

November 2009



This special newsletter – *fyb - for your benefit* – is periodically used by Corporate Human Resources to communicate information about your employee benefits.

• **Medical Plans** – Even though our health plans are not changing at this time and our plan years do not have annual enrollment at this time, the government requires that we distribute our **Notice of Credible Coverage** at this time every year to let you know that our plans coverage is the same as or better than Medicare coverage would be for you. Copies of the MN/WI certificate, the IA Mill Pond Certificate and the IA Highland Ridge Certificate are available on our www.presstaff.org site. Information regarding any plan changes for the new plan years will be communicated in future correspondence.

• **Flexible Spending Accounts** – We are on the same Plan year (4/1/09 to 3/31/10) as the Medical plans. Nothing is needed at this time. Employees who are enrolled in the FLEX plans are eligible for **tax-free** expense reimbursement for uncovered medical and dependent care costs.

Please remember to review your accounts. They are available on line at www.somi.com/members.html by clicking on Access Account Information. Reimbursement claims for services received in April 2009 to March 2010 must be submitted to the claims administrator (SOMI) no later than May 31, 2010 to be eligible for payment.

• **Retirement Savings and Investment Plan 403(b)** – Enrollment meetings are being held for both newly eligible employees and all current employees at many Presbyterian Homes sites. PHS' generous matching program (from 3% to 5% of pay depending on your length of service) will continue in 2010. **The set of three Enrollment forms for new enrollees must be completed and returned to your Site HR Representative in early December to begin participation in January 2010.** Once you are enrolled, you can review your accounts on line at www.eretirement.aul.com.

Attached are the amendments to our retirement plan document adding our new locations and ensuring compliance with the new government regulations. The IRS participation limits for 2010 have remained the same at \$16,500; with the annual catch-up contribution limits (for those over age 50) staying at \$5,500.

• **Employee Assistance Program (EAP)** – Each year as the holiday season approaches, we remind you that our Employee Assistance Program (EAP) is available for you and all members of your household. The EAP is a confidential resource to help you through a variety of issues during this busy time of year. The professional staff at the EAP can help you save time, relieve stress and balance your work and family obligations with information on topics such as child and senior care, legal or financial services and health care options. You can log on to their website at www.cignabehavioral.com with an employer ID of "presbyterianhomes" where you can access information at your convenience. The EAP can also be reached by telephone toll-free 24 hours a day, 7 days a week at 1-800-554-6931.

As always, if you have any questions regarding the information contained in this *fyb*, please contact your Site Human Resources Representative for further assistance. We would like to help you make the most of all of your benefits. Thank you for all you do for the residents and other staff of Presbyterian Homes & Services.

Have a blessed holiday season and a happy New Year.