

Wesley Woods Retirement Communities

2008

Medical

You may choose medical coverage through the Aetna Point of Service (Aetna POS) Plan, BlueCross BlueShield of Georgia Preferred Provider Organization (BCBS-GA PPO), Aetna HealthFund (HRA), Wesley Plus (BCBS-GA PPO) or the Aetna High Deductible Health Plan (Aetna HDHP), a consumer-driven health plan which allows pre-tax savings in a Healthcare Savings Account. Behavioral health and retail or mail-order prescription drug benefits are included with your medical coverage. Wesley Woods shares the cost of the plan with you.

Dental

You may choose from three different dental plans. Wesley Woods shares the cost of the plan with you.

Vision

As a Wesley Woods employee, you will receive a 25% discount on retail purchases (basic frames and lenses) and a 10% discount on contact lenses through Emory Eye Center. (Routine vision screenings are covered through the medical plans.) You are also eligible for a 25% discount on vision correction surgery at Emory Laser Vision.

Flexible Spending Accounts

Flexible spending accounts can reduce your taxes by allowing you to pay for eligible health care and dependent care expenses with pre-tax dollars. Under the health care account, you can receive reimbursement for out-of-pocket expenses such as doctor visits, deductibles and copays, certain over-the-counter medications, vision and dental costs. Dependent care expenses can include childcare, eldercare, after-school programs or summer day camps.

Wellness Plan

The Wellness Plan consists of discounted access to certain fitness facilities on the Emory campus, in Midtown Atlanta and at LA Fitness locations; discounts on INTERVENT, a lifestyle management and cardiovascular risk reduction program; and free services with Employee Health Services and Emory Faculty Staff Assistance Program.

Retirement Savings Plan (403b)

The Retirement Plan allows you to make before-tax contributions to the plan up to the annual IRS limit. Wesley Woods matches the contributions of employees over 21 years of age, with one year of completed service, up to 3% of eligible pay. Employer contributions are immediately vested.

Employee	Wesley Woods
0%	2%
1%	3%
2%	4%
3%	5%

Long-Term Disability

Wesley Woods provides long-term disability (LTD) coverage at no cost to you after one year of benefit-eligible service. LTD benefits replace 60% of your base pay after you have been absent from work for 180 days due to a qualifying injury or illness.

Supplemental Long-Term Disability Plan

The supplemental LTD benefit enables employees to insure a higher percentage of income than the employer-paid LTD. You are eligible for this benefit after completing one year of service in an eligible status. You may purchase this plan through payroll deduction.



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Short-Term Disability

You may purchase short-term disability, which provides a benefit equal to 60% of your base pay after you have used all your paid leave and your waiting period of 15, 30 or 60 days is met.

Basic Life Insurance

The employer-paid basic life insurance gives you one times your base pay, up to \$50,000.

Supplemental Life Insurance

You may purchase supplemental life insurance coverage for yourself or your family.

Personal Accident Insurance

Personal accident insurance is optional and pays a benefit to you or your eligible dependents for loss of life or dismemberment as a result of an accident.

Long-Term Care

This voluntary benefit helps you and your family manage the costs associated with long-term care either in the home or in a nursing care facility.

Comprehensive Leave

Comprehensive leave time consists of time away from work for scheduled vacation, holidays, sick days, bereavement, emergency leave and any time away from work not covered by the extended illness leave policy. For employees with less than five years of service, comprehensive leave accrual is eight hours per pay period (26 days) for full-time employees. Comprehensive leave is prorated based on hours paid for part-time employees. Maximum accrual is 320 hours.

Extended Illness Leave

Extended illness leave may be used for personal illness where you are unable to perform job duties for more than three days (includes accident or injury, pregnancy, childbirth, adoption or other medical conditions). Eligible employees who work at least 40 hours per week accrue 2.77 hours of extended illness leave time per bi-weekly pay period. Comprehensive and extended leave hours for regular part-time employees are prorated based on hours paid.

Emory Faculty Staff Assistance Program

The Emory Faculty Staff Assistance Program, 404-727-WELL, offers the Family Referral Service, which can assist employees in finding childcare, eldercare and pet care; provide adoption information; and college planning. Call 404-352-8137 or e-mail referral@BrownRichards.com.



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