



THE LEONA FAMILY TIMES

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Taking care of **ACHOO!** (Still at no cost to you)

Recently, The Leona Group human resources department announced an upgrade to medical health benefits for team members and their families. The health care plan administrator will change from Blue Cross Blue Shield of Michigan to Humana. The switch, which takes effect Jan. 1, will take advantage of Humana's wellness programs and data management systems. Most important to you...

Is my provider on the Humana network?

Physician Finder Plus is Humana's online "provider look-up" tool – easily guiding you to the latest information about doctors, hospitals and other health care providers in Humana's network. We are in the ChoiceCare+ PPO network. Visit the "Members" section of www.humana.com and choose a provider type under "Provider Search" on the right side of the page.



Your coverage and out-of-pocket costs for health care will not change. The plan design is not changing and remains a very, very rich plan with exceptionally low deductibles, co-payments and out-of-pocket limits. We have not increased those employee costs in five years, and we are not increasing them now.

Odds are very good that your provider is a member of the plan.

Most Leona locations have a 98% overlap in provider membership.

Transition of care is included. So, if you or your dependents are currently undergoing care for major issues (pregnancy, cancer, etc.), you can complete a form and keep the same doctor for the duration of the condition at in-network rates – even if the provider is not on the Humana network.

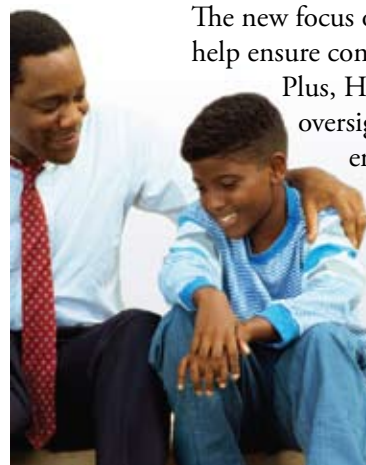
100% of the premium expense is paid for you.

For full-time employees and their eligible dependents.

If you are already enrolled, there is nothing you need to do.

Your information will automatically migrate from BCBS to Humana. As with previous benefits open enrollment periods, this time is for signing up for and/or waiving benefits, and adding or deleting dependents.

Your new medical card should arrive before January 1.



The new focus on wellness and preventative care will help ensure continued high-quality, low-cost health care.

Plus, Humana's data systems will provide better oversight and control of claim expenses, enhancing Leona's ability to continue to provide generous medical coverage to employees with very little employee out-of-pocket cost. The Leona Group is proud to be able to continue to provide full-time team members with an exceptional benefits package at no cost to the employee.

Meet your benefits coordinators

Lisa Smith • MI, OH, IN, LA



Hello, I am Lisa Smith, benefits coordinator for The Leona Group's corporate office and schools in Michigan, Ohio, Indiana and Louisiana. I started with Leona Group in 1998 as a finance assistant. In 1999, I graduated from Michigan State University (Go Green!) with a bachelor's degree in human resources and a minor in psychology. Since then, I have had the pleasure of assisting employees get the most out of the many benefits offered by Leona. Most of my "free time" is spent with my husband of 10 years, Camden, and our two beautiful boys, five-year-old Jordan and his two-year-old brother Ashton. I'm looking forward to working with you to help you take advantage of Leona's great benefits – and keep you healthy as we enjoy another Midwest winter!

E-mail: lisa.smith@leonagroup.com
Tel: 517.333.9030, Fax: 517.332.8792

Kim Greene • AZ, FL



Hello, I am Kim Greene, benefits administrator for The Leona Group's Arizona corporate office and schools in Arizona and Florida. My background includes a Bachelor of Arts degree with minors in psychology and English from Southeastern Louisiana University, HR management certification from University of Phoenix, and Professional in Human Resources (PHR) certification by the Society of Human Resources Management (SHRM). I have been with Leona since November of 2005. It is my pleasure to assist employees in Arizona and Florida with their benefit questions and concerns. In my "free time" I love to travel, even if it is just for a weekend getaway to Las Vegas or California. I look forward to continuing to assist you in utilizing Leona's great benefit package.

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Tel: 602.953.2933, Fax: 602.953.8075

Your Leona benefits

Based on your eligibility, your benefits may include:

Insurance:

- Major medical
- Dental insurance
- Vision insurance
- Life insurance
- Accidental death & dismemberment insurance
- Dependent care spending account
- Medical spending account
- Voluntary plans

Retirement plans:

- Employee deferred compensation program, 401(k)
- Louisiana state retirement system
- Ohio state retirement system

Paid time off:

- Holidays
- Personal time
- Vacation days
(20 for year-round employees)
- Short-term disability
- Long-term disability
- Bereavement leave
- Jury duty paid

Other benefits:

- Unemployment insurance
- Worker's compensation
- Employee assistance program
- Professional development
- Social security
- Direct deposit
- Pre-paid legal



A Note
from our CEO

Dr. William Coats,
Chief Executive Officer
for The Leona Group

Taking care of the team

We at The Leona Group say that we are a family of educators. Part of being a family is taking care of each other. The Leona Group takes care of its team members in many significant ways. Innovative and supportive working environments, paid time off, competitive salaries, exceptional benefits and retirement plans are among them. As health care costs continue to climb 10-15% per year nationally, we are pleased to again provide a rich complement of company-paid benefits. Thank you for your commitment to Leona and the families and communities we serve - and take care!

William Coats

401(k) math facts

Enroll for the Leona Group 401(k) retirement savings plan* and we will match your contributions dollar-for-dollar, up to 6% of your per payroll earnings! Even better, your savings are pre-tax, meaning that every dollar you commit to your retirement really only costs you about .80. Plus, you are 100% vested upon enrollment.

Check out the math:

\$1.00 contributed by you
(actual cost about \$.80
due to tax savings)

+ \$1.00 contributed by Leona

It all adds up to a great savings plan and a well-funded retirement!

Don't miss out on this opportunity; it's like missing out on free money! Open enrollment is November 1-30. During this time, you can newly enroll or make changes to your current payroll deduction.

*To be eligible for this benefit, you must be at least 18 years old, have been employed for at least one year and have worked 750 hours. Employees in Ohio and Louisiana are not eligible to participate in the 401(k) plan because they participate in their state-mandated retirement programs with a generous payroll match.

Flex your spending (and other voluntary benefits)



Beginning November 3, you will have the opportunity to talk with an enrollment counselor to personally discuss the voluntary employee benefit plans available. These include:

- **Whole life**
- **Critical illness**
- **Accident**
- **Medical Flexible Spending Account**
- **Dependent Care Flexible Spending Account**

The counselor will assist in making plan selections that are right for you. Among the most popular voluntary benefits are the Flexible Spending Accounts (FSA) provided by PayFlex. According to Payflex, the average tax savings is 23% – 15% tax bracket can save up to 22.65% and 27% tax bracket can save up to 34.65%.

Leona offers two FSA's - Medical Spending and Dependent Care Spending

These are terrific benefits that allow you to payroll-deduct fixed amounts throughout the year to cover out-of-pocket medical expenses or dependent care expenses. The payroll deductions are pre-tax, which means you pay no tax on the money you spend on these expenses, therefore increasing your take-home pay. Both of these plans are on a calendar-year basis. If you enroll, the first payroll deduction will be taken from your January 15 payroll check.

Medical

You can set aside up to \$3,000 each year to pay for medical expenses not covered by your insurance, such as co-payments, over-the-counter drugs, co-insurance costs for hospital stays or surgeries, prescription copays dental and vision, orthodontia costs and much more. You receive a debit card that is front-loaded with your annual deduction amount. You can use the card to pay medical expenses as they are incurred, or you can submit a claim form and receipts for reimbursement. You must keep all of your receipts and may periodically be asked to send them to the plan provider.

Dependent Care

You can set aside up to \$5,000 each year to pay dependent adult or childcare expenses. The money goes into a spending account for you. You then submit a claim form for reimbursement as the expense is incurred.

For both flex accounts, you should estimate carefully what your annual expenses will be and do not withhold more than you will spend. If you have not incurred medical or dependent care expenses equal to more than your deductions by December 31, 2009, your excess deductions will be forfeited. The deadline for enrolling in all voluntary benefits is November 14, 2008.



Here to help

Tragedy comes in different shapes and sizes and affects people differently. You provide professional care for your students during difficult times - but do you remember to take care of yourself? Caring for yourself while helping others is important and Leona provides resources to help you. Your Lincoln Financial Group Benefit offers an Employee Assistance Program (EAP) that offers confidential telephone consultations, free of charge, with a master's-level professional. If needed, up to three in-person sessions with a counselor, as well as additional resources such as an audiotape library, online documents and free booklets. To use your free benefits:

Call any time
1.877.757.7587 - TTY
OR TDD 1.800.772.0997

Visit www.eapadvantage.com
(password is "connect")
Audio library Tips on Tape are available via internet site: click on Health & Wellness / Health Tools / Multimedia Center



Family Room (human) resources

The Leona Family Room is Leona's employee intranet site located at:

www.leonagroup.com/family

The site provides many valuable resources including a full array of benefits information. Access is only available to current employees; employees must use their Leona Group e-mail address during registration to receive an account.



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Benefits contact information

- Delta Dental**
www.toolkitsonline.com
Customer service: 800.524.0149
- UNUM Supplemental Benefits**
www.unum.com
Customer service: 800.635.5597
- Employee Assistance Program**
www.eapadvantage.com (password = connect)
Customer service: 877.757.7587
- ValueMed (for part-time employees)**
Customer service: 800.656.4577
- ING Retirement Plans**
www.ingretirementplans.com
Customer service: 800.525.4225
All states:
Edward Wagner - 702.432.7114
ewagner@sageviewadvisory.com
- Pre-Paid Legal & Identity Theft Protection**
www.prepaidlegal.com
Customer service: 800.231.1466
Arizona employees:
Bill Chambers - mrbillchambers@cox.net
Office: 602.242.9460
All other employees:
Jim Harkema - ejhark@comcast.net
Office: 734.913.0384
- Lincoln Financial Group**
www.lfg.com; Fax: 877.843.3950
Customer service: 800.423.2765
- Humana (available 01/01/09)**
www.myhumana.com
Customer service: 888.357.6767
- PayFlex**
www.mypayflex.com
Customer service: 800.284.4885
- Vision Service Plan**
www.vsp.com
Customer service: 800.877.7195

Contact us!

The Leona Family Times is a quarterly newsletter published throughout the school year for Leona Group employees. If you have comments, suggestions or story ideas, send them to:

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Tel: 517.333.0535
Fax: 517.333.4559
communications@leonagroup.com

Making e-connections

- www.leonagroup.com
Leona's corporate Web site.
- www.leonagroup.com/family
Leona's employee intranet site.
- login.leonagroup.com
Leona's employee Citrix login site.
- webmail.leonagroup.com
Leona's employee e-mail login site.