2025 Benefits *at a* Glance

All new employees who are regularly scheduled to work at least 30 hours per week and their eligible dependents can enroll in coverage to begin on the first of the month following 60 days of employment. After your initial enrollment, you will have the opportunity to enroll again during open enrollment each year. If you were hired through a property takeover or company acquisition, your benefits generally begin on the first of the month following the acquisition date.

Asset Living has partnered with Quantum Health to navigate as a one stop solution for all benefit questions before and after enrollment.

Visit AssetLivingBenefits.com or call 833-740-3261 to speak with a Quantum Health care coordinator about your benefits. Quantum can help assist in answering questions on claims, finding in-network providers, verifying coverage, getting prior approval, reviewing care options, and more.

Medical Insurance – Benefit Comparison *by* Plan

Asset Living offers nationwide medical coverage through UMR on United Healthcare's Choice Plus Network and Pharmacy coverage through OptumRx. All 3 plans utilize the national PPO network of physicians, hospitals, and other health care providers. With all plans, you have the freedom to seek services from providers who do not participate in the PPO network; however, you will typically have more out-of-pocket costs for covered services, and you will need to file claims for reimbursement. These plans have differing levels of In-Network/Out-of-Network out-of-pocket costs (e.g., deductibles, coinsurance, copays) so that you can select the plan that best meets the needs of you and your family. Premiums for coverage are deducted from your paycheck.

	Base $5,500 Copay Plan	HDHP $3,500 HSA Plan	Buy-Up $1,500 Plan
	In-Network	In-Network	In-Network
Calendar Year Deductible Individual / Family	$5,500 / $11,000	$3,500 / $7,000	$1,500 / $4,500
Calendar Year Out-of-Pocket Maximum Individual / Family	$6,000 / $12,000	$4,500 / $9,000	$4,000 / $12,000
HSA Eligible (Employee / Family)	N/A	Asset will match up to $500/$1,000 per year	N/A
Coinsurance	30% [1]	10% [1]	10% [1]
Preventive Care	No Cost	No Cost	No Cost
Office Visit (OV) Primary Care Specialist Telemedicine (Primary / Specialist) Telemedicine (Teladoc)	 $35 Copay $70 Copay $35 / $70 Copay No Cost	 10% Coinsurance [1] 10% Coinsurance [1] 10% Coinsurance [1] 0% Coinsurance [1]	 $15 Copay $35 Copay $15 / $35 Copay No Cost
Emergency Room	150 Copay per visit + 30%[1] coinsurance (copay waived if admitted)	10% Coinsurance [1]	150 Copay per visit + 30%[1] coinsurance (copay waived if admitted)
Urgent Care	$50 Copay	10% Coinsurance [1]	$50 Copay
Inpatient Hospitalization	30% Coinsurance [1]	10% Coinsurance [1]	10% Coinsurance [1]
Outpatient Surgery	30% Coinsurance [1]	10% Coinsurance [1]	10% Coinsurance [1]
Retail | 30-Day Supply (Generic / Preferred Brand / Non-Preferred Brand / Specialty)	$10 / $35 / $60 / $100	0% Coinsurance [1]	$10 / $35 / $60 / $100
Mail Order | 90-Day Supply (Generic / Preferred Brand / Non-Preferred Brand)	$20 / $70 / $120	0% Coinsurance [1]	$20 / $70 / $120

[1] *After deductible has been met*

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Your Health: Dental *and* Vision

Voluntary Dental – MetLife

As an active employee of Asset Living, you have access to a dental insurance policy from MetLife. Ongoing dental care will help you maintain the best possible oral – and overall health and well-being. Coverage guidelines and benefits are outlined in the chart below. Premiums for coverage are deducted from your paycheck.

	Dental Low Plan	Dental Medium Plan	Dental High Plan
Calendar Year Annual Deductible Individual / Family	\$50 / \$150	\$50 / \$150	\$25 / \$75
Calendar Year Annual Maximum Per Individual	\$750	\$1,500	\$2,250
Type A – Diagnostic & Preventive Services (exams, x-rays, cleanings, fluoride, etc.)	No Charge (deductible waived)	No Charge (deductible waived)	No Charge (deductible waived)
Type B – Basic Services (ex: fillings, periodontal maintenance, extractions, etc.)	50% after deductible	20% after deductible	20% after deductible
Type C – Major Services (ex: oral surgery, endodontics, dentures, crowns, etc.)	50% after deductible	50% after deductible	50% after deductible
Orthodontia (ex: harmful habit appliances)	Not Covered	Not Covered	50% after deductible
Orthodontic Lifetime Maximum Adult and Child	Not Covered	Not Covered	\$1,500

Voluntary Vision – VSP

Quality Vision Care you need. You'll get great care from a VSP network doctor, including a Well Vision Exam – a comprehensive exam designed to detect eye and health conditions. Carrier Premiums for coverage are deducted from your paycheck.

	Vision Plan	
	Description	Frequency
Provider Choice	VSP Network Provider	
Vision Exam	\$10 copay	Every 12 months
Materials	\$10 copay	
Lenses Single Vision / Bifocal/ Trifocal	Included in materials copay	Every 12 months
Lens Enhancements Standard Progressive Premium Progressive Custom Progressive	\$0 copay \$95 - \$105 copay \$150 - \$175 copay Average savings of 30% on other lens enhancements	Every 12 months
Frames Featured Brand All Others	Included in materials copay \$240 allowance \$220 allowance + 20% discount on cost over allowance	Every 24 months
Contact Lenses (In lieu of glasses) Contact Lenses Fitting & Evaluation	No copay (\$130 allowance for contacts) Up to \$60 for contact lens exam	Every 12 Months

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Life and Disability Protection

Basic Life & AD&D – The Hartford

Asset Living provides Basic Life and Accidental Death and Dismemberment (AD&D) coverage at no cost to you. Employees working a minimum of 30 hours per week are eligible for benefits.

	Benefit Coverage
Property Level Employees Participation in the medical plan is required	1x your annual salary, rounded to the next highest $1,000 up to a maximum of $200,000
Community Managers / Corporate Employees Participation in the medical plan is NOT required	1.5x your annual salary, rounded to the next highest $1,000 up to a maximum of $300,000

Voluntary Life & AD&D – The Hartford

If you need additional protection beyond the Basic Life Insurance provided to you, you may purchase Supplemental Life Insurance for yourself and your eligible dependents.

	Coverage Amount	Guarantee Issue	Benefit Maximum
Employee *	$10,000 increments	5x your annual salary up to $250,000	5x your annual salary up to $500,000
Spouse	$5,000 increments	100% of the employee election up to $50,000	100% of the employee election up to $250,000
Children **	$2,500 increments	100% of the employee election up to $10,000	100% of the employee election up to $10,000

** Coverage is subject to reduction beginning at age 70.*
*** Children are eligible from live birth through 26 years of age.*

Disability – The Hartford

How would you pay your bills if you were sick or injured temporarily? Asset Living offers a voluntary Short-Term Disability (STD) and Long-Term Disability (LTD) coverage through The Hartford. The STD is voluntary and paid through your payroll deductions while the LTD benefit is provided at no cost to you.

	Benefit Coverage
STD	60% of your weekly pre-disability earnings up to a maximum of $1,000 per week. Benefits begin on the 8th calendar day of disability and is payable for a maximum of 25 weeks (26 weeks includes the 7-day elimination period)
LTD	50% of your monthly pre-disability earnings up to a maximum of $5,000 per month. Benefits begin after 180 calendar days of disability and is payable to the Social Security Retirement Age **Property Level Employees:** Participation in the medical plan is required **Community Managers / Corporate Employees:** Participation in the medical plan is NOT required

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Your Additional Benefits

Critical Illness – The Hartford

Critical Illness coverage is available to your through The Hartford. Premiums for coverage are deducted from your paycheck.

	Benefit Coverage
Employee	Increments of $5,000 up to $20,000
Spouse	Increments of $5,000 up to $10,000 (cannot exceed 100% of employee amount)
Child(ren)	25% of employee election amount up to $5,000
Common Covered Conditions Include:	Heart attack Multiple Sclerosis Stroke Alzheimer's disease Parkinson's disease

Hospital Indemnity – The Hartford

Accident coverage is available to your through The Hartford. Premiums for coverage are deducted from your paycheck.

	Benefit Coverage
Admission Benefit	$1,000
Confinement Benefit	$100
ICU Supplemental Admission (paid concurrently with admission benefit)	$2,000
ICU Supplemental Confinement (paid concurrently with the Confinement Benefit)	$200

Accident – The Hartford

Asset Living offers 2 different accident plans through The Hartford. Premiums for coverage are deducted from your paycheck.

	Benefit Coverage
Who is Covered?	Employees, Spouse and Dependent Children.
Common Covered Conditions Include:	Emergency room visits Hospital stays Fractures and dislocations Medical exams Physical therapy Transportation and lodging

Identity Theft – Norton LifeLock

Asset Living offers an Identity Theft protection plan through Norton LifeLock. Premiums for coverage are deducted from your paycheck.

	Benefit Coverage
Who is Covered?	Employees, Spouse, and Dependent Children.
Common Covered Conditions Include:	Identity Theft Protection Financial Fraud Protection Privacy Protection Password Manager Credit Monitoring & Alerts

PTO, Holidays, and Sick Leave

Available for employees regularly scheduled to work 30 hours per week. The amount of PTO employees receive each year increases with the length of their employment. We offer several specific paid holidays and a floating holiday to use at your discretion.
Sick Leave: All full-time employees begin to accrue paid sick time upon hire and may use paid sick time as it accrues in addition to their paid time off.

Invest in Your Future

Asset Living would encourage all employees to contribute, as a 401(k) plan is one of the easiest ways to save and plan for retirement because of the payroll deduction feature. Still, it is also one of the smartest ways to set aside money because of the tax advantages it provides. Employees may contribute as little as 1% of each paycheck. Asset Living's matching contribution equals 50% on the first 4% of pay you elect to contribute out of your paycheck. The matching contribution will not exceed $2,000 a year.

Additional Voluntary Benefits

Take advantage of Pet Insurance offered through Nationwide and an EAP program with The Hartford. Pet Insurance policies are priced by the breed, age, and home location. The EAP allows for 24/7 unlimited telephonic consultations and 3 face-to-face visits.

For a full outline of benefit offerings, please refer to your Benefit Guide, Policy Documents, or contact your Benefits team.

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