

2026 BENEFITS OVERVIEW



WESLEY WOODS
SENIOR LIVING



OPEN ENROLLMENT

- **Open Enrollment starts December 1st and runs through December 15th**
- This is an **ACTIVE** enrollment, meaning you must elect or re-elect your Medical or FSA coverage for the new plan year. **These benefits will not rollover.**
- Elections made during Open Enrollment will take effect **January 1, 2026**
- Opportunity to make changes to your benefit elections and to review which dependents you will cover
- Elections made during this period will remain in effect for a 12-month period, unless you experience an IRS-approved “qualifying event”
- Approved qualifying events include:
 - Marriage or Divorce
 - Death
 - Birth or adoption of a dependent
 - Change in employment status
 - Change in dependent’s eligibility status
 - Loss of or significant change to your current coverage
 - Judgment, decree or court order
- You have 30 days from the date of the event “(varies by state)” to notify the HR Department

WHAT'S CHANGING & IMPORTANT TO KNOW?

Open Enrollment starts December 1st and runs through December 15th

- This is an **ACTIVE** enrollment for Medical and FSA - these coverages will **NOT** rollover for 2026 if you do not take action.
- **We are moving from Kaiser to United Healthcare/Surest**
 - **3 Medical Plan options to choose from:**
 - \$2,500 UHC Plan
 - Surest \$5,000 Out-of-Pocket Maximum Plan
 - Surest \$6,000 Out-of-Pocket Maximum Plan
 - **NO** increases to Medical premiums!!
- **We will be discontinuing the HDHP - HSA eligible plan option**
 - You may continue to use the HSA funds already contributed in 2025, but you may no longer contribute to the HSA. There will be a \$5 monthly maintenance fee deducted from your HSA moving forward.

WHAT'S CHANGING & IMPORTANT TO KNOW?

- **We will continue our medical and dependent care Flexible Spending Accounts with Inspira - there are new IRS limits for each!**
- **NO** changes to our Mutual of Omaha plans or rates!!
- All election changes **MUST** be submitted in Paycom by **December 15th!**

MEDICAL/RX - BENEFITS

- Three medical plan options administered by **United Healthcare / Surest**.
 - **UHC \$2,500 Plan** - traditional copay plan with various services subject to the annual deductible. In an out-of-network benefits included!
 - **Surest \$5,000 Plan** - copay plan with **NO** deductible or coinsurance. You can shop for care beforehand and know exactly the copay cost you will pay for services ahead of time. \$5,000 out-of-pocket maximum. In an out-of-network benefits included!
 - **Surest \$6,000 Plan** - copay plan with **NO** deductible or coinsurance. You can shop for care beforehand and know exactly the copay cost you will pay for services ahead of time. \$6,000 out-of-pocket maximum. In an out-of-network benefits included!
- To find an in-network provider:
 1. Go to: <https://www.uhc.com/find-a-doctor>
 2. Click on 'Search as a guest'
 3. Click on 'Medical Directory' or 'Behavioral Health Directory' depending on the type of provider you are searching for
 4. Choose 'Employer and Individual Plans', then choose 'Choice Plus' under 'What plan are you looking for?'
 5. Enter your Zip code and choose one of the options under 'Find Care by Category' to get an in-network list of providers near your zip code

NOTE: Please refer to your vendor benefit summaries for a detailed listing of covered benefits. Benefits listed in this presentation are for illustrative purposes only.

MEDICAL/RX - PREVENTIVE CARE

Preventive care is covered at 100% on all medical plan options.
Know what services are covered at 100% by UHC prior to your office visit

Routine preventive for Children*

- Appropriate screenings based on gender and age
 - Newborn visits
 - Tuberculosis testing
 - Anemia testing
 - Lead exposure
 - Pelvic exam and pap test
 - Development and behavior
 - Lipid profile
 - Depression
 - Obesity and counseling
 - Nutrition counseling

*Birth to age 18

Routine preventive for Adults

- Appropriate screenings based on gender and age
 - Lipid profile
 - Diabetes
 - Pelvic exam and pap testing
 - Breast exam and mammogram
 - PSA testing
 - Bone density testing
 - Colonoscopy
 - Aortic aneurysm

UHC MEDICAL - PLAN HIGHLIGHTS

	UHC Medical Plan 1 – \$2,500 PLAN IN-NETWORK Choice Plus
Annual Deductible*	\$2,500 / \$5,000
Annual Out-of-Pocket Maximum (Includes Ded, Copay, & Coinsurance)	\$8,000 per individual \$16,000 per family (<i>no more than \$8,000 per individual</i>)
Plan Coinsurance (Plan Pays)	20% (You Pay)
Office Visit	\$35 PCP / \$75 Specialist
Lab & X-ray	\$0
Complex Radiology	Deductible, then 20%
Inpatient Hospital / Outpatient	Deductible, then 20%
Emergency Room	\$500
Urgent Care	\$75

UHC RX - PLAN HIGHLIGHTS

	UHC Medical Plan 1 – \$2,500 PLAN IN-NETWORK Choice Plus
Rx Deductible	None
Retail Prescription Drugs	
Generic	\$10
Preferred Brand Name	\$35
Non-Preferred Brand Name	\$75
Specialty	\$150
Mail-Order Prescriptions	
Mandatory for Maintenance Rx?	No
Generic	\$25
Preferred Brand Name	\$87.50
Non-Preferred Brand Name	\$187.50

INTRODUCING SUREST

Surest is a **no deductible, no coinsurance, copay plan**.
The Surest app is designed to show a single price (not an estimate!)
for care so you know what you'll owe before a visit.
Giving you clear answers about your costs, your coverage and your
options when seeking care.

GENERAL PLAN DETAILS

Deductible	\$0
Broad, national network	Yes
Out-of-pocket limit	
Employee	\$5,000
Family	\$10,000

**Surest
\$5,000 Plan**

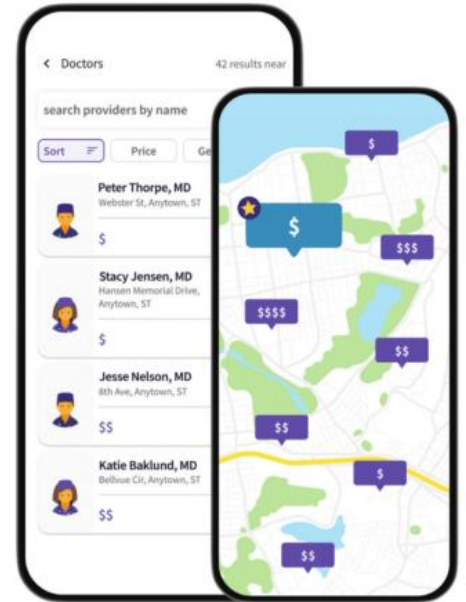
PRESCRIPTION DRUGS

30-day

Preventive drugs	Specialty drugs
Tier 1	Tier 1
Tier 2	Tier 2
Tier 3	Tier 3

YOUR COPAYS

Preventive visit	\$0
Virtual visit (primary and urgent)	\$0
Office visit	\$20 to \$105
Mental health and substance use disorder office visit	\$20
Urgent care visit	\$60
Emergency room visit	\$600
Basic diagnostic lab tests, X-rays, and ultrasounds	\$0
Physical therapy (visit limits apply)	\$10 to \$70
Maternity labor and delivery	\$900 to \$2,000



Illustrative example only. Costs and coverage may vary.

Scan the QR Code to start checking prices today!



INTRODUCING SUREST

Surest is a **no deductible, no coinsurance, copay plan**.
The Surest app is designed to show a single price (not an estimate!)
for care so you know what you'll owe before a visit.
Giving you clear answers about your costs, your coverage and your
options when seeking care.

GENERAL PLAN DETAILS

Deductible	\$0
Broad, national network	Yes
Out-of-pocket limit	
Employee	\$6,000
Family	\$12,000

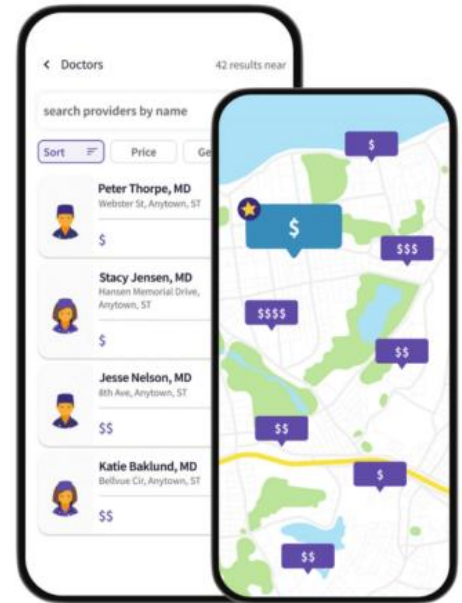
Surest
\$6,000 Plan

PRESCRIPTION DRUGS

30-day			
Preventive drugs		Specialty drugs	
Tier 1	\$10	Tier 1	\$10
Tier 2	\$60	Tier 2	\$150
Tier 3	\$90	Tier 3	\$300

YOUR COPAYS

Preventive visit	\$0
Virtual visit (primary and urgent)	\$0
Office visit	\$40 to \$150
Mental health and substance use disorder office visit	\$40
Urgent care visit	\$90
Emergency room visit	\$1,000
Basic diagnostic lab tests, X-rays, and ultrasounds	\$0
Physical therapy (visit limits apply)	\$20 to \$105
Maternity labor and delivery	\$1,850 to \$3,500



Illustrative example only. Costs and coverage may vary.

Scan the QR Code to start checking prices today!



SUREST MEDICAL - PLAN HIGHLIGHTS

	Surest Medical Plan 2 – \$5,000 PLAN IN-NETWORK Choice Plus	Surest Medical Plan 3 – \$6,000 PLAN IN-NETWORK Choice Plus
Annual Deductible*	\$0	\$0
Annual Out-of-Pocket Maximum (Includes Ded, Copay, & Coinsurance)	\$5,000 per individual \$10,000 per family (<i>no more than \$5,000 per individual</i>)	\$6,000 per individual \$12,000 per family (<i>no more than \$6,000 per individual</i>)
Plan Coinsurance (Plan Pays)	Not Applicable	Not Applicable
Office Visit	\$20 - \$105 PCP/Specialist	\$40 - \$150 PCP/Specialist
Lab & X-ray	\$0	\$0
Complex Radiology	\$125 - \$850	\$150 - \$1,200
Inpatient Hospital / Outpatient	IP: \$200 - \$3,000 OP: \$35 - \$3,000	IP: \$700 - \$4,500 OP: \$70 - \$4,500
Emergency Room	\$600	\$1,000
Urgent Care	\$60	\$90

SUREST RX - PLAN HIGHLIGHTS

	Surest Medical Plan 2 – \$5,000 PLAN IN-NETWORK Choice Plus	Surest Medical Plan 3 – \$6,000 PLAN IN-NETWORK Choice Plus
Rx Deductible	None	None
Retail Prescription Drugs		
Generic	\$10	\$10
Preferred Brand Name	\$60	\$60
Non-Preferred Brand Name	\$90	\$90
Specialty	Tier 1: \$10 / Tier 2: \$150 / Tier 3: \$300	Tier 1: \$10 / Tier 2: \$150 / Tier 3: \$300
Mail-Order Prescriptions		
Mandatory for Maintenance Rx?	No	No
Generic	\$25	\$25
Preferred Brand Name	\$150	\$150
Non-Preferred Brand Name	\$225	\$225



MEDICAL/RX - CONTRIBUTIONS

BI-WEEKLY EMPLOYEE CONTRIBUTIONS

Election Tier	UHC \$2,500 PLAN	SUREST \$5,000 PLAN	SUREST \$6,000 PLAN
Employee Only	\$79.80	\$96.61	\$33.51
Employee + Spouse	\$250.15	\$302.88	\$142.65
Employee + Child(ren)	\$222.63	\$269.55	\$126.94
Employee + Family	\$354.28	\$428.95	\$202.03

*All deductions are done on a pre-tax basis unless requested otherwise.

UHC & SUREST MOBILE APPS



If you elect a **UHC** Medical plan, you will download the UHC mobile app or register on myuhc.com to gain access to your ID cards, track your claims, schedule virtual visits and more!



If you elect the **Sarest** Medical plan, you will download the Sarest mobile app or register as a user on benefits.sarest.com to gain access to your ID cards, track your claims, schedule virtual visits and more!

UHC & SUREST VIRTUAL CARE

VIRTUAL CARE

With Virtual Visits, you can gain access care from anywhere via video or phone.

- Get minor medical virtual care 24/7/365 – even on weekends and holidays, for conditions such as: Flu/Cold Symptoms, Rash, Stomachache, Eye/Ear Infections, UTI and more!
- Connect with quality board-certified doctors and pediatricians as well as licensed counselors and psychiatrists.
- Have a prescription sent directly to your local pharmacy, if appropriate.

Access through the UHC or Surest mobile apps!



UHC PRESCRIPTION SAVINGS PROGRAM

VITAL MEDICATIONS PROGRAM

The UnitedHealthcare Vital Medication Program offers certain drugs at no additional cost. This means there may be no out-of-pocket costs for preferred insulins and certain other medications, including:

- Insulin – rapid, shot and long-acting
- Epinephrine – allergic reactions
- Glucagon – hypoglycemia (low blood sugar)
- Naloxone – opioid overuse
- Albuterol - asthma

To see if you're eligible for no out-of-pocket costs on preferred insulins and other prescription drugs, sign in to myuhc.com/rx

***Please note – this does NOT apply to Surest plan.**



HEALTH & WELLNESS RESOURCES

UHC Cancer Support Program (CSP) provides compassionate guidance and answers for you or a family member who's faced with cancer.

How does it work?

If you're preparing for cancer treatment or have already started, a nurse can help you navigate treatment options and find a network provider from a high-quality Centers of Excellence (COE) facility. Here's more of what you can expect:

- **Connect with a nurse** specially trained in oncology for support throughout your treatment journey.
- **Get help exploring your options**, finding answers to questions, and managing symptoms and side effects.
- **Receive support** working with your doctors, so you feel informed to make decisions for your health.
- **Access digital tools** to help provide real-time guidance and identify care needs immediately.

Surest MyCancerJourney program provides support in navigating your cancer diagnosis, offering an objective view of treatment options tailored to you.

Patients who use MyCancerJourney:

- **Better understand** their prognosis.
- **Report higher satisfaction** with their care.
- **Have more** realistic expectations of treatments and the associated side effects.
- **Are less likely** to make suboptimal treatment decisions.

HEALTH & WELLNESS RESOURCES

Real Appeal Program for UHC & Surest

Real Appeal is a practical online weight management program. It's available to you and eligible family members at no additional cost as part of our health plan benefits.



Scan the QR code to get started on your well-being journey with Real Appeal today!



Get a Success Kit delivered right to your door.

Make the most of tools and resources like weight and food scales, a portion plate and more. Your Success Kit is delivered after you attend your first live group session.

TRANSITION OF CARE FROM KAISER TO UHC / SUREST

MEDICAL:

Transition of Care gives new UnitedHealthcare members the opportunity to request extended coverage for their current, out-of-network health care professional at network rates due to qualifying medical conditions, until the safe transfer to a network health care professional can be arranged. Members must apply for Transition of Care no later than 30 days after the effective date of coverage.

Please reach out to HR for a copy of the Transition of Care form for United Healthcare or Surest – depending which plan you elect.

PHARMACY:

We also have **Pharmacy Transition of Care** in place to allow new UHC members to receive a **one-time** 30-day grace fill override on certain medications that are excluded or require prior authorization. This allows members more time to work with their provider to either switch to a covered alternative or satisfy the prior authorization requirement in place. To be eligible, members must adhere to the specific requirements below.

- The member must call UnitedHealthcare member services using the number located on the back of their ID card to obtain the override.
- New members are asked to verbally confirm their prior carrier had been covering the drug in question. They do not need to show proof.
- The UHC representative will provide education on preferred alternatives and/or the Prior Authorization process.
- The UHC representative will evaluate whether the drug in question is eligible for Transition of Care in the Formulary Lookup. Specialty medications are not eligible for transition of care.
- If the drug is eligible for Transition of Care, the UHC representative will facilitate the override request by engaging OptumRx member services, if necessary.
- Transition of Care does not apply to all medications. To check if a drug is eligible prior to contacting UnitedHealthcare, members can go to **Pharmacy benefits (whyuhc.com)**, scroll about halfway down the page, select the PDL specific to the plan they are enrolling in and enter the drug name in the search field. After searching for the drug, click on coverage details then scroll to the bottom of the page and it will say “yes” next to Transition of Care if it applies.

MEDICAL FLEXIBLE SPENDING (FSA)

The **Medical Flexible Spending Account** administered by **Inspira** allows you to reimburse yourself on a tax-free basis for out-of-pocket eligible Medical, Dental and Vision expenses.

- Annual pledge is available immediately! No waiting for the dollars to be withheld each check.
- The whole family** can use the fund! Even if they have other healthcare coverage!
- Set aside up to **\$3,400** per plan year.

**Refer to IRS Publication 969 for a list of individuals that you can use your FSA on. If you elect the FSA and your spouse is enrolled in a QHDHP, they will be ineligible to contribute to an HSA.

DEPENDENT CARE FLEXIBLE SPENDING (FSA)

The Dependent Care FSA annual maximum is **\$7,500**.

Features of this plan include:

- This program lets you pay for certain IRS-approved dependent daycare expenses with pre-tax dollars.
- Rollover provision does not apply. Use it or lose it rule applies.
- Eligible for care while parents are at work or school.
- ONLY amount payroll deducted to date is available for distribution.
- Some examples include:
 - Daycare/Preschool for dependent children to age 13
 - Adult daycare
 - Before and after school programs
 - Camps



DENTAL - PLAN HIGHLIGHTS

MUTUAL OF OMAHA		
Plan Features	MAC PLAN	PPO PLAN
Calendar Year Deductible (Individual / Family) per individual per calendar year	\$50 / \$150	\$50 / \$150
Annual Benefit Maximum per individual per calendar year	\$2,000	\$1,500
Out of Network Reimbursement	Maximum Allowable Charge	90 th Percentile of Usual & Customary Rates
Preventive Services	YOU PAY	
Oral exams, dental cleanings, x-rays (1 set of bitewings every twelve months, full mouth every five years), fluoride treatment per year for children under 15) 1	0% (deductible waived)	0% (deductible waived)
Basic Restorative Services		
Fillings, brush biopsy, etc.	0% after deductible	20% after deductible
Major Restorative Services		
Inlays and onlays, periodontics, crowns, endodontics, dentures, bridges, and complex oral surgery	40% after deductible	50% after deductible
Orthodontia Lifetime Maximum	\$1,000	\$1,500
Orthodontia Services	50% Children Only (through age 19)	50% Children Only (through age 19)



DENTAL - PLAN HIGHLIGHTS

DENTAL ROLLOVER BENEFIT

How it Works

- If you have at least one cleaning and exam in a policy year but spend less than 50% of the policy year maximum benefit you can enjoy a higher max benefit amount in future years
- You can roll over 25% of the policy year maximum benefit dollars to the next year
- A higher max in future years makes the plan more valuable to keep in place
- Adjusted annual maximum can grow up to 2x the policy year maximum benefit

Rollover benefit is administered automatically for all enrolled members.

Example 1:	Example 2:
<p>The member's plan has a \$1,000 annual maximum.</p> <p>During the plan year, the member has two cleanings and examinations and one set of X-rays for a total of \$200 in services.</p> <p>The member can rollover \$250, or 25% of the policy year maximum.</p>	<p>The member's plan has a \$1,000 annual maximum.</p> <p>During the plan year, the member has one cleaning and examination and two root canals for a total of \$900 in services.</p> <p>The employee is not eligible for rollover because they spent more than 50% of their policy year maximum.</p>

Note: Member must satisfy any benefit or late entrant waiting period to be eligible for max rollover.



DENTAL - CONTRIBUTIONS

BI-WEEKLY EMPLOYEE CONTRIBUTIONS

Election Tier	MAC PLAN	PPO PLAN
Employee Only	\$8.55	\$12.68
Employee + Spouse	\$19.01	\$25.81
Employee + Child(ren)	\$25.71	\$32.02
Employee + Family	\$35.31	\$44.29



VISION - BENEFIT HIGHLIGHTS

MUTUAL OF OMAHA (EYEMED NETWORK)

Plan Features	In-Network	Out-of-Network
	YOU PAY	
Exam (Once per 12 months)	\$0 copay	Up to \$45
Frames (Once per 12 months)	\$150 allowance, plus 20% off balance over allowance	Up to \$66
Lenses (Once per 12 months)		
Single	\$0 copay	Up to \$40
Bifocal	\$0 copay	Up to \$56
Trifocal	\$0 copay	Up to \$84
Lens Options		
Contacts (in lieu of glasses—once per 12 months)		
Conventional	\$150 allowance	\$102 allowance
Medically Necessary	\$0 copay, paid in full	\$210 allowance
Laser Vision Correction	Discounts Available	Not covered



VISION - CONTRIBUTIONS

BI-WEEKLY EMPLOYEE CONTRIBUTIONS

Election Tier	
Employee Only	\$5.00
Employee + Spouse	\$9.50
Employee + Child(ren)	\$10.00
Employee + Family	\$14.69

COMPANY-PAID LIFE AND AD&D

Wesley Woods is pleased to provide an Employer Paid Life and Accidental Death & Dismemberment (AD&D) benefit to all eligible employees at **no cost to you**. Coverage for the Basic Life policy is **1x annual salary to a \$50,000** maximum.

The Life insurance benefit will be paid to your designated beneficiary in the event of death while covered under the plan. The AD&D benefit will be paid in the event of a loss of life or limb by accident while covered under the plan.

The above benefits will begin to decrease at age 65 to 65% and 50% at age 70.

Please be sure to review and update your beneficiary information as needed; does not have to be done during Open Enrollment.

VOLUNTARY LIFE AND AD&D

Wesley Woods offers Voluntary Life and AD&D through Mutual of Omaha for you, your spouse and your eligible children. Electing to purchase this additional coverage allows you to do more to protect your loved ones financially in the event of your death. Benefits will begin to decrease at age 65 to 65% and 50% at age 70.

Plan Features	
Employee	\$10,000 increments up to 5x your salary to a maximum of \$500,000 Guarantee Issue Amount: \$200,000 (less than age 65)
Spouse*	\$5,000 increments to a maximum of \$250,000 Guarantee Issue Amount: \$25,000 (less than age 65)
Child(ren)	\$2,000 increments to a maximum of \$10,000

***Please note:** If you elect over the Guaranteed Issue amount, then you will be required to submit an Evidence of Insurability application (EOI).

Please be sure to review and update your beneficiary information as needed



VOLUNTARY SHORT-TERM DISABILITY - PLAN HIGHLIGHTS

Plan Features	
Benefits Begin	On the 31 ST Day following an accident or illness
Benefit Percentage	60%
Weekly Benefit Maximum	\$2,500
Maximum Benefit Period	9 weeks
Pre-Existing Conditions Limitation	Included - You have a pre-existing condition, if: you received medical treatment, consultation, care or services including diagnostic measures for the condition, or took prescribed drugs or medicines for it in the 3 months just prior to your effective date of coverage; and the disability begins in the first 12 months after your effective date of coverage and a 2-week limitation.

*The rates for this benefit are listed in the Paycom Self Service Portal

COMPANY-PAID LONG-TERM DISABILITY

Wesley Woods is pleased to provide Long-Term Disability benefits at **no cost to you**, administered by Mutual of Omaha.

This Long-Term Disability plan provides financial protection for you by paying a portion of your income while you are disabled. After satisfying a 180 Day elimination period, LTD will replace **60%** of your **monthly** earnings to a **\$15,000** maximum and can last up to Social Security Normal Retirement Age as long as you remain disabled.

This plan does include a limitation on pre-existing conditions. For complete details on this plan, please review the Mutual of Omaha's plan documents. You may also review the brief summary of this plan in the 2026 Benefit Guide.

VOLUNTARY ACCIDENT

This plan is an extra layer of protection that pays you cash when you suffer an unexpected, qualifying accident. It provides you money to cover any extra, out-of-pocket expenses associated with your injury. The money you receive from your accident can be used however you want as you recover from your injuries, covering anything from medical costs to non-medical costs like your monthly rent.

BENEFIT FEATURES:

- Fully portable and easy enrollment with no medical questions
- Coverage options available for Employee, Spouse and Child(ren) to age 26
- Covers child organized sport
- Covers off the job accidents
- Benefits will be paid directly to you

For complete details on this plan, please review the Mutual of Omaha's plan documents. You may also review the brief summary of this plan in the 2026 Benefit Guide. The rates for this plan are reflected in the Paycom Portal as you complete the enrollment process.

VOLUNTARY HOSPITAL INDEMNITY

Being hospitalized for a sickness or injury is a common occurrence and can happen to anyone at any time. While your medical insurance may cover hospital bills, it may not cover all the costs associated with a hospital stay, such as deductibles and copays, transportation, and lodging. Payments are made directly to you , even if you did not actually incur any out-of-pocket expenses.

BENEFIT FEATURES:

- Fully portable and easy enrollment
- Coverage options available for Employee, Spouse and Child(ren) to age 26
- Benefits will be paid directly to you

For complete details on this plan, please review the Mutual of Omaha's plan documents. You may also review the brief summary of this plan in the 2026 Benefit Guide. The rates for this plan are reflected in the Paycom Portal as you complete the enrollment process.

VOLUNTARY CRITICAL ILLNESS

It's a cash payment you receive if you ever experience a serious illness like cancer, a heart attack or a stroke., giving you the financial support to focus on recovery.

You may choose a lump sum benefit in increments of **\$5,000** to a max of **\$20,000**. Spouses may choose a lump sum benefit in increments of **\$5,000** to max of **\$20,000** or 100% of the employee election. Child benefit is 50% of the employee election up to **\$10,000** maximum.

For complete details on this plan, please review the Mutual of Omaha's plan documents. You may also review the brief summary of this plan in the 2026 Benefit Guide. The rates for this plan are reflected in the Paycom Portal as you complete the enrollment process.

FACULTY STAFF ASSISTANCE PROGRAM (FSAP)

- Wesley Woods Senior Living will offer the Faculty Staff Assistance Program (FSAP)
- 🌐 FSAP is your link to a healthier you. They can help you enhance your personal and professional well-being through a variety of programs and services designed to promote physical, emotional, social and occupational health. They utilize a holistic model of service delivery, which supports collaboration and promotes community. The program services as a resource for employees and their families.
- 🌐 **Services to Enhance Work Productivity and Performance**
 - **Coaching** services related to career planning, professional skills enhancement, and workplace dynamics.
 - **Individual Consultations** are provided to discuss services for you or concerns about a colleague. These consultations may be provided in-person or by phone.
 - **Leadership Consultations** are available to offer support to leaders needing to discuss emerging concerns and specific issues related to direct reports or teams.
 - **Critical Incident Debriefings** are conducted for departments and work teams after a traumatic incident (e.g., the death of a colleague). These sessions assist with processing and responding to grief and loss.
- 🌐 **Services to Enhance Your Personal Health and Well-Being**
 - **Assessment, short-term counseling, and referral services** are provided in a confidential setting where you may discuss concerns, identify solutions, and develop a plan for resolving your problems.
 - **Coaching/Consultation Services** for personal needs.
 - **Self-Assessments** provide immediate, computer-generated, confidential results for a variety of emotional health concerns.
 - **Support Groups** address common issues facing individuals today (e.g., grief and loss, anger and conflict).
 - *Physical Activity Support* comes in the form of challenges, walking groups and fitness center discounts.
 - *Weight Management* programs and services assist you with losing or maintaining weight.
- 🌐 **How to Contact FSAP:**
 - (404) 727-4328 or (404) 727-WELL
 - Visit the FSAP Website at www.fsap.emory.edu
- 🌐 Employees outside of Atlanta area; you will need to contact FSAP to set up any in-person counseling sessions in your area or they will also be happy to speak with you over the phone

MEDICARE ASSISTANCE

When you become eligible for Medicare, you can face a confusing array of choices. Wesley Woods Senior Living has teamed up with My Benefits Advisor (MBA) to help guide you through the Medicare maze and find the right coverage solutions for your needs.

Dedicated Benefits professionals will:

- Help Educate
- Review Plan Options
- Simplify Enrollment
- Complete an Annual Medicare Review

Your dedicated benefits professional is Patty Norton; 954-607-4151

2026 ENROLLMENT PROCESS

- We will be utilizing a third-party enrollment firm called Enrollment Alliance to help with your benefits and enrollment needs! They will be available for you to schedule an appointment beginning **December 1st through December 15th**. We encourage you to reach out and schedule a 1:1 appointment with a benefits counselor to review your options for 2026.
- You **must** log in to elect or re-elect your **2026** medical or FSA elections by **December 15th**. You will need to log into the **Paycom Portal** or work with a benefits counselor at Enrollment Alliance to help you complete your enrollments.
- All changes are effective **Jan 1, 2026**. ***Please ensure your dependent and beneficiary information is updated for January 1st***.
- You will receive a new ID card from UHC/Surest for medical. If you are new to enroll in dental and/or vision, you will receive an ID card from Mutual of Omaha sent directly to your home address.
- If you are new to enroll in the FSA(s), you will receive a debit card at your home address.
- No benefit enrollments or changes accepted after the open enrollment period unless due to a qualifying event



ALL ELECTION CHANGES ARE DUE: **December 15th, 2025**