



2020 BENEFITS



How to Enroll

To make your benefit elections, log in to **my.adp.com/holiday**. If you do not intend to enroll, please log in to **my.adp.com/holiday** waive the benefit plans that you do not want to elect and acknowledge that you have reviewed your benefit offerings. It is important you also log in to **my.adp.com/holiday** the first paycheck following your coverage effective date to check your paystub and make sure your benefit elections are correct.

Please contact My Holiday Service Center at **833-LINE4HR (833-546-3447)** with any questions regarding benefits or the enrollment process.

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At Holiday Retirement, we believe in helping our associates live well by doing good. Our benefits plan is designed to help you optimize your strength, purpose and sense of belonging so you can enjoy life to the fullest.

Our Mission:

Holiday is in the business of helping older people live better.

Our Family of Brands



AFLAC VOLUNTARY INSURANCE BENEFITS

Why Aflac?

- Most claims processed in about four business days
- Cash benefits paid directly to you, unless otherwise assigned
- Benefits paid regardless of any other insurance you may have
- No deductibles or copayments
- Freedom to choose any provider
- Plan stays with you if you leave your job (with certain stipulations)

The following insurance plans are available during your enrollment:

Group Accident Insurance

After an accident, you may have expenses you've never thought about. Can your finances handle them? It's reassuring to know that an accident insurance plan can be there for you through the many stages of care, from the initial emergency treatment or hospitalization, to follow-up treatments or physical therapy. Group Accident insurance from Aflac helps with out-of-pocket costs that arise when you have a covered accident such as a fracture, dislocation or laceration.

Benefits:

- More than 50 events that trigger benefits payments, including fractures, dislocations, ambulance, and physical therapy, among others
- Hospital admission benefit
- Hospital confinement benefit
- Guaranteed-issue coverage (which means you may qualify for coverage without having to answer health questions)
- Portable coverage that allows you to retain coverage at the same rate if your employment status changes (with certain stipulations)

Group Critical Illness Insurance

The Aflac group Critical Illness insurance plan can help with the treatment costs of covered critical illnesses, such as cancer, heart attack or stroke. More important, the plan helps you focus on recuperation instead of the distraction and stress over the costs of medical and personal bills. With group Critical Illness insurance from Aflac, you receive cash benefits directly (unless otherwise assigned) – giving you the flexibility to help pay bills related to treatment or to cover with everyday living expenses.

Benefits:

Lump-sum benefit for a covered critical illness such as cancer, heart attack, stroke, major organ transplant and end-stage renal failure.

Group Dental Insurance

Protect your oral health with an Aflac group Dental plan that puts you in control. It's a portable, no-deductible plan that offers freedom of choice and no coordination of benefits. Aflac group Dental insurance provides benefits for periodic checkups and cleanings, X-rays, fillings, crowns, and much more.

Routine Care Benefits such as:

- Cleanings and preventive care
- X-rays
- Sealants
- Root canals
- Crowns and major services
- Major prosthetic services
- Orthodontia and more

Features:

- No network restrictions
- Coverage year maximum automatically increases
- Guaranteed-issue for all who apply
- Coverage available for you, your spouse, and dependent children
- Portability
- No deductibles

Group Short-Term Disability Insurance

If you became disabled and couldn't work, how would you pay the mortgage? Buy groceries? Address all the other bills that won't go away, just because your paycheck is gone? That's where the Aflac Short-Term Disability insurance plan can help make the difference, providing a source of income while you're taking care of yourself. *Coverage under this plan ends at age 75.*

Benefits:

- Total Disability Benefit
- Partial Disability Benefit paid for certain pre-existing conditions
- Waiver of Premium Benefit (not available on 3-month benefit period)
- Income replacement of up to 60 percent of salary (Note: Benefits for on-the-job injuries and sickness are paid at 40 percent of the monthly benefit amount the insured has chosen. For associates who reside in states with state disability – NY, NJ, HI, CA, RI, and PR—the maximum income replacement benefit is 40 percent)
- Guaranteed-issue (which means you may qualify for coverage without having to answer health questions)

Group Hospital Indemnity Insurance

Does your major medical insurance cover all of your bills? Even a minor trip to the hospital can present with unexpected expenses and medical bills. Aflac's group Hospital Indemnity insurance pays cash benefits that can be used to help with those out-of-pocket hospital expenses that may not be fully covered by major medical insurance. *Coverage under this plan ends at age 75.*

Benefits:

- Hospital Admission
- Hospital Confinement
- Hospital Intensive Care





Group Short-Term Disability Insurance Premium (example)

Annual Wages		Months in a year		% of Wages Covered		Monthly Benefit
\$ 36,000	÷	12	x	60%	=	\$1,800
Monthly Benefit		Rate Calculation		Rate per \$100 for 18-49 years old		Monthly Rate
\$1,800	÷	100	x	\$3.21	=	\$57.78
Monthly Rate		Months in a year		Pay periods in a year		Per Biweekly Paycheck
\$57.78	x	12	÷	26	=	\$26.67

2020 Benefit Plan Costs:

All deductions in this book are listed as biweekly. In the state of New York deductions will be made on a weekly basis. Simply divide the biweekly deduction in half to see what your weekly amount would be.

Group Hospital Indemnity Premiums (Biweekly)

COVERAGE	PREMIUM
Associate	\$13.05
Associate and Spouse	\$26.28
Associate and Child(ren)	\$20.60
Family	\$33.83

Group Accident Premiums (Biweekly)

COVERAGE	PREMIUM
Associate	\$8.26
Associate and Spouse	\$13.53
Associate and Child(ren)	\$15.66
Family	\$20.93

Group Critical Illness Premium (Uni-Tobacco) (Biweekly)

AGE	\$10,000	\$20,000	\$30,000
18-25	\$2.02	\$3.39	\$4.75
26-30	\$2.58	\$4.51	\$6.43
31-35	\$3.00	\$5.34	\$7.68
36-40	\$3.84	\$7.02	\$10.20
41-45	\$4.56	\$8.46	\$12.36
46-50	\$5.38	\$10.11	\$14.83
51-55	\$8.22	\$15.79	\$23.36
56-60	\$8.11	\$15.56	\$23.01
61-65	\$16.28	\$31.91	\$47.53
66+	\$28.37	\$56.09	\$83.80

Rates are per individual adult, for two individual adults 2x rate.

Group Dental Premiums (Biweekly)

COVERAGE	PREMIUM
Associate	\$15.56
Associate and Spouse	\$28.30
Associate and Child(ren)	\$29.74
Family	\$42.48

Procedures and Services	Standard	Waiting Period
Dental Wellness Two visits per year per insured and separated by 150 days. Treatment must be performed by a dentist or dental hygienist.	\$60	0 months
X-Ray Once per year per insured. Treatment must be performed by a dentist or dental hygienist.	\$35	0 months
Fillings and Basic Services A Limited Oral Evaluation is payable only for visits where no other covered services are performed.	Up to \$290	3 months
Pain Management and Adjunctive Services Benefits for Deep Sedation/General Anesthesia (first 30 minutes) and Analgesia, Anxiolysis, Inhalation of Nitrous Oxide are not payable for the same surgery.	Up to \$150	3 months
Other Preventive Services	Up to \$130	6 months
Oral Surgery, Gum Treatments and Prosthetic Repair	Up to \$980	6 months
Crowns and Major Services	Up to \$435	12 months
Major Prosthetic Services	Up to \$635	24 months
Coverage Year Maximum per Insured		
Standard	\$1,650	
Annual Maximum Building Benefit		
Standard	\$100 per year, up to \$500 maximum per insured	

Rates are to be used in conjunction with the following product brochures that disclose all applicable benefit descriptions, limitations, and exclusions: CA117560LRS R1, AG500751FL R1, AGC1802904, AG210751 R2, AG210841 R2, AG210844 R1, AG210845 R1, AG80075H R3, and AG80075HSB R1.

The Aflac coverage described in this booklet is subject to plan limitations, exclusions, definitions and provisions. For detailed information, please see the plan brochure, as this booklet is intended to provide a general summary of the coverage. This overview is subject to the terms, conditions and limitations of the plan.



Welcome to healthcare virtually anywhere



Member/Patient Services: (855) 636-3669

Group Name: Holiday Retirement

Plan Code: FNR49L6X

Visit Fee: \$25 (medical)

\$65 (therapy)

What

What's telehealth? A service that helps you to reach a medical provider or therapist by phone or online when access to your regular doctor is not available.

What's a visit fee? A fixed amount that you owe at the time of your visit. Review your member card to see yours.

Who

Who can use the service? The program is available to you, your spouse or domestic partner, and children up to the age of 26. You must be 16+ to have a therapy session.

Who will I see? Medical care is provided by our US-licensed and board-certified physicians, physician assistants, and nurse practitioners. Licensed therapists provide talk therapy.

When

When should I use telehealth? When you need medical attention for a minor health concern anytime, day or night, at home or when traveling. Teletherapy can be a more convenient and private way to speak to someone.

When can I use MeMD? Medical visits are available 24/7 - 365, and therapy sessions can be scheduled in as little as 24 hours.

How

How do I save more money? MeMD provides a convenient and less expensive alternative to costly ER and urgent care visits, as well as access to more affordable therapy sessions.

Where

Where can I use telehealth? Nationwide - from the privacy of your own home or office, online, over the phone, or by app.



Register online to start using your MeMD benefits:

- Request a visit with a medical provider 24/7/365, review past exams, schedule a therapy session, and, when medically necessary, have prescriptions sent to your local pharmacy.
- Download the MeMD App on your Apple or Android device to view your plan details and get care right when you need it: go.memd.me/app

OTHER BENEFITS

Employee Assistance Program — Mutual of Omaha (EAP)

All associates are enrolled in the Employee Assistance Program (EAP). This program is offered through Mutual of Omaha Insurance Co. You will have access to counselors with a master's or doctorate degree in counseling via a dedicated phone number 24 hours a day, 365 days a year and up to three face-to-face confidential consultation sessions with a counselor, financial planner and/or legal advisor.

Please visit www.mutualofomaha.com/eap or call **800-316-2796** for more information. **Holiday pays 100% of the cost of this benefit.**

Travel Assistance Program — Mutual of Omaha

Travel Assistance helps you cope with emergencies when you travel more than 100 miles from home or internationally for trips of up to 180 days. It can also help you with non-emergencies, such as planning your trip.

You do not have to enroll. As a Holiday Retirement associate, you and your family are automatically covered with Mutual of Omaha. All services are available 24 hours a day, every day. Services offered: pre-trip assistance, trip assistance, medical assistance, legal assistance, emergency transportation services and personal security services. For more information, please see the contact numbers on the back cover of this book.

To utilize this benefit, please call 1-800-856-9947.
Holiday pays 100% of the cost of this benefit.

Perks at Work

This is your one-stop shop for associate pricing. We leverage the purchasing power of all associates to help you save money on all your large purchases, as well as all your everyday purchases (food, utilities and more).

Absolute best pricing:

- Discounted shopping at top retailers like Macy's, Best Buy, The Home Depot, Overstock.com, etc.
- Computers – associate pricing for all major brands
- Eating in/out – up to 90% off at 18,000 locations
- Cell phones – discounts off monthly rates
- Personal vacations – air, hotel and car rental corporate rates
- Electronics – best prices at retailers and manufacturers
- And 20+ other categories

How to activate your account.

1. Go to www.perksatwork.com
2. Log in/register at Perks at Work
3. Start saving! It's that easy

WOWPoints

WOWPoints are as valuable as cash, and you can earn multiple WOWPoints for every dollar you spend.

100 WOWPoints equals \$1

How do you earn WOWPoints?

- Managers can award associates for doing outstanding and inspiring work
- Browse and make a purchase at any of the 26+ categories and 30,000 merchants
- In addition to any discount listed, you will receive up to 15 WOWPoints per dollar spent
- After your purchase, upon merchant confirmation, we will reward you the WOWPoints you have earned

What can I do with WOWPoints?

- Get items at any merchant in the program
- Get a deeper discount at any merchant in the program
- Instantly spend WOWPoints on select items
- Get gift cards to top retailers like Amazon, iTunes, and Bass Pro Shops

How do I redeem WOWPoints?

- Go to www.perksatwork.com
- Browse any category or search for a merchant
- Select the option to use WOWPoints and shop through Perks at Work
- Complete your purchase using your linked credit/debit card if applicable
- Upon purchase confirmation, you will receive a rebate in the form of a cash credit on your linked card

401(k)* — Fidelity

How to get a 4% Raise

All full-time and part-time associates at least 21 years of age are eligible to contribute the first of the month following three months of employment. Once eligible, associates can enroll at any time while changes can occur on a per-pay-period basis. Associates are eligible for a company match the first of the month following six months of employment. The company matches each pay period 100% on the first 3% of compensation deferred then 50% on the next 2% of compensation deferred. Associates are 100% vested in their own deferrals and fully vested in the company match.

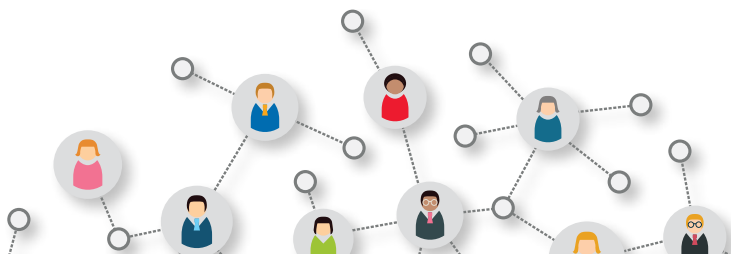
Give yourself a raise by enrolling in these plans. Holiday Retirement offers two ways of saving for the future. There is the pre-tax 401(k) plan and an after-tax Roth option. While the 401(k) allows you to defer tax-free now, the Roth allows you to withdraw at retirement tax-free! Just for participating, after six months of employment, Holiday will contribute 100% on the first 3% of compensation contributed and 50% on the next 2% of compensation contributed.

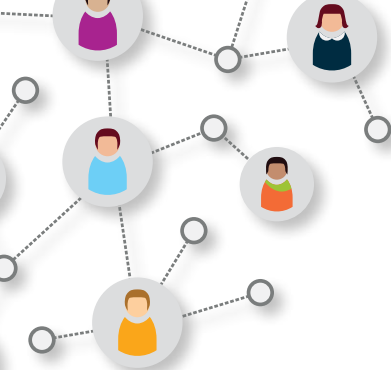
Retirement savings examples: See how a 2% associate contribution can turn into 4%!

	Associate Deferral	Company Match	Total Contribution %
Example 1	2%	2%	4%
Example 2	5%	4%	9%
Example 3	35%	4%	39%

Enrollment: Enroll Online Today!

Go to www.netbenefits.com and click on "Register Now" when logging in for the first time. Follow the instructions to enroll today! Call the Retirement Benefits Line if you need assistance at **800-294-4015**.





Benefits Contact Information

Benefit	Provider/Contact	Phone	Email/Website
Human Resources	My Holiday Service Center	833-LINE4HR (833-546-3447)	my.adp.com/holiday
Employee Assistance Program	Mutual of Omaha	800-316-2796	mutualofomaha.com/eap
401(k) Plan	Fidelity Investments Group #00059	800-294-4015	netbenefits.com
Family Medical Leave	Holiday Leave of Absence	877-GO2-FMLA	leaveofabsense@holidaytouch.com
Travel Assistance	Mutual of Omaha Administered by AXA Assistance USA	800-856-9947 within the U.S.	
Aflac Voluntary Insurance Benefits <ul style="list-style-type: none">• Group Accident,• Group Critical Illness,• Group Hospital Indemnity	Aflac	1-800-433-3036	AflacGroup.com groupclaimfiling@aflac.com

