



# 20XX Your Guide to Benefits

# Eligibility

If you work at least 30 hours per week, you are eligible for benefits. Most of your benefits are effective on the first day of the month following your date of hire. You may also enroll your eligible dependents for coverage. Eligible dependents could be:

- » Your legal spouse or **qualified domestic partner**
- » Children under the age of 26, regardless of student, dependency or marital status
- » Children who are past the age of 26 and are fully dependent on you for support due to a mental or physical disability and who are indicated as such on your federal tax return

## Changing Benefits After Enrollment

During the year, you cannot make changes to your benefits unless you have a Qualified Life Event. If you do not make changes to your benefits within **30** days of the Qualified Life Event, you will have to wait until the next annual Open Enrollment period to make changes (unless you experience another Qualified Life Event).

Qualified Life Event		Documentation Needed
Change in marital status	Marriage	Copy of marriage certificate
	Divorce/Legal Separation	Copy of divorce decree
	Death	Copy of death certificate
Change in number of dependents	Birth or adoption	Copy of birth certificate or copy of legal adoption papers
	Step-child	Copy of birth certificate plus a copy of the marriage certificate between employee and spouse
	Death	Copy of death certificate
Change in employment	Change in your eligibility status (i.e., full time to part time)	Notification of increase or reduction of hours that changes coverage status
	Change in spouse's benefits or employment status	Notification of spouse's employment status that results in a loss or gain of coverage







# Medical

Medical insurance is essential to your well-being, and our Medical coverage provides you and your family the protection you need for everyday health issues or when the unexpected happens.

## Parts of Your Medical Plan

- » **Preventive care** — always 100% covered when you use in-network providers and includes things like physical exams, flu shots and screenings.
- » **Annual deductible amounts** — the amount you pay each year for eligible in-network and out-of-network charges before the plan begins to pay.
- » **Annual out-of-pocket maximums** — the most you will pay each year for eligible in-network and out-of-network services, including prescriptions. After you reach your out-of-pocket maximum, the plan picks up the full cost of covered medical care for the remainder of the year.
- » **Copays** — A copay is a fixed amount you pay for a health care service. Copays do not count toward your deductible but do count toward your annual out-of-pocket maximum.
- » **Coinsurance** — Once you've met your deductible, you and the plan share the cost of care, called coinsurance.



# Medical Plan Comparison

You may visit any medical provider you choose, but in-network providers offer the highest level of benefits and lower out-of-pocket costs. In-network providers charge members reduced, contracted rates instead of their typical fees. Providers outside the plan’s network set their own rates, so you may be responsible for the difference if a provider’s fees are above the Reasonable and Customary (R&C) limits.

	Plan 1		Plan 2		Plan 3	
	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK
	You Pay					
Calendar Year Deductible						
Individual	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX
Family	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX
Calendar Year Out-of-Pocket Maximum (Includes Deductible)						
Individual	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX
Family	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX
Coinsurance / Copays						
Preventive Care	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX
Primary Care Physician	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX
Specialist	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX
Urgent Care	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX
Emergency Room	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX

\* After deductible

# Pharmacy Plan Comparison

When you enroll in Medical coverage, you will also receive prescription benefits. Here you can see the basics, but be sure to check the formulary for a full list of the prescriptions that are covered by the plan. Remember, you can always ask your doctor about lower-cost alternatives. Generic drugs tend to be less expensive than brand-name drugs, so keep that in mind when shopping around.

	Plan 1		Plan 2		Plan 3	
	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK
	You Pay					
Retail Rx (up to 30-day supply)						
Generic	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX
Brand Preferred	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX
Brand Non-Preferred	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX
Mail Order Rx (up to 90-day supply)						
Generic	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX
Brand Preferred	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX
Brand Non-Preferred	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX

\* After deductible

## Save on Prescription Drugs

### Ask for Generics

Generic and brand-name drugs have the same active ingredients, which means they have the same efficacy for treating your condition. The main difference is the cost to you.

Brand-name drugs tend to be more expensive because of the lengthy drug development process. Manufacturers charge more to recoup costs. When a patent expires, other manufacturers can produce the medication, and competition drives the price down.

### Home Delivery

Enjoy the convenience and savings of home delivery for medications you take on a regular basis through our mail-order prescription program. The larger 90-day supply is mailed directly to your home — saving you time and money.





# Dental

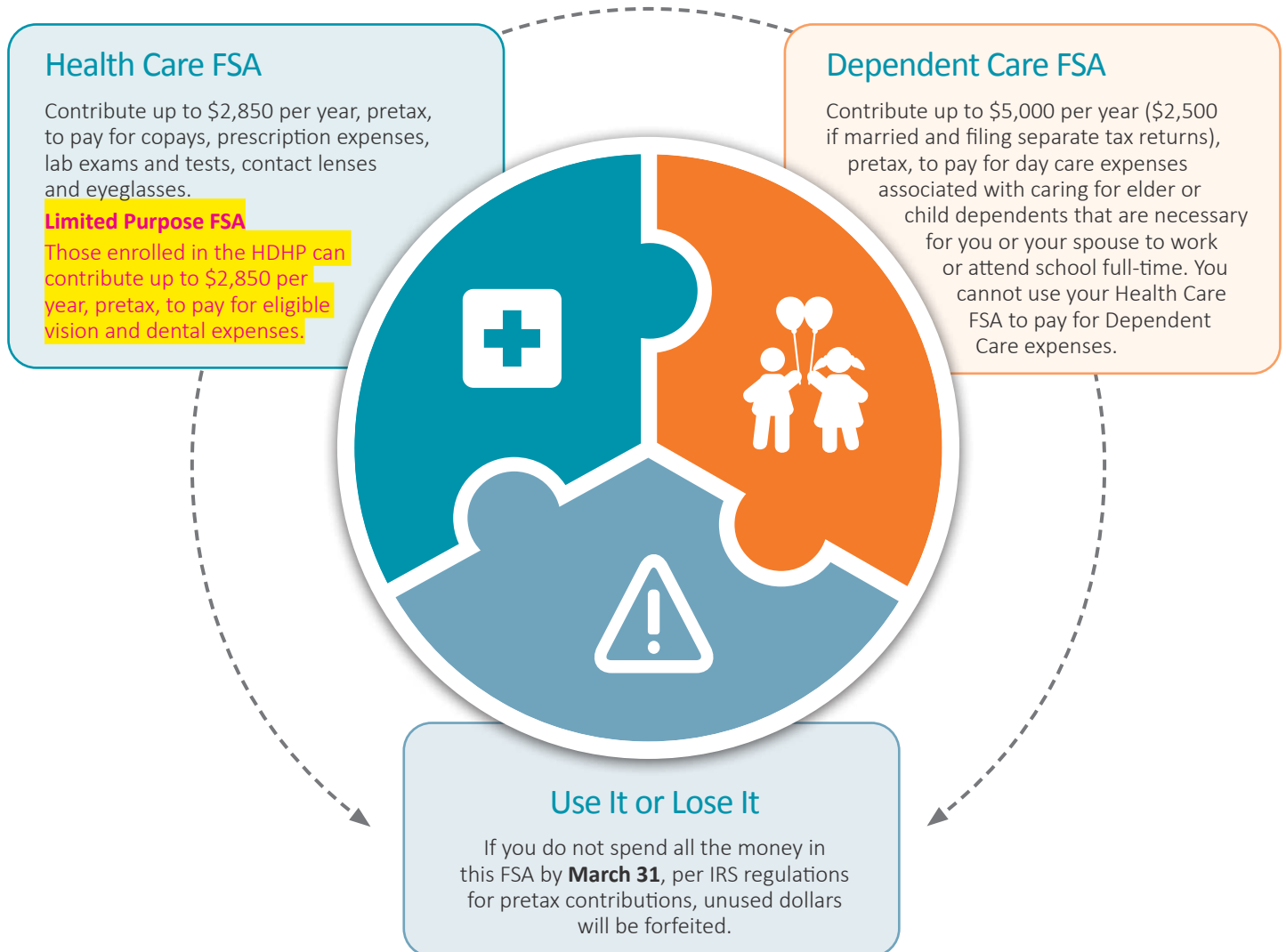
Taking care of your oral health is not a luxury — it is a necessity to long-term optimal health. With a focus on prevention, early diagnosis and treatment, Dental insurance can greatly reduce your costs when it comes to restorative and emergency procedures. Preventive services are covered at no cost to you and include routine exams and cleanings. You will pay only a small deductible and coinsurance for basic and major services.

When you visit a dentist in the network, you will maximize your savings. These dentists have agreed to reduced fees, which means you won't get charged more than your expected share of the bill.

	DPPO PLAN		DPPO PLAN	
	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK
Calendar Year Plan Maximum				
Per Individual	\$XXX per individual (Basic and Major Services combined)		\$XXX per individual (Basic and Major Services combined)	
	You Pay			
Calendar Year Deductible				
Individual	XXX	XXX	XXX	XXX
Family	XXX	XXX	XXX	XXX
Preventive Care				
Exams, Cleanings, X-rays, Fluoride Treatments	XXX	XX%	XXX	XX%
Basic Services				
Fillings, Space Maintainers, Sealants, Extractions, Oral Surgery, Endodontics, Periodontics, Emergency Exams	XX%	XX%	XX%	XX%
Major Procedures				
Crowns, Inlays/Onlays, Dentures and Bridgework, Repairs	XX%	XX%	XX%	XX%
Orthodontia				
Adults	XX% up to a lifetime maximum benefit of \$XXX per individual; deductible waived		XX% up to a lifetime maximum benefit of \$XXX per individual; deductible waived	
Children (up to 19th birthday)				

# FSAs

Flexible Spending Accounts (FSAs) allow you to pay for eligible expenses using tax-free dollars. Important: There is a “use it or lose it” rule imposed by the IRS. If you do not spend all the money in your Health Care **Limited Purpose** or Dependent Care FSA by March 31 of the following year for expenses incurred from January 1 – December 31, unused dollars will be forfeited per IRS regulations for pretax contributions.



# Income Protection

## Basic Life and AD&D

Life insurance pays a lump-sum benefit to your beneficiary(ies) to help meet expenses in the event of your death. Accidental Death & Dismemberment (AD&D) insurance pays a benefit if you die or suffer certain serious injuries as the result of a covered accident. In the case of a covered accidental injury (e.g., loss of sight, loss of a limb), the benefit you receive is a percentage of your total AD&D coverage based on the severity of the accidental injury.

Basic Life and AD&D Insurance – For You		
COVERAGE LEVEL	COVERAGE AMOUNT	EVIDENCE OF INSURABILITY/PROOF OF GOOD HEALTH
Basic Life and AD&D	xx your basic annual earnings to a maximum of \$x.	None

## Imputed Income

Under current tax laws, imputed income is the value of your Basic Life insurance that exceeds \$50,000 and is subject to federal income, Social Security and state income taxes, if applicable. This imputed income amount will be included in your paycheck and shown on your W-2 statement.

## Voluntary Life and AD&D

Voluntary Life and AD&D insurance for you and your dependents can help protect your family during difficult times.

Voluntary Life and AD&D Insurance – For You and Your Dependents		
COVERAGE LEVEL	COVERAGE AMOUNT	EVIDENCE OF INSURABILITY/PROOF OF GOOD HEALTH
Employee Only	Increments of x not to exceed 5 times to your salary or \$500,000.	Required if electing coverage equal to or greater than x times base annual pay or \$x, whichever is less.
Spouse	Increments of \$x up to \$250,000 – not to exceed x% of employee coverage.	Required for amounts equal to or greater than \$x.
Child(ren)	Increments of \$x to a maximum of \$x. \$250 for children 14 days to 6 months.	None

## Guaranteed Issue and Evidence of Insurability

Employees and spouses who elect Voluntary Life and AD&D coverage when they are first eligible can elect up to the Guaranteed Issue (GI) amount without Evidence of Insurability (EOI). If the amount requested is more than GI, you will need to provide EOI before the amount over GI becomes effective.



## Disability

Disability insurance can keep you financially stable should you experience a qualifying disability and become unable to work. It can help provide a sense of security, knowing that if the unexpected should happen, you'll still receive a monthly income. A qualifying disability is a sickness or injury that causes you to be unable to perform any other work for which you are or could be qualified by education, training or experience.

### Short-Term Disability Benefits at a Glance

<b>Coverage</b>	60% of your weekly earnings to a \$X maximum for X weeks.
<b>When Benefits Begin</b>	Benefit begins after X days of disability.
<b>Election Required</b>	No

### Long-Term Disability Benefits at a Glance

<b>Coverage</b>	60% of your pre-disability earnings up to a maximum benefit of \$X per month until you recover or reach your Social Security Normal Retirement Age, whichever is sooner.
<b>When Benefits Begin</b>	Benefit begins after X days of disability.
<b>Election Required</b>	No

## How STD and LTD Work Together

