



# Thrive



## Understand Your Plan Options

Let's be honest, health insurance terms can be hard to understand. HMO. PPO. HDHP. HSA. FSA. PCP. EOB. That's a lot of letters to remember. But don't worry, we're here to help you navigate your choices.

### What is a High Deductible Health Plan (HDHP) with a Health Savings Account (HSA)?

HDHPs offer the opportunity to save on premiums by selecting a plan with higher out-of-pocket costs.

#### KEY FEATURES

- ▶ Lower premiums and higher deductibles than traditional health plans
- ▶ Offers the same comprehensive coverage and networks as other plans
- ▶ After your deductible is met, you pay a certain percentage (coinsurance) for covered services
- ▶ With the associated HSA, you can set aside pre-tax dollars to pay for eligible health care expenses
- ▶ Your [redacted] HDHP options include the HSA Silver Plan and HSA Gold Plan

### What is a Preferred Provider Organization (PPO) Plan?

PPO plans rely on networks of participating providers who have agreed to provide their services at discounted rates to plan members.

#### KEY FEATURES

- ▶ Lower deductible and higher premiums than HDHPs
- ▶ You pay a flat dollar amount (copay) for certain services, such as office visits and prescriptions; once your deductible is met you will pay a percentage (coinsurance) for other covered services
- ▶ Your [redacted] PPO option is the POS Platinum Plan

### How do I choose?

When considering which plan is best for you, think about:

- ▶ How much and what type of health care did you need this year?
- ▶ Do you expect your needs to be similar next year?
- ▶ Do you prefer to pay less from your paycheck or less out of your pocket when you need care?

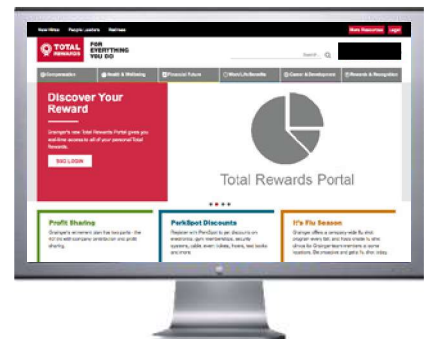
### Open Enrollment is here!

Have you taken the time to review your benefits and make decisions for 2020? You only have until **November 1** to complete your enrollment!

**You must take action this year to ensure you have the benefits you need for 2020.** If you do not complete enrollment, you will be defaulted into the Silver HSA Plan.

Have a minute? Get started now:

- ▶ Visit [redacted] **com**
- ▶ Click on **Total Rewards Portal**
- ▶ Log in with your RECFID and GPASS password





## Your Health and Wellbeing

### FIGHT THE FLU

Fall brings us lots of comforts, like bonfires, sweatshirts and casseroles. It also brings something not so comfortable: the flu. Even the mildest cases can wipe you out with fever, congestion, aches and fatigue. Bad cases could land you in the hospital.

Help protect yourself and others this flu season by following a few simple tips:

- 1. Ask your doctor if the flu shot is right for you.** The Centers for Disease Control and Prevention (CDC) recommends an annual influenza vaccination for everyone aged six-months and older.
- 2. Take easy preventive actions to stop the spread of germs.** Cover your nose and mouth with a tissue when you cough or sneeze. Wash your hands often. Avoid close contact with others if you or they are sick.
- 3. Take antiviral drugs, if prescribed.** They can make your illness milder, shorten the time you are sick and may prevent serious complications.

#### ONSITE FLU SHOTS

- Check this year's **clinic schedule** to see if your location offers onsite flu shots
- If your location is using paper registration, speak to your HR team
- If your location is using online registration, make an appointment with the **online scheduling tool**
- If your location is not offering onsite flu shots and you are enrolled in a [redacted] medical plan, you can get a shot covered at 100% by visiting an in-network doctor or pharmacy
- If you are not enrolled in a [redacted] medical plan, email **Total\_Rewards@[redacted].com** for a voucher



## Your Work/Life Benefits

### WORKLIFE SERVICES

With vacations ending, kids going back to school and the upcoming holidays, fall can be a hard time to manage your work/life balance.

WorkLife Services is here to help you navigate through life's issues—big or small. Let our experts do the legwork and find the information, resources or referrals you need to stay on track. We have more than 100 ways to help you manage your life!

Service Type	Examples
<b>Child/Parenting Support</b>	Parenting questions, child care, before and after school programs, summer camps, prenatal and childbirth services, infertility and adoption support
<b>Adult/Elder Support</b>	Caregiving, housing, transportation, meal services, senior activity groups
<b>Chronic Condition Support</b>	Advocacy, assistive technology, caregiving, transportation, work issues
<b>Household Services</b>	Housekeepers, dry cleaners, auto shops, dog walkers, home improvement services, yard and lawn care
<b>Shopping &amp; Entertainment</b>	Clothing, sporting goods, specialty stores, theater tickets, travel arrangements, restaurants, concerts
<b>Health &amp; Wellness</b>	Fitness centers, urgent care clinics, pharmacies
<b>Educational Resources</b>	Adult education classes, college solutions, career counseling, special needs programs

To receive a personalized consultation, log on to [www.liveandworkwell.com](http://www.liveandworkwell.com) (access code: [redacted]) or call 800-851-9054.



## Your Financial Future

### FINANCIAL WELLNESS

Achieve peace of mind by balancing your saving and spending. Live well today and plan for tomorrow. But how?

The Prudential Financial Wellness Center is here to help! Find valuable resources to help you take control of your finances, including:

- Financial wellness assessment
- Retirement and insurance calculators
- Budgeting and debt management tools
- Saving and investing information
- Tools to help manage personal and family finances



For a complete look at your Total Rewards, visit [redacted].com from your computer, smartphone or tablet.

Please note that this communication is designed to briefly describe [redacted] benefits. It is not a legal document and shall not be construed as a guarantee of benefits with [redacted] or its affiliates. All [redacted] benefit plans are governed by master policies, contracts and plan documents. If a difference of opinion arises about benefit determination, the policy, contract or plan document will govern.