adoption, or a change in your or your spouse/domestic partner's employment status that affects your benefits eligibility.