

COMMUNICATION

Information for the PRESBYTERIAN SENIOR LIVING Community of Caregivers

You Asked, PSL Listened! New PSL Perk for 2025

In the annual employee feedback survey, many PSL Team Members commented on the need for additional unique benefits. One specific request was for pet insurance. PSL is happy to announce this new benefit offering! Presbyterian Senior Living has partnered with PetPartners to provide a pet insurance benefit to all PSL team members beginning 1/1/2025!

Why not protect your furry family members (dogs and cats) with plans available to enroll during the month of October?

Note: Open Enrollment in the pet insurance is completed on the [PetPartners](#) portal not in 'My HR'.

What's Covered?

- Common Illnesses
- Surgery
- Digestive Issues
- Cancer
- Broken Bones
- Toxin Ingestion
- Behavioral Issues
- Hospitalization
- Diagnostics
- Prescription Medication
- Alternative Treatments
- Wellness



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We welcome your feedback. You can contact us with any question, comments or workplace concerns at: employees@psl.org. **PSL Employee Hotline: 717-502-8848.**



Fraud, waste and abuse or other compliance concerns, call the toll free anonymous compliance line at 1-800-630-6152 or submit a report online at: compliance@psl.org. Or visit: www.MyComplianceReport.com, **Access ID: PSL**

Pet Insurance continued...



This benefit is offered through PetPartners and is fully funded by the employee through voluntary payroll deductions on a post-tax basis. Existing PSL team members can enroll during the month of October during Open Enrollment for the benefit to be effective 1/1/2025.

Plan Details

Annual Deductible \$500

Reimbursement 80%

Annual Maximum \$5,000

Minimum Age to Enroll 8 weeks

Maximum Age to Enroll 13 years

No Minimum or Maximum of Pets (Cats / Dogs) Enrolled

With this group plan, pre-existing conditions can be covered after a year of continuous coverage. If your pet had comparable pet insurance effective immediately before enrolling with PetPartners, you may be eligible to get prior coverage credit toward the pre-existing and other waiting periods. In order to receive the prior coverage credit, simply provide PetPartners with your prior policy documents which shows no gap in coverage.

Here's How it Works:

Pet insurance reimburses you for the cost of accidents and illnesses throughout your cat's or dog's life. No insurance cards are required. When you visit any licensed vet or clinic, pay your vet at the time of service and request an itemized invoice. You'll then submit a claim by uploading a digital copy of your invoice into the online Pet Portal for reimbursement. The average reimbursement time is 2-5 business days. You will have the option to be reimbursed by check or via direct deposit.

Perks in the Pet Portal:

- Log in to easily manage your pet's policy.
- Submit and track claims.
- View your coverage documents.
- Get answers to your pet questions anytime, anywhere with 24/7 Vet Helpline.
- Get the best deals on pet medications at PetGeniusRx.

Continuity of Coverage:

There is also an option to convert your PSL Group Plan to an Individual Plan should you become ineligible for the pet insurance benefit with PSL.

More information on how to enroll will be coming soon; Make sure you check out the [PSL Benefits Page](#) for all Open Enrollment 2025 information!





OPEN ENROLLMENT 2025

Great Place To Work®

Certified™

Full Time and Part Time Eligible Team Members

October is right around the corner! October is Open Enrollment month for PSL. This is the time to review and make your benefit selections for next year! Check out the PSL Benefits page: www.psl.org/benefits and stay tuned for more Open Enrollment information, PSL perks and the cost of coverage for 2025 benefits!

CULTURE OF OWNERSHIP CORNER



As PSL continues this journey, tomorrow's reminder is:

Saturday's Promise Perspective

Though I might not understand why adversity happens, by my conscious choice I will find strength, compassion, and grace through my trials.



What's New on PSL's Social Corner?

Check out [this link](#) for the latest social media posts and see what exciting things are happening at PSL and our communities.



Presbyterian Senior Living

3,463 followers
1w · 🌐

+ Follow ...

It's that time of year again! With back-to-school season in swing, we want to take a moment to remind PSL Team Members of the tuition reimbursement perks available to those who wish to further their education. We're committed to our team: we want every member to develop and expand their horizons.

Learn more: <https://lnkd.in/emSMZ52r> or take a peek at our education partnerships: <https://lnkd.in/euV6xgjm>

Want to be part of the PSL team? Check out our open positions:

<https://lnkd.in/ewWFssHN> #TeamPSL #PSLPerks #TuitionReimbursement



BACK TO SCHOOL
TUITION REIMBURSEMENT PERKS

Call to Health Well-being Program



Close to 50% of eligible PSL team members are enrolled and actively participating in the voluntary Call to Health well-being program.

- Well-Being Assessment Bonus Points are happening now!
 - Earn 50 bonus points by completing the Well-being Assessment by September 30th.
 - The program ends on November 8th this year; lock in your lower deductible for 2025 by completing 1000 points (Level 1) before the program ends.

Here are some activities being released during the month of September to help accumulate the Call to Health points:

- Sleep: The link with mental health
- 60-Second Mental Health Activities
- Balanced Approach to Strength Training
- Fun, Low-Carb Swaps for Fall
- The Flu – Give it Your Best Shot
- Not-So-Surprising Expenses
- Lock in Your Reduced Deductible for next year!



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Vision Benefits

Arrive back to school in style with a new pair of glasses! [Here is a fun link](#) from VSP about getting your eye exam and back to school.

- Reminder that there is an eye exam built into the medical plan!
- PSL also offers a stand-alone Davis Vision plan that covers an annual exam at no cost with participating providers.



Call to Health continued...

Teladoc

With back to school and flu season starting up, think Teladoc to skip the trip to the waiting room. With Teladoc, you can talk with a doctor within an hour by phone or app from wherever you are.



When you need a doctor access one **anytime anywhere.**



Skip the trip to the waiting room. With Teladoc, you can talk with a doctor within an hour by phone or app from wherever you are.

Know your care options:



Teladoc

For non-emergency conditions like the flu, allergies, infections, and much more. Our doctors can also prescribe medicine if necessary.



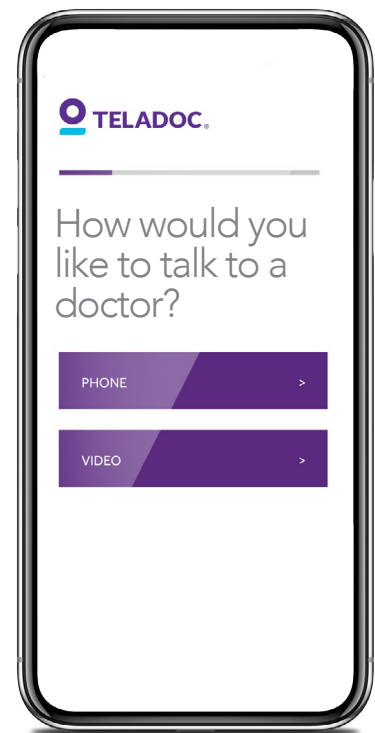
Family doctor

For annual exams and ongoing medical conditions needing regular monitoring.





Urgent care/ER

For severe conditions like chest pain, sprains, cuts, burns, or broken bones.



Feel better when you need to

Visit [Teladoc.com/Enter](https://www.teladoc.com/Enter)

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Group ID: 146412

Call to Health continued...

UKG Wallet

All new hires to PSL will begin to receive an email and a text message from UKG Wallet (powered by Payactiv) to assist in enrollment for UKG Wallet. This benefit allows early access to earned wages prior to the bi-weekly payroll day! UKG Wallet also offers discounts for movie tickets and much more. Check out the current offering.

UKG Wallet
powered by *payactiv*

Win Up to \$1,000

With the UKG Wallet Financial Success Series Sweepstakes¹

Watch the 3-part video series in the UKG Wallet app and complete the interactive quizzes at the end of each video by **September 30th 2024** to automatically enter for a chance to win.



Cash prizes:

- 1 Grand Prize Winner: \$1000
- 1 Second Place Winner: \$500
- 2 Third Place Winners: \$250

What you'll learn:

- Why Budgeting Matters
- How to Budget Effectively
- Smart Saving Tips

Create your free account today and...



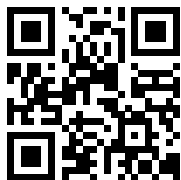
Access Your Earned Wages²,
before Payday



Enjoying Smart Saving and
Budgeting Tools

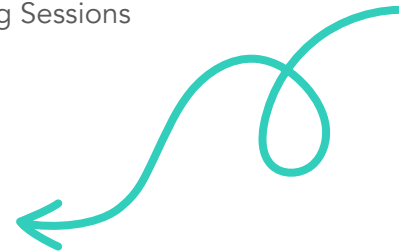


Schedule 1:1 Financial
Coaching Sessions



Don't have the UKG Wallet app?

Scan the QR code to download the app³ and enroll now!



¹ NO PURCHASE NECESSARY TO ENTER OR WIN. Open to legal residents of the 50 United States and District of Columbia, age 18 or older as of the date of entry. Participation is void where prohibited by law. The odds of winning depend on the number of eligible entries received. The sweepstakes promotion starts at 12:00:00 a.m. PT on September 1, 2024, and ends at 11:59:59 p.m. PT on September 30, 2024. For official rules and prize disclosures, please visit <https://www.payactiv.com/ukg-wallet/financial-success-series-sweepstakes-2024>.

² Earned Wage Access requires employer participation. Employees can only access a portion of the wages they have earned to date.

PHI Welfare Benefit Program

Summary Annual Report

This is a summary of the annual report which has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA) for:

Plan Name: PHI Welfare Benefit Program
Plan Number: 501
EIN: 23-1381404
Type of Plan: Life Insurance, Dental, Vision, Temporary Disability, Long-Term Disability, Accidental Death and Dismemberment, and Tuition Assistance Program
Plan Year: January 1, 2023 to December 31, 2023

Self-Funded Information

PHI dba: Presbyterian Senior Living has committed itself to pay certain dental, vision and tuition assistance program claims incurred under the terms of the Plan.

Insurance Information

The Plan has a contract with The Prudential Insurance Company of America to pay certain life insurance, short-term accident and sickness, long-term disability and accidental death and dismemberment claims incurred under the terms of the Plan. The total premiums paid for the plan year ending December 31, 2023 were \$482,635.

Your Rights to Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:

- Insurance information including sales commission paid by insurance carriers

To obtain a copy of the full annual report or any part thereof, write or call the office of the Plan Administrator:

PHI dba: Presbyterian Senior Living
One Trinity Dr. E, Suite 201
Dillsburg PA; 17019
(717) 502-8840

The charge to cover copying costs will be \$2.00 for the full annual report or \$.25 per page for any part thereof.

You also have the legally protected right to examine the annual report at the main office of the Plan shown above and at the U.S. Department of Labor in Washington, DC, or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: Public Disclosure Room, N-1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, DC 20210.

Additional Explanation

The total dental, vision and tuition assistance program claims and administrative claims paid by PHI dba: Presbyterian Senior Living for the plan year ending December 31, 2023 were \$382,823.

Education and Development

In July, PSL held the second seminar in the Leadership Development series – ‘Leading Generations at Work.’ This one-hour seminar offered guidance on the importance of understanding and embracing the generational traits within the workplace and how incorporating these strengths will bring out the best of every team and community.

These seminars are being presented in partnership with the Board of Pensions and Cigna.



Here are a few take-aways from this seminar that all team members may use:

- Embrace that every generation grows up and develops attitudes about life within a time that had a certain spirit; this would include world events, the economy, parenting styles, where someone lived and technology
- Do not group or make assumptions about any generation.
 - The “older generation”:
 - Resists change
 - Struggles with technology
 - The “younger generation”:
 - Acts entitled
 - Is tech obsessed

Take an opportunity to learn about different generations by speaking with fellow team members and residents. Perhaps ask a few fun questions:

- How did the generation contact friends in high school?
 - The land line phone at their home?
 - Riding a bike to a friend’s house?
 - Using technology – Instant Message? A text?
- How did the generation do research for a school project?
 - Go to the library and use the card catalog to take out a book
 - Use the home Encarta Encyclopedia
 - Use online resources
- What was the first vehicle they learned how to drive?
 - A truck
 - Manual or automatic
 - A car
 - Pushed a button and the windows went down
 - Manual or automatic

As with the first seminar, the presentation deck and resources are shared in the Leadership Development tile located on [‘My HR’](#).

PSL is committed to providing resources to help you with your overall well-being and most importantly your emotional well-being with a focus on mental health.

EMOTIONAL WELLNESS CORNER



Aging, Willpower and Living Well: How Challenging Yourself Keeps You Thriving

In recent neuroscience news, a fascinating discovery could revolutionize how we think about aging, willpower, and living well.

The following information is derived from the [Podcast of Dr. Andrew Huberman](#). Dr. Andrew Huberman is a prominent neuroscientist and tenured professor in the Department of Neurobiology at Stanford University School of Medicine. His research focuses on neural regeneration, neuroplasticity, and brain states such as stress, focus, fear, and optimal performance.



Meet Your Brain's 'Will to Live' Center

Nestled deep in your brain is a structure with a complicated name: the anterior mid cingulate cortex (aMCC). In fact, it might just be the key to living a longer, more [fulfilling life](#).

What Does This Brain Area Do?

Recent studies have shown that the aMCC is deeply involved in our ability to do things we don't necessarily want to do. You know, like adding those extra hours of exercise each week or resisting that tempting slice of cake when you're trying to eat healthier.

However, when engaged in these challenging activities, this brain area actually grows larger!

The Fascinating Findings

Scientists have discovered some intriguing facts about the aMCC:

- It's smaller in obese individuals but grows larger when they successfully diet.
- Athletes tend to have a larger aMCC.
- It grows in people who see themselves as challenged and overcome those challenges.
- In people who live very long lives, this area maintains its size.

More Than Just Willpower

The thought may be that this brain structure is our willpower muscle. It's potentially much more than that. Scientists are beginning to view the aMCC as possibly the seat of our very will to live!

What This Means for You

So, what does all this scientific literature mean for you, living your best life in your community? It means that every time you challenge yourself, every time you do something a little difficult or uncomfortable, you're not just accomplishing a task, you're strengthening your brain's 'will to live' center!

If you'd like to read more of this article, [click here](#).

Tech Corner – 10 AI Terms Everyone Should Know

Artificial intelligence (AI) has been a term in computer science since the 1950s, but it gained widespread attention at the end of 2022 due to significant advancements in machine learning that are impacting various aspects of life. Here are ten key AI terms to help you understand and be part of the global conversation:

1. **Artificial Intelligence:** AI refers to super-smart computer systems that can mimic human behaviors such as understanding language, making decisions, and learning from experience. These systems work by processing vast amounts of data through algorithms to create models that automate tasks requiring human intelligence.
2. **Machine Learning:** A subset of AI, machine learning involves training computer systems to identify patterns and make predictions. This process requires a large amount of data and has become feasible with advancements in digitization and computer hardware.
3. **Large Language Models (LLMs):** LLMs use machine learning to process language and communicate like humans. They can perform tasks such as translation, summarization, and content creation by learning patterns and relationships in language.
4. **Generative AI:** This type of AI creates new content, including text, images, and music, by learning patterns and structures. It can be used for creative tasks but also poses risks such as the creation of fake news.
5. **Hallucinations:** AI systems can sometimes generate inaccurate responses, known as hallucinations or fabrications. Developers try to mitigate this issue by grounding AI with trusted information.
6. **Responsible AI:** This concept focuses on designing AI systems that are safe and fair, addressing biases that may arise from imperfect training data. It involves understanding the data used to train AI and finding ways to mitigate shortcomings.
7. **Multimodal Models:** These models can process different types of data simultaneously, such as images, sounds, and text, enhancing their versatility.
8. **Prompts:** Instructions given to AI systems to perform specific tasks. Carefully designed prompts help achieve desired outcomes from large language models.
9. **Copilots:** AI assistants that help with tasks like writing and coding, enhancing productivity while ensuring safety through Responsible AI guidelines.
10. **Plugins:** Extensions that enable AI systems to interact with other software and access new information, making them more powerful and versatile.

This was generated with AI.



Destination: Retirement

A roadmap to get where you want, when you want

When you go on a road trip, you look at the directions ahead of time to make sure you know exactly where you're going and how to get there. Retirement should be no different. Whether you are 25 or 55, here are five crucial steps to map out your journey:

MAKE A FINANCIAL PLAN

Retirement is a long-term investment that should be balanced with day-to-day expenses, debt management, insurance and other long-term savings goals. To start, evaluate how much money is coming in and how much money is going out. If the money going out is greater than the money coming in, it's time to make some changes.

CONSIDER "WHAT'S MY VISION FOR RETIREMENT?"

How do you see yourself spending retirement? A small farm on the outskirts of town? Traveling the world? On a beach down South? Settled into suburbia close to the grandkids? When do you plan to retire? What expenses do you expect? All of these questions will help you determine the amount you need to save to afford your vision for retirement. The more specific your vision, the more effectively you can plan for it.

EXPLORE YOUR SAVINGS OPTIONS

Many employers offer a 401(k) or 403b retirement plan - if you don't have an employer-sponsored

plan, you can set up an individual retirement account (IRA) to benefit from the same tax-efficient savings status. Either way, it's critical that you identify a savings method and start saving as early as possible.

CONTRIBUTE, ESCALATE, AND KEEP ESCALATING

Start contributing as soon as you are eligible and also make regular increases. It's important to develop a habit of saving - otherwise, down the line, you may need to make significant lifestyle adjustments to save more in less time. You should aim to contribute 10-15 percent of your salary to your retirement plan savings. If your employer offers a matching contribution, be sure to contribute at least enough to receive the maximum benefit of this feature - this is essentially free money in your retirement account.

TAKE A COMPREHENSIVE APPROACH

A comprehensive retirement plan goes beyond a 401(k), 403b or IRA. It should also include health insurance, life insurance, an estate plan, power of attorney designation and a living will. These may not always feel like pressing needs or be particularly fun to think about, but for the sake of your loved ones, it's important to be prepared. Take the extra time and resources now to avoid complications later.

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