



# Navigating Your Benefits

2016 Employee Guide



**WELCOME / AGENDA**

**OPEN ENROLLMENT**



**Changes**

**Medical**

**Wellness**

**Dental / Vision**

**FSA**

**Life**

**Disability**

**Accident / Critical  
Illness**

**Retirement**

**Additional Benefits**

**Mobile Resources**

**Contacts**



## RECAP

### **Benefit Committee**

- Legacy Franklin and Bluffton employees worked together beginning in February to address the goals listed below
- Claims review discussions were completed with UHC and Cigna to not just determine where we want to go, but where we've been and how to balance all needs and manage costs for everyone

### **Goals**

#### 1. Consider our Culture and Mission

We are a caring, innovative company enabling better outcomes in cost and quality of care

#### 2. Consider our Budget

Total Rewards encompasses compensation, benefits, recognition (incentive programs) and employee care--all working in harmony

#### 3. Consider our Employees

We desire a *balance of fairness* for all employees

# CHANGES

**Medical**  
2 HDHP w/ HSA  
Options  
Telemedicine

**HSA/Wellness**  
eviCore contributions  
with HSA Rewards  
earned through  
Wellness Points

**Dental**  
Basic  
Plus

**Disability**  
Short-Term  
Company Paid & Buy Up  
Long-Term  
Company Paid

**Vision**  
Humana

**Life**  
Supplemental Options

**401k**  
50% Match to 6%  
Hardship Withdrawal  
only

**Education  
Assistance**  
Work-related

**VCS**  
2 volunteer community  
service days/year  
(must be pre-approved)

# MEDICAL PLAN

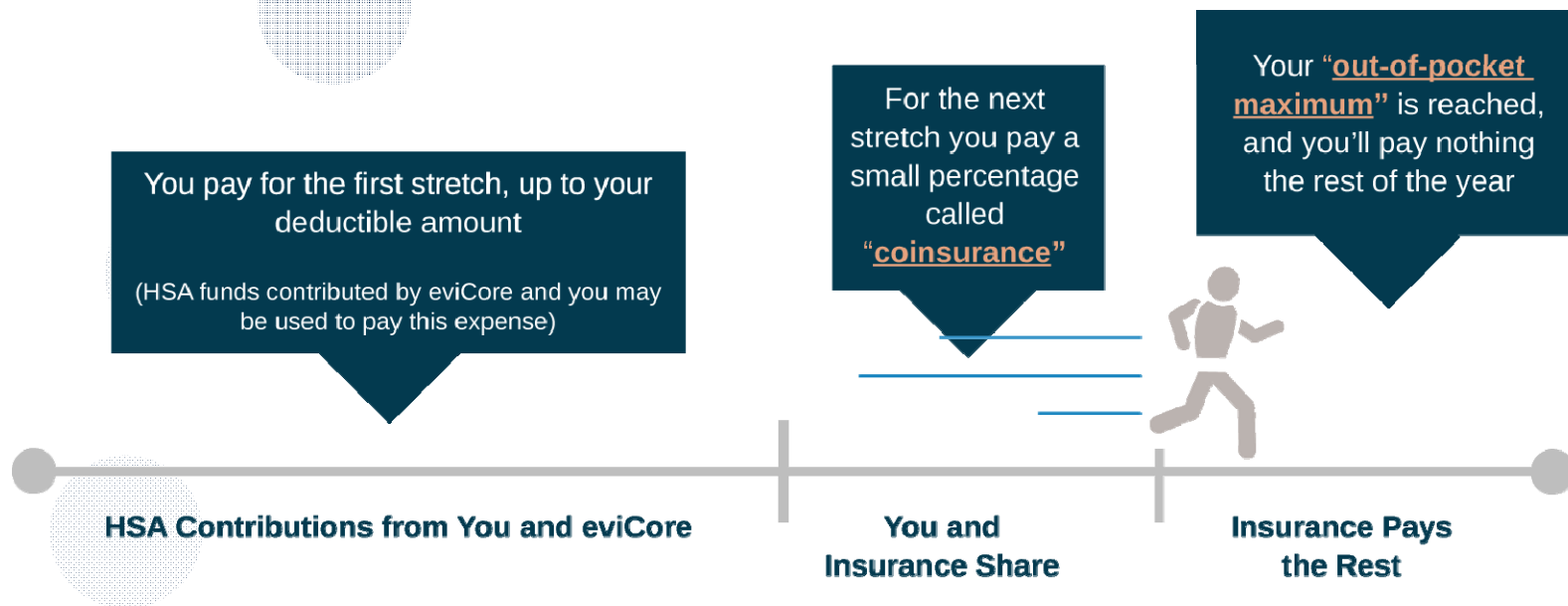


Bluffton Employees – **UnitedHealthcare**

Franklin Employees – **Cigna**

## HDHP 2000 Plan with HSA / HDHP 3750 Plan with HSA

- Preventive care is generally covered at 100%.
- After meeting deductible, eviCore pays 80% while you pay 20% until the out-of-pocket maximum is met, then the plan pays 100% for the remainder of the policy year.



# MEDICAL AND PRESCRIPTION PLAN



## Medical Plan Comparison

Benefit	HDHP 2000 PLAN WITH HSA		HDHP 3750 PLAN WITH HSA	
	You Pay (In-Network)	You Pay (Out-of-Network)	You Pay (In-Network)	You Pay (Out-of-Network)
<b>Deductible</b>	\$2,000 Individual \$4,000 Family	\$4,000 Individual \$8,000 Family	\$3,750 Individual* \$7,500 Family *	\$9,000 Individual \$18,000 Family
<b>Out-of-Pocket Maximum (includes deductible)</b>	\$4,000 Individual** \$8,000 Family **	\$8,000 Individual \$16,000 Family	\$4,750 Individual** \$9,500 Family **	\$20,000 Individual \$40,000 Family
<b>Co-insurance</b>	20%	40%	20%	30%
<b>Physician Office Visits</b>	20% after deductible	40% after deductible	20% after deductible	30% after deductible
<b>Specialist Office Visits</b>	20% after deductible	40% after deductible	20% after deductible	30% after deductible
<b>Hospital (Inpatient)</b>	20% after deductible	40% after deductible	20% after deductible	30% after deductible
<b>Outpatient</b>	20% after deductible	40% after deductible	20% after deductible	30% after deductible
<b>Emergency Room</b>	20% after deductible	20% after deductible	20% after deductible	20% after deductible



\*Embedded deductible rules apply.

\*\*Embedded OOP rules apply.



Having a separate individual deductible for each family member in addition to an overall family deductible is referred to as having an “embedded” deductible. The HDHP 3750 Plan will offer an embedded deductible which means that a family member with high costs incurred will not pay more than the individual deductible amount of \$3,750 despite the total deductible for a family plan being \$7,500. This protects families with a member that incurs large costs.



# MEDICAL AND PRESCRIPTION PLAN



## Bluffton Based Bi-Weekly Employee Premiums - UHC

ANNUAL BASE PAY	HDHP 2000 PLAN WITH HSA				HDHP 3750 PLAN WITH HSA			
	Employee	Employee + Spouse	Employee + Child(ren)	Family	Employee	Employee + Spouse	Employee + Child(ren)	Family
Up to \$25,000	\$28.00	\$205.00	\$130.00	\$265.00	\$21.32	\$168.10	\$114.00	\$230.00
\$25,000 - \$49,999	\$38.00	\$205.00	\$140.00	\$275.00	\$31.00	\$168.10	\$114.80	\$230.00
\$50,000 - \$74,999	\$50.00	\$211.00	\$145.00	\$300.00	\$42.00	\$177.04	\$115.50	\$242.00
\$75,000 - \$99,999	\$67.00	\$236.05	\$150.00	\$335.66	\$52.95	\$212.00	\$115.50	\$300.00
\$100,000 - \$149,999	\$85.00	\$300.00	\$180.00	\$406.00	\$69.70	\$255.00	\$155.00	\$332.92
\$150,000 - \$199,999	\$95.00	\$300.00	\$180.00	\$406.00	\$77.90	\$255.00	\$160.00	\$332.92
More than \$200,000	\$125.00	\$300.00	\$190.00	\$406.00	\$102.50	\$260.00	\$165.00	\$332.92

## Franklin Based Bi-Weekly Employee Premiums - Cigna

	HDHP 2000 PLAN WITH HSA	HDHP 3750 PLAN WITH HSA
Employee	\$50.00	\$40.00
Employee + Spouse	\$223.27	\$180.00
Employee + Child(ren)	\$182.90	\$150.00
Employee + Family	\$335.66	\$268.53

Pharmacy Plan Comparison

## Prescription Drugs

- HDHP 2000 with HSA – You pay 100% of drug costs until you meet deductible.
- HDHP 3750 with HSA – You pay 20% of cost after deductible.

	HDHP 2000 with HSA	HDHP 3750 with HSA
	Participating Pharmacies (in-network)	Participating Pharmacies (in-network)
Prescription Drugs	You Pay (after deductible)	You Pay (after deductible)
	Retail / Mail Order (up to 90 day supply)	Retail/Mail Order (up to 90 days)
<b>Generic</b>	<b>\$10/\$25</b>	20% after deductible
<b>Brand Preferred</b>	<b>\$35/\$88</b>	20% after deductible
<b>Brand Non-Preferred</b>	<b>\$80/\$150</b>	20% after deductible
<b>Specialty</b>	30% of Rx drug maximum allowed amount	30% of Rx drug max allowed amount (max \$150 co-pay per fill) / 30% of Rx drug max allowed amount (max \$300 co-pay per fill)



# WELLNESS



To set up your Wellness Account, simply go to [www.eviCoreWellnessPoints.com](http://www.eviCoreWellnessPoints.com), click **new user registration**, and follow the on screen prompts. Your registration code is: eviCore.



Throughout the year there are several actions you can take to earn points:

- Complete several of your recommended Preventive Screenings.
- Complete a confidential online Medical Health Assessment (MHA) questionnaire to better understand your personal health.
- Complete a biometric screening.
- Attend one of the wellness webinars hosted by eviCore Cares.
- Link your Fitbit or Jawbone to track your physical activity and earn points.



By participating in the Employee Care Program you can earn Wellness Points through your online Viverae account.

## Wellness Point Reward Contributions

eviCore recognizes the importance of a holistic approach to Health & Wellness. Sign up for a Viverae Wellness account and earn points. Throughout the year there are several actions you can take to earn points.

	Automatic Employer Contributions	Rewarded Contributions	Total Potential
Individual Participant	\$400	\$600	\$1000
Family Participant	\$800	\$1200	\$2000

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## WAYS TO SAVE

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### Telemedicine



- Use iSelectMD for minor ailments instead of going to the doctor.
- \$25 per consultation.
- Save money by using iSelectMD instead of urgent care or ER.

877.775.3006 ext. 1



### Good Rx

- Use the app or website to find out the cost for filling your prescriptions at pharmacies within your area.

[www.GoodRx.com](http://www.GoodRx.com)



# DENTAL / VISION PLAN

## Dental Plans



	Basic Plan			Plus Plan		
	Delta Dental PPO	Delta Dental Premier	Non-Participating Providers	Delta Dental PPO	Delta Dental Premier	Non-Participating Providers
<b>You Pay</b>						
Calendar Year Deductible (Individual/Family)	\$0 Individual \$0 Family	\$0 Individual \$0 Family	\$0 Individual \$0 Family	\$0 Individual \$0 Family	\$0 Individual \$0 Family	\$0 Individual \$0 Family
Preventive Services Cleanings Exams	0%	0%	0%	0%	0%	0%
Basic Services Fillings Extractions	Not Covered	Not Covered	Not Covered	You pay 20%	You pay 20%	You pay 20%
Major Services Bridges Crowns Dentures	Not Covered	Not Covered	Not Covered	You pay 50%	You pay 50%	You pay 50%
Orthodontia	Not Covered	Not Covered	Not Covered	You pay 50%	You pay 50%	You pay 50%
<b>Plan Maximums</b>						
Annual Maximum	\$500	\$500	\$500	\$1,000	\$1,000	\$1,000
Orthodontia Lifetime Maximum Benefit	Not Covered	Not Covered	Not Covered	\$1,000	\$1,000	\$1,000

## Premiums

	Basic Plan Bi-weekly Premium	Plus Plan Bi-weekly Premium
Employee	\$5.55	\$22.08
Employee + Spouse	\$10.54	\$41.99
Employee + Child(ren)	\$8.32	\$33.11
Employee + Family	\$13.56	\$55.19

## Vision Plan



Benefit	Vision Plan Coverage	
	In-Network Once every 12 months	Out-of-Network Once every 12 months
<b>Exam with dilation</b> (as necessary)	\$10 copay	\$35 allowance
<b>Lenses</b>		
Single Vision		\$25 allowance
Bifocal		\$40 allowance
Trifocal	\$15 copay	\$60 allowance
<b>Frames</b> Once every 24 months	\$50 wholesale allowance	\$40 retail allowance
<b>Contact Lenses<sup>1</sup></b>	Necessary: 100%	Necessary: \$210 allowance
	Elective: \$150 allowance	Elective: \$150 allowance

## Premiums

	Vision Plan Bi-weekly Premium
Employee	\$2.67
Employee + Spouse	\$4.99
Employee + Child(ren)	\$4.96
Employee + Family	\$7.38





# FLEXIBLE SPENDING ACCOUNTS (FSA)



## Health Care FSA

Elect up to \$2,550 per year tax-free to pay for out-of-pocket medical, pharmacy, dental and vision expenses that are not paid for by any health benefit plan you have.

- Your share of the Medical plan copays, deductible, and coinsurance
- Your share of Pharmacy coinsurance
- Eyeglasses, contact lenses and solution, and
- Certain over-the-counter health care products, as well as medication (prescription required).

## FSA Debit Card



## Dependent Care FSA

You can set aside up to \$5,000 a year in a Dependent Care FSA. Qualified services include:

- Child care or dependent care facilities, including:
  - Day Care Centers
  - Nurseries
  - Summer Camps
  - Elder Day Care
- Services in your home that include dependent care
- Care in your home or someone else's home, only for services



# DISABILITY



## Disability Coverage Options

	Benefit Begins	Benefit Duration	You Will Receive	Up To A Maximum of
Short-Term Disability (Employer Paid)	8th day since accident or illness	12 Weeks	50% of your salary	\$500 per week
Buy-Up STD (Employee Paid)	8th day since accident or illness	12 Weeks	Additional 20% of your salary	\$1,500 per week
Long-Term Disability (Employer Paid)	90 days since accident or illness	Until Social Security Normal Retirement Age (SSNRA) is reached	60% of your salary	\$7,000 per month



### 401(k)

- eviCore matches 50 cents on the dollar up to 6% of salary for all eligible employees
- Employees are 100% vested in *their* contributions at time of deposit.
- Choice of pre-tax or Roth post-tax deferrals.
- Easy to access website, smart phone app and retirement counseling on the phone or at a Fidelity location.
- Note to Bluffton Legacy participants: If you are contributing 0% as of 12/31/15 you will be auto enrolled as a new employee into the Fidelity plan at a 4% automatic contribution. You can change this by logging into [www.401k.com](http://www.401k.com) and changing the election from 4% to your preference. All other active participants will maintain their current deferral percentage as we roll on to the new eviCore 401(k) plan with Fidelity.
- All participating employees: As of 1/1/16 will be automatically enrolled into an age banded fund but will have the options to select other investments to enroll in once the two former 401(k) plans are merged. you can do so through [www.401k.com](http://www.401k.com).



# LIFE INSURANCE



## Coverage Options

Basic and Voluntary Life Options	
Option	Benefit
<b>Employee Basic Life and AD&amp;D (employer paid)</b>	1x base salary to a maximum of \$50,000.*
<b>Employee Voluntary Term Life (employee paid)</b>	Increments of \$10,000 up to the lesser of 5x annual salary or \$500,000 / Guarantee Issue: \$200,000
<b>Spouse Voluntary Term Life (employee paid)</b>	Increments of \$5,000 to a maximum amount of lesser of 100% of employee amount or \$250,000 / Guaranteed Issue \$30,000
<b>Child(ren) Voluntary Term Life (employee paid, if you elect Child Life it will cover all of your children)</b>	Birth to 6 Months: \$2,000 6 Months to Age 26: \$10,000





## Accident

### How does it work?

Cigna provides a lump sum benefit based on the type of injury (or covered accident) you sustain or the type of treatment you need.

Examples of covered injuries include broken bones, burns, coma due to a covered injury, concussion, cuts repaired by stitches, eye injuries, ruptured discs and torn ligaments.

Examples of covered expenses include chiropractic visit, doctor office visit, emergency room treatment, occupational therapy, outpatient surgery facility, physical therapy and speech therapy.

## Critical Illness

### How does it work?

Critical Illness insurance pays a lump sum benefit at the diagnosis of a covered illness. You choose the level of coverage from \$10,000, \$15,000 or \$20,000.

Examples of covered injuries include benign brain tumor, blindness, coronary artery bypass surgery (pays 25% of lump benefit), end stage renal (kidney) failure, heart attack, major organ failure and occupational HIV.



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## MOBILE RESOURCES

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### Health4Me



Search for physicians or facilities by location or specialty. You can also store your favorite physicians and facilities.

### myCigna Mobile App



Download the myCigna Mobile app to:

- Find doctors and medical services
- Manage and track claims
- And more

### Cigna Nurse Line

- 800.Cigna24 / 866.314.0335

### GoodRx
















Shop around for the lowest prescription prices!

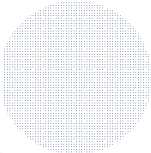
- Go to [www.GoodRx.com](http://www.GoodRx.com)
- Or download the GoodRx mobile app

### Delta Dental Online & Mobile App

- Visit [www.DeltaDentalSC.com](http://www.DeltaDentalSC.com) to:
  - Review and print your dental plan's coverage levels, deductibles, maximum, age limits and limitations

# CONTACT PAGE

Coverage	Carrier	Website	Phone
Medical & Prescription Drug	 Cigna - <b>Franklin UHC - Bluffton</b>	myCigna.com myUHC.com	800.244.6224 866.633.2446
Nurse 24 Hour Hotline	 Cigna - <b>Franklin UHC - Bluffton</b>	myCigna.com myUHC.com	800.Cigna24 866.314.0335
Health Savings Account	 Discovery Benefits	discoverybenefits.com	866-451-3399
Telemedicine	 iSelectMD	www.iSelectMD.com	877.775.3006 ext. 1
Wellness Point Program	 VIVERAE	www.eviCorewellnesspoints.com	888.848.3723
Dental	 Delta Dental of SC	deltadental.com	800-335-8266
Vision	 Humana	humana.com	866-537-0229
Flexible Spending Accounts	 Discovery Benefits	discoverybenefits.com	866-451-3399
Life & AD&D	 Cigna	myCigna.com	800.362.4462
Short-Term & Long-Term Disability	 Cigna	myCigna.com	800.362.4462
Accident Insurance	 Cigna	myCigna.com	800.362.4462
Critical Illness	 Cigna	myCigna.com	800.362.4462
EAP	 Cigna	www.cignabehavioral.com/cgi	800.538.3543
Transitions Medicare and Caregiver Support	 Transitions		800.936.1405 ext. 303 Group Code: CARLOC14
Retirement 401(k)	 Fidelity	www.401k.com	800.835.5097



# Questions?

