



lifehouse

2020 employee benefits guide

Table of Contents

Eligibility and Enrollment Overview	3
Medical and Prescription Drugs	4
Health Reimbursement Account (HRA) and Wellness Program	5-6
Your HRA Administrator	7
Dental Benefits	7
Vision	8
Life/A&D and Disability	8
Flexible Spending Account (FSA)	8
Employee Assistance and Travel Programs	9
Employee Costs	9
401(k)	10
Pet Insurance	10
Carrier Contacts	11

The benefits information in this Benefits Enrollment Guide is presented for illustrative purposes. The text contained in this Guide was taken from various summary plan descriptions and benefits information. While every effort was taken to accurately report your benefits, discrepancies or errors are always possible. In case of discrepancy between the Guide and the actual plan documents, the actual plan documents will prevail. All information is confidential, pursuant to the Health Insurance Portability and Accountability Act of 1996. Lifehouse Agency reserves the right to modify any content of this document at any time.

Employee Benefits Overview

Lifehouse Agency is committed to providing exceptional benefits to our employees. Keeping in mind the unique and diverse needs of our employees, we have put together a benefits program that will help protect the personal and financial well being of you and your family.

If you work 30 hours or more per week, you are eligible to enroll in Lifehouse Agency benefit plans.

Upon joining Lifehouse Agency, your benefits are effective on the first of the month following 30 days of continuous employment. The plan and dependent elections that you make when you are hired or during annual open enrollment are effective for the entire calendar

year unless you experience a qualifying event (marriage, birth, adoption, or loss of coverage).

Eligible Dependents

You may cover your dependents under many of the benefit plans as long as they are one of the following:

- * Your spouse or registered domestic partner
- * Your child(ren) up to age 26 regardless of student or marital status
- * Your handicapped child(ren) regardless of age if incapable of self-sustaining employment, and if the handicap began before the limiting age

How Do I Enroll in Benefits?

New hires will receive an enrollment packet from Human Resources. Please be sure to adhere to the submission deadline for your enrollment forms. If you do not submit your paperwork in accordance to the deadlines set, there may be a delay in the start of your coverage. If you miss your new hire enrollment window, you will need to wait until the following Open Enrollment period to join.

For more information about the plans, see benefits.filice.com/lifehouse to review plan designs, required notices, evidence of coverage, documents and much more.

New Hire Waiting Period

Employees are eligible for benefits on the 1st of the month following 30 days of continuous employment.

Medical and Prescription Drugs

The following chart shows what you pay for your medical services. Lifehouse offers medical coverage through Kaiser Permanente. All services must be obtained through Kaiser facilities except in the event of an emergency or urgent care need.

NOTE: Lifehouse offers a Health Reimbursement Account (HRA) in conjunction with the Kaiser medical plan. HRA details can be found on page 5-6.

Plan Highlights		Kaiser HRA	Things You Should Know
Deductible	Individual	\$2,500	This is the amount you must pay before the plan begins to pay. You could be eligible to have 100% or more of your deductible paid by Lifehouse. See page 4 for details.
	Family	\$5,000	
Preventive Care (see EOC for covered services)		\$0	Some examples of Preventive Care are: Routine Physicals, Well-Child Exams, Prenatal Care, and Immunizations.
Physician Visit		\$20 after deductible	The copay will apply after you have met the plan deductible.
Diagnostic Lab & X-ray		\$10 after deductible	Cost sharing only applies for non-preventive labs and x-rays.
Hospitalization		20% after deductible	Includes room & board, surgery, anesthesia, x-rays, labs and drugs.
Outpatient Surgery		20% after deductible	Outpatient surgery and outpatient procedures when provided in an outpatient or ambulatory surgery center. Full details available in Evidence of Coverage (EOC).
Urgent Care		\$20 after deductible	To find an urgent care facility, call Kaiser's advice line at: 866-454-8855
Emergency Room		20% after deductible	If you find yourself in an emergency situation, go to the nearest hospital, even if it's a non-Kaiser facility.
Prescriptions		Generic \$10 Copay Brand Name \$30 Copay Specialty 20% Coinsurance/\$200 max	The plan deductible does not apply. If you attain Platinum status by participating in Lifehouse's Wellness Program, you may use your HRA funds to pay for these expenses. If you do not attain Platinum, your copays under the plan are not eligible for reimbursement through the HRA.
Out-of-Pocket Maximum	Individual	\$5,000	This is the most you will pay in out-of-pocket expenses in one year. This includes copays, deductibles and coinsurance. These out of pocket figures will be offset by the HRA contribution provided to you by Lifehouse which is determined by your participation in the Wellness Program. See pages 4-5.
	Family	\$10,000	
Chiropractic & Acupuncture*		\$15 Copay - 20 combined visits per year. The plan deductible does not apply.	

* Kaiser contracts with American Specialty Health (ASH) to make the ASH network of providers available to you. You do not need a referral from your primary physician to obtain chiropractic and acupuncture services.

Your Kaiser medical plan also covers health education and counseling at no cost to you! To find the available programs and classes in your area, visit www.kp.org.

Health Reimbursement Account (HRA) and Wellness Program

Lifehouse offers a significant financial incentive for employees' participation in the companywide wellness program. At Lifehouse, we believe that your wellness journey is about YOU! Lifehouse employees have the freedom to choose which wellness activities they would like to participate in to receive their wellness incentive (HRA funding). Your HRA funding will be based on a point structure, the more points you receive, the more HRA funding you will receive. You will find all of the necessary information and required activities at www.lifehouse.wellright.com.

You must complete all required challenges by their end date in order to keep your points!

Health Risk Assessment – 250 points (required)

- Complete the assessment and earn 250 points

Annual Preventive Exam – 300 points (recommended)

- Earn 300 points for your annual preventative exam. Upload verification (EOB or receipt) to earn your points. *Please do not upload anything with personal health information on it*

No Butts (Tobacco-Free Affidavit) or Smoke Free Cessation Challenge – 100 points (recommended)

- Being tobacco-free is not only a good habit, it's a healthy one. The Tobacco-Free Affidavit (TFA) is your acknowledgement of being tobacco-free. This includes avoiding other alternatives to tobacco, such as e-cigarettes, and other inhalant products that can cause irreparable harm to your health. Completing the TFA will earn you 100 points!

Note: If you have used tobacco/smoked in the past 12 months and wish to earn points, you must participate in the Smoke Free Smoking Cessation Challenge to earn your 100 points.

Wellness on Your Own Terms – 50 points each, up to 100 points

- Receive credit for up to two of your choice such as going to the gym, zumba class, yoga class, weight loss program, cancer run, etc. Simply provide proof of attendance (such as a selfie); the possibilities are endless! For more information, see Human Resources.
- Please note that this activity option is not limited to only physical activities.

Wellness with People We Support – 100 points

- Earn 100 points for doing one of the following
 1. Have a wellness activity or outing with the person you support
 2. Upload verification of you attending the activity or outing to earn your points
 3. Volunteer for a Lifehouse Event

Personal Challenges – 50 points each, up to 100 points

- Earn 50 points per challenge (max of 2 challenges per year). On the WellRight platform, click “Add Challenge” to gain access to available personal challenges.

Wellness Classes – 50 points each, up to 150 points

- Educational classes will be hosted onsite. Please sign in at the beginning of the class and your points will be uploaded within 3 business days. Classes will be announced throughout the year.

What rewards are you working toward?

Earn points by December 1, 2020 to receive deductible funding in 2021

Bronze: 0 - 300 points = \$500

Silver: 301 - 550 points = \$1,500

Gold: 551 - 750 = \$2,500

Platinum: 751+ points = \$4,000

To review funding amounts for dependent coverage, please refer to your plan documents, available on the benefits website: benefits.filice.com/lifehouse.

To register and participate in the program, please visit lifehouse.wellright.com. Click “Register” and follow the instructions. If you have any problems, please contact WellRight support by clicking on the “Support” button.

Device integration is powered by WellRight. To get started, you must authorize WellRight to access your device data. Supported devices include Fitbit, Withings, Striiv, Polar, Garmin, ihealth, Movable. You can also connect the following apps: Apple Health, MapMyFitness, and Runkeeper.



Your HRA Administrator

Your HRA administrator is Marin Benefits. You and each enrolled dependent will be provided with a debit card in order to utilize your HRA funds. The card is valid at Kaiser facilities only. Do not attempt to use the card at other facilities or for non-eligible expenses as it could result in your card being frozen and/or your HRA to be deactivated.

Your card is pre-loaded with your HRA funds. Remember, your card is replenished with your HRA funds at the start of each calendar year. HRA funding is subject to change each plan year and is dependent upon the medical plan options available as well as your participation in the Wellness Program.

Managing your HRA: We highly encourage employees to register online at the link above to best manage their HRA. Registering on the Marin Benefits participant portal allows you to check your HRA plan balance, transaction history, submit claims online and much more! To register you will need the following information:



Employee ID: **Your Social Security Number**

Employer ID: **MBILH**

Dental

Dental coverage is provided for you and your family members through SunLife. You have two dental plan options. The PPO plan allows you the flexibility of seeking services from a dentist of your choice. However, the out of pocket costs will be much lower if you utilize the services of a provider within the SunLife PPO Network. Charges from out of network dentists are subject to Reasonable and Customary limits. Please see the plan summary on the benefits website for all covered services. To find providers, visit benefits.filice.com/lifehouse.

Dental Plan Highlights	SunLife PPO Plan	DHMO
Annual Maximum	\$1,500 annual benefit per individual	You pay only a copay for each covered service. To view a list of covered services and associated copays, visit: benefits.filice.com/lifehouse
Deductible	Applies to basic and major services only – \$50 individual; \$150 Family	
Preventive Services	Exams, cleanings, x-rays: In-Network 100% / Out-of-Network 80%	
Basic Services	Fillings, simple extractions: In-Network 80% / Out-of-Network 80%	
Major Services	Crowns, Bridges, Dentures: In-Network 50% / Out-of-Network 50%	
Orthodontia Services	Not Covered	

Important for DHMO members: Please note that you will need to designate a primary dental provider to manage and provide your dental care. To view the step-by-step instructions on how to make the assignment, visit: benefits.filice.com/lifehouse. No benefits will be paid for services that are not provided by your assigned primary dentist. There are no out of network benefits under this plan.

Vision Benefit

You have access to a vision benefit directly through Lifehouse. You can be reimbursed for expenses related to your vision hardware (glasses and contacts) up to a maximum of \$200 every year. Simply provide a copy of your invoice to Human Resources to receive your reimbursement. ***Please note that the vision benefit provided through Lifehouse is not a vision coverage plan.***

Group Life/AD&D and Disability

Lifehouse provides eligible employees group term life, accidental death and dismemberment (AD&D), and long term disability through Reliance Standard, and pays 100% of the cost of this benefit. Conversion on life insurance may be available if your employment ends.

You may update your beneficiary information for this plan at any time. Contact Human Resources.

Life Insurance Reduction Schedule: Your original benefit is reduced to 65% at age 65; 40% at age 70; 25% at age 75; and 15% at age 80.

Coverage terminates at retirement.

Life & Disability Coverage	Benefit Features
Life Insurance and AD&D	1x Your Annual Salary up to \$150,000
Long Term Disability	60% of salary up to \$5,000 per month. 90 day elimination period

Health Care and Dependent Care FSA

Lifehouse Agency provides you the opportunity to pay for out-of-pocket medical, dental, vision, and dependent care expenses with pre-tax dollars through the Flexible Spending Account (FSA) administered by Discovery Benefits. You must enroll/re-enroll each year to participate for the plan year January 1st to December 31st .

Health Care FSA: You may set aside up to **\$2,700 annually** to use on eligible expenses that your health plans and HRA do not cover. This includes things like copays, coinsurance, dental or vision expenses and even some common household items (band aids, sunscreen, first-aid kit, cold compress, etc.). You can access the funds in your HCFSA through your debit card!

Dependent Care FSA: You may set aside up to **\$5,000 per family annually** to use on eligible dependent care expenses. If you are married and filing separately, you may set aside up to \$2,500 annually. The DCFSA works like a bank account; reimbursement cannot exceed your account balance. Your dependent(s) must live with you and must be 12 years or younger (13 or older if the dependent cannot physically or mentally take care of him/herself). Elder care expenses are also eligible. For full details and additional information on eligible expenses visit your benefits website: benefits.filice.com/lifehouse.

Employee Assistance Program (EAP)

Two additional benefits offered include access to a confidential EAP and Travel Assistance plans. Resources are available through Reliance Standard at no cost to employees.

Employees have access to the following resources and reference services:

24/7 toll-free access to assistance with your life challenges, financial planning, estate guidance and legal services.

Personal and family counseling, mental health and clinical issues.

Child care, elder care and college planning.

Toll Free	855.775.4357
Website:	www.rsli.acieap.com

Travel Assistance

Toll-free travel assistance is available through On Call International which includes 24/7 emergency assistance when employees and their families are traveling 100 miles or more from home.

Assistance with hospital admission outside the US and necessary medical evacuations to a facility to obtain care.

Medical care monitoring and supervised repatriation if required.

Trauma counseling and prescription assistance.

Domestic	800.456.3893
Website	www.reliancestandard.com

Monthly Employee Contributions

Lifehouse contributes 100% of the employee cost for the medical, dental, Life/AD&D, LTD, Employee Assistance Program and Travel Assistance coverage.

	Employee Only Contribution	Employee + 1 Contribution	Employee + Family Contribution
Kaiser Medical	\$0.00	\$566.66	\$1,036.99
SunLife Dental PPO	\$0.00	\$32.39	\$75.10
SunLife Dental DHMO	\$0.00	\$10.99	\$25.79

All employees enrolled in the medical and dental benefits may elect to add eligible dependents at their own cost.

401(k) Retirement Plan

Lifehouse employees have the option to enroll in the company's 401(k) retirement plan. Enrollment is year-round and can be done online. The website will ask you for the contract number and the enrollment access code, which are the following:

Website: www.jhgoenroll.com

Contract #: 127412

Enrollment Access #: 147744

Lifehouse matches your contribution: for the first 3% of your income that you contribute to your retirement plan, Lifehouse matches dollar for dollar. For the next 2%, Lifehouse will match \$0.50 for \$1.00. So the maximum match is 4% from Lifehouse if you contribute 5% of your income.

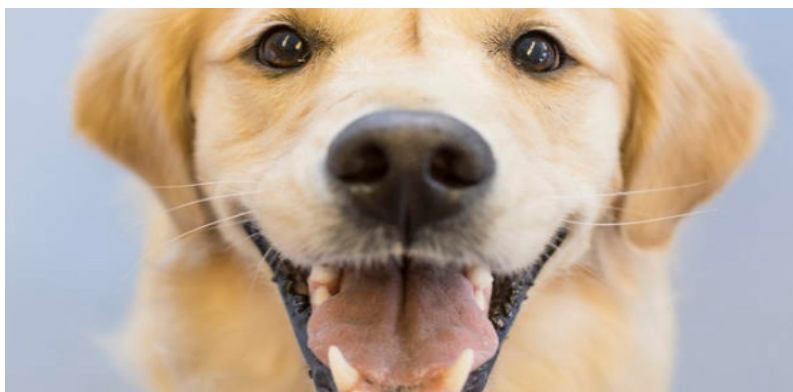
Nationwide Pet Insurance

Healthcare coverage is available for your pets. This plan is offered on a voluntary basis and you are able to enroll, make changes or drop the coverage at any time during the year. Nationwide also offers wellness plans, a standalone injury plan, a vet helpline, multiple pet discounts and much more!

The premiums are conveniently deducted from your pay check via a post-tax deduction. You have three easy ways to enroll:

1. Visit www.petinsurance.com/lifehouseagency to view the dedicated page for Lifehouse.
2. Visit www.petsvpi.com and then enter your organization name.
3. Or call 877-PETS-VPI (877.738.7874). Mention that you are an employee of for Lifehouse and you will receive a discount on your policy.

Sign up by the 15th of the month, effective date will 1st of the next month. If you sign up after the 15th of the month, effective date will be 1st of the next following month.



Carrier / Vendor	Group # / Reference ID	Phone	Website / Email
Kaiser Medical	37045	800.464.4000	www.kp.org
Marin Benefits HRA	MBILH	415.526.1401	www.marinbenefits.com
SunLife Dental PPO	934366	800.442.7742	www.sunlife.com
SunLife Dental DHMO	934366	800.443.2995	www.sunlife.com
Reliance Standard Life/AD&D	155047	800.644.1103	www.reliancestandard.com
Reliance Standard LTD	126869	800.644.1103	www.reliancestandard.com
Travel Assistance - On Call International		800.456.3893	www.reliancestandard.com
Employee Assistance Program - ACI Specialty Benefits		855.775.4357	http://rslia.acieap.com
Flexible Spending Accounts	Discovery Benefits	866.451.3399	www.discoverybenefits.com
Pet Insurance - Nationwide	Lifehouse Agency	877.738.7874	petinsurance.com/lifehouseagency

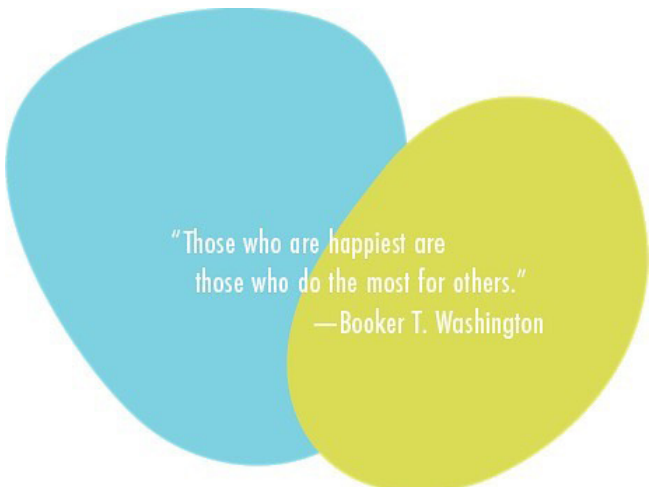
REQUIRED LEGAL NOTICES: All official documents relating to the Lifehouse Agency Insurance Employee Benefits Program, including the SBC's, Summary Plan Descriptions, HIPAA Privacy Notice, Initial Cobra Notice, Medicare Part D notice, and any other relevant plan documents or notices, are available electronically through the benefits website. You may also receive a paper copy by contacting HR.

Your Insurance Broker

Your Filice Client Services Team is available to assist with your benefit questions throughout the year.

Jasmine Perez	jasmine@filice.com	925.385.5306
Alex Spencer	aspencer@filice.com	925.592.5140

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"Those who are happiest are
those who do the most for others."
—Booker T. Washington

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