

## 2022 New Employee Benefits Summary

*for Physical Therapists, Occupational Therapists, Speech Therapists, Respiratory Therapists, Senior Therapists, and Licensed Assistants \**

Powerback is pleased to offer a comprehensive employee benefits and rewards package. The benefits and rewards described within are available to eligible regular full-time employees in this job category, unless otherwise noted. Many of our benefits are also available to part-time employees (identified with a Ⓟ symbol), and some are available to casual employees (identified with a © symbol). A detailed explanation of our employee benefits package, with enrollment instructions, is made available to new employees upon hire. Additionally, please note that Powerback regularly reviews our benefits and rewards and we reserve the right to change or cancel programs at any time. Some benefits and rewards may also be modified to comply with state law, where applicable. For more information, contact your manager or Human Resources.

*\*Employees in the states of California and Hawaii should refer to the state-specific Benefits Summary for their role.*

### Medical and More

*Medical, dental, and vision insurance, if elected, is effective the first of the month following 60 days of employment with Powerback. Rehires or current employees with a change in employment status should contact Human Resources for more information on benefit waiting periods.*

#### Medical Insurance

Powerback offers a number of medical insurance choices administered through Anthem Blue Cross Blue Shield (BCBS) or Kaiser depending on the state in which you work. Powerback and you share the cost; your pre-tax contribution varies with the medical plan you choose, as well as your grade level<sup>1</sup> and coverage level. Review the Benefits Guidebook for details about benefit offerings.

#### Dental Insurance

Powerback offers two dental options to fit your coverage needs: Aetna Participating DPPO and Aetna Non-Participating DPPO. Your pre-tax cost varies with the dental plan and coverage level you choose.

#### Vision Insurance

Powerback offers substantial savings on your eye care and eyewear needs through EyeMed, a vision care network. You have two options for coverage through EyeMed with the Choice and the Choice Plus plan. Your pre-tax cost varies with the coverage level you choose.

#### Pre-Tax Health Savings Account (HSA) (Basic plan only)

If you are enrolled in the Basic Plan (traditional or savings plus), you are eligible to enroll in a Health Savings Account (HSA). The HSA allows you to use pre-tax contributions to pay for qualified health care expenses (medical, dental and vision) incurred by you, your spouse or eligible dependents.

#### Pre-Tax Flexible Spending Accounts (FSA)

Pre-tax FSAs allow you to set aside money each calendar year to pay for non-reimbursable expenses on a pre-tax basis. Medical and dependent care FSAs are available. If you are enrolled in the Basic Plan (traditional or savings plus), you are not eligible to participate in the Medical FSA. Instead, you may participate in the HSA.

#### Living Well

The Living Well program provides tools and resources to help you live a healthier, more satisfying life. If you are a full-time employee enrolled in a company-sponsored medical plan, you have the opportunity to participate in a comprehensive wellness program through Health Advocate, a health management company.

#### GHC Advantage Program

If you are enrolled in one of the Anthem Blue Cross Blue Shield Plans, you and your covered family members are automatically enrolled in the GHC Advantage Program. The program pays for services covered under the medical plan if you or a covered family member use a Genesis Center or provider for a variety of inpatient services. Review the Benefits Guidebook for more details.

#### Voluntary Insurance Products through Aflac

*Full-time and part-time employees can contact a BPA Benefit Coach to enroll by calling 1-800-513-9925. You can also download the CardTapp app to your mobile device by texting GENESIS to 36260. Due to IRS regulations, full-time employees who participate in an HSA will be limited to HSA-compatible plans, contact a BPA Benefit Coach for details.*

#### NEW! Voluntary Life Insurance Ⓟ

Aflac offers two life insurance options, whole and term, designed to lessen the financial strain on loved ones.

#### Voluntary Short-Term Disability (STD)

You may choose to participate in a short-term disability program through Aflac. This program provides financial security in case of a disability. You may choose between an individual and group policy. Your cost varies based on the coverage you select.

#### Voluntary Hospital Indemnity Insurance Ⓟ

The Aflac Voluntary Hospital Plan provides cash benefits for inpatient hospitalization. This plan is offered on a group basis.

#### Voluntary Personal Accident Insurance Ⓟ

Voluntary Personal Accident Insurance through Aflac is designed to help cover the expenses associated with an accidental injury and provides direct cash benefits for emergency treatment, hospitalizations, specific injury treatments, accidental death, etc., regardless of any other insurance you may have.

<sup>1</sup> Full-time and part-time therapists and senior therapists are grade level 19x. Full-time and part-time licensed assistants are grade level 17x.

### **Voluntary Critical Illness Coverage** ⓘ

Aflac's Voluntary Critical Illness Coverage is designed to pay cash in the event that you or your covered family member is diagnosed with a critical illness, such as heart attack, coma, end-stage renal failure, stroke, paralysis or major human organ transplant.

### **Voluntary Cancer Coverage** ⓘ

Voluntary Cancer Coverage through Aflac is designed in the event that you or your covered family member is diagnosed with cancer including Hodgkin's, Leukemia and Skin Cancer. Benefits include both inpatient and outpatient services along with an annual wellness benefit.

## **Financial Security and Income Protection**

### **Company Paid Group Life Insurance**

Powerback provides term life insurance coverage with a \$50,000 benefit at no cost to you.

### **Voluntary Term Life Insurance**

The voluntary term life insurance plans through Symetra provide policies of up to (but not more than 5x your annual salary) \$500,000 for you, \$250,000 for your spouse, and \$5,000 for your children ages 14 days up to 19 years (or 23, if full-time student). Your cost varies based on age and the amount of coverage you select.

### **401(k) Plan** ⓘ ⓘ

The Powerback 401(k) plan provides you with a convenient way to save for retirement on a tax-deferred basis. You will be automatically enrolled at a pre-tax contribution rate of 4% and will be invested in an age-appropriate Vanguard Target Retirement Trust I fund, until you make your own investment choices or change your contribution amount. You may contribute between 1% and 75% of your pre-tax pay through regular payroll deductions, up to the annual maximum established by the IRS. You are always 100% vested in the value of your own contributions. The Genesis 401K plan will offer post tax Roth contributions. The 401K plan also gives you the option to elect automatic account rebalancing, giving you the option to have your account automatically re-balanced each quarter to re-align your portfolio to the asset allocation you originally selected.

### **Michael R. Walker Foundation** ⓘ ⓘ

The Michael R. Walker Foundation is a 501 (c)(3) charitable organization, primarily funded by employees, which responds to grant requests from employees whose financial situation has been severely impacted by natural disasters/fire, burial expenses for loved ones, domestic violence, and unforeseen medical emergencies.

## ***Paid Time Off***

*Upon hire, full-time employees in this job category begin accruing personal time, sick time and vacation time. Part-time employees begin accruing vacation time upon hire, but are not eligible for personal time or sick time (unless otherwise required by state or local law).*

*Rehires or current employees with a change in employment status should contact Human Resources for more information on paid time off waiting periods and eligibility.*

### **Personal Days**

Full-time employees accrue up to 64 paid personal hours per year, based on hours worked. Employees can carry over unused personal days from year to year, but they stop accruing when 64 personal hours have accumulated.

### **Sick Pay**

Upon hire, full-time employees accrue up to 48 sick hours per year, based on hours worked. After completing five years of service, employees accrue up to 56 sick hours per year. After completing ten years of service, therapists and licensed assistants accrue up to 64 sick hours per year. Sick time may be used to care for a family member's illness. Employees can carry over unused sick days from year to year, but they stop accruing when 480 sick hours have accumulated.

### **Vacation Pay** ⓘ

Upon hire, employees begin accruing vacation based on hours worked. Employees accrue an annual maximum of up to 64 hours of paid time off in their first through fourth years of employment, but stop accruing when 140 hours have accumulated. After five years of service, employees accrue an annual maximum of up to 104 hours, but stop accruing when 210 hours have accumulated. After ten years of service, employees accrue an annual maximum of up to 144 hours, but stop accruing when 280 hours have accumulated. Vacation time is not paid as a benefit at termination except as otherwise required by state law or in certain situations as described in the Powerback Policies & Procedures Manual.

### **Vacation Buy Back**

Full-time employees may buy back up to two weeks of unused vacation (based on standard hours) per calendar year (in one-week increments with 90 days between requests). *Eligibility Clarification: Modified Compensation employees are not eligible to participate.*

### **Bereavement Leave**

Full-time employees may use up to three days or a maximum of 24 hours of paid bereavement leave for the death of a spouse/domestic partner, child, grandchild, parent, sibling, or grandparent, including step and in-law relatives.

### **Jury Duty Leave** ⓘ

Powerback will provide full pay for the first 10 days of jury duty on a scheduled work day. After the first 10 days, Powerback will pay the difference between jury duty pay and a regular full-time or part-time employee's base day's pay for time spent serving on jury duty on a scheduled work day.

## **Education and Professional Growth**

### **Clinical Recognition** ⓘ

Powerback contributes to the clinical growth and development of our practitioners through several programs, including Master Clinician/Assistant with Advanced Competency, Clinical Instructor, Advanced Clinical Instructor, and Mentor.

### **Clinicians in Action**

NEW! A professional development program that recognizes those clinicians who are going above and beyond to grow as clinical leaders, educators, and advocates in their discipline.

### **Continuing Education Partners**

Powerback has developed partnerships with key continuing education providers, including the APTA Learning Center, ASHA's Specialty Board on Swallowing and Swallowing Disorders, and Great Seminars Online, to offer employees free and discounted continuing education courses.

### **Student Program**

Powerback recognizes the importance of clinical education for students, and provides an environment and opportunity to introduce and educate the student on the comprehensive needs of the geriatric patient.

### **University Partners**

Powerback actively seeks to partner with colleges and universities to advance the skills of students, employees, and members of the industry at-large. Employees enjoy a variety of discounts at top schools throughout the nation. In addition, employees and their families receive discounts with StraighterLine, an online education company. Whether you're starting or completing your college degree, StraighterLine offers an affordable and convenient way to fulfill general education requirements for undergraduate degrees.

## **Work/Life Enhancements**

### **Employee Recognition Program**

NEW! Recognizing employees has never been easier than posting on the Power Zone, our internal social platform. This platform gives employees the opportunity to openly recognize contributions and achievements. Take the opportunity to post a comment and/or give Boosts that are redeemable for rewards.

### **Travel Discounts**

Employees are eligible for discounts on select hotel and airfare in addition to discounts on rental cars through Enterprise and National.

### **Commuter Benefit**

Employees can deduct work-related transit expenses and parking expenses on a pre-tax basis through Connect Your Care (CYC).

### **ElderCare Benefit Program**

Although caring for elders may be part of your everyday job, you may not be prepared when it is family members who need care. The CareLine is designed to provide you with help and advice in caring for an aging relative. When you call the toll-free number, you will be connected to a CareLine representative who can help sort through the issues and find solutions. There is no cost to you. Under the ElderCare Benefit, you may be eligible for a 5% reimbursement on out-of-pocket expenses associated with services for eligible dependents by company providers. These services include skilled nursing and rehab, and SelectCare (private duty home care).

### **Employee Assistance Program (EAP)**

The EAP, provided through Health Advocate, offers confidential telephone assessments and one face-to-face assessment meeting, as well as referral services to help you and your eligible dependents successfully manage life's problems. You can turn to your EAP for help with issues that interfere with your personal or work life, such as stress management, marital or relationship issues, parenting, depression, grief or loss, alcohol or drug problems, child or elder care, and financial concerns. The EAP counselors are available 24 hours a day, seven days a week. Most importantly, the EAP is strictly confidential.

### **Powerback Bank@Work**

Employees are eligible for special banking benefits through Bank of America, BB&T, PNC, Santander, and Wells Fargo depending on your location. Benefits vary by bank, but include discounts on loans, mortgages, etc.

### **Insurance Discounts**

Employees and their family members are offered a substantial savings on home, auto, condo, and renters insurance through our partnership with Liberty Mutual. Full-time employees are also eligible to enroll in automatic payroll deductions to pay their insurance with Liberty Mutual.

### **Internet and TV Service Discount**

Employees are eligible for discounts on internet and TV services through Verizon. Employees can receive a \$10 discount per month on Verizon FIOS Triple Play plans and \$5 on select Verizon Double Play plans.

### **PEER Program**

The PEER (Personal Emergency Employee Relief) Program enables employees to donate vacation time to co-workers who are absent due to a personal emergency and have exhausted all available paid time off.

### **Pet Insurance**

Employees have the option of three pet insurance plans to best suit their needs, Liberty Mutual, Nationwide Insurance and Pets Best Insurance. Cost varies with the pet insurance plan and coverage level you choose.

### **KinderCare Child Care Discount**

Powerback employees receive a 10% discount off standard weekly or monthly tuition rates for full-time or part-time child care services at KinderCare locations nationwide.

### **The Learning Experience Child Care Discount**

Through a partnership with The Learning Experience child care centers, Powerback employees receive a 10% discount off the regular tuition rate, waived extended care fees, and access to numerous locations nationwide.

### **Wireless Service Discounts**

Employees are eligible for up to a 25% discount on cellular plans through AT&T, Sprint, or Verizon.

#### **HTA**

HTA provides free Medicare education and enrollment assistance. Whether you or a family member have questions about what Medicare covers to transitioning from a Group Plan to Medicare, HTA can help. Call the HTA Client Services Team at 888-430-6650, option 1, for a free consultation.

#### **Retirement Award**

Powerback values your years of service with our company. When it's time to retire, employees may be eligible to receive a retirement award.

### ***Immigration Assistance***

Powerback may provide immigration assistance to foreign nationals in the following full-time, 35 standard hours per week positions: Physical Therapist, Occupational Therapist, Speech Language Pathologist, and Director of Rehab. In accordance with our immigration policy, Powerback may sponsor nonimmigrant and employment-based immigrant filings to ensure short-term and long-term employment with Powerback. All employees who receive immigration assistance from Powerback must use the immigration counsel retained by Powerback.

In exchange for immigration assistance, foreign national employees are asked to agree to a two-year work commitment for H-1B sponsorship and a three-year work commitment for green card sponsorship. All immigration assistance requires the support and approval of senior management.

### ***Modified Compensation\****

Modified Compensation ("Mod Comp") is a pay-in-lieu-of-benefits plan available to some full-time, non-exempt employees within Powerback. In this program, employees receive a 10%\* increase to their base pay in exchange for forfeiting medical insurance, all paid time off benefits (excluding state sick time), company paid group life insurance, pre-tax spending accounts and the PEER program. All other benefits are retained. Unless otherwise required by state law, any previously accrued vacation time will not be paid out.

Mod Comp is effective the first of the month following 60 days of employment. It's important to make this decision carefully, because you can only change your Mod Comp status during the annual Open Enrollment period or if you have an employment status change from casual/part-time to full-time.

Employees in states/cities that mandate payment of sick pay do not give up sick pay.

\*Due to Affordable Care Act (ACA) regulations, you must certify that you and your dependents have other medical coverage to receive the 10% salary adjustment. If you do not certify that you have medical coverage, your elected Mod Comp rate will be 8% and you will have the option to enroll in a Genesis medical plan.