

What's that, you say?

Annual Benefits Enrollment is on the way!
November 1–15, 2019

¿HABLAS ESPAÑOL? Este anuncio está disponible en español en [redacted]



Annual Benefits Enrollment is your once-a-year opportunity to make changes to your benefits for the new year. **You will need to enroll this year, even if you don't want to make changes. If you don't enroll, you won't have benefits in 2020.**



askEMMA

What's New for 2020

[redacted] reviews our benefits program on an annual basis to ensure that it meets our goal of providing competitive and comprehensive coverage to you and your family. With that in mind, we are making the following changes and enhancements for the new year, effective January 1, 2020.

Questions? Ask Emma!

Ask Emma is replacing ALEX as your personalized virtual assistant to help you take the guesswork out of your benefits enrollment.

You can:

- Receive 24/7 benefits help
- Estimate your costs for the year
- Receive answers to your questions on a number of benefits, with videos and FAQs

Look for the Ask Emma icon when you need help with your benefits! Se habla español.

Enrollment Changes

We're making enrollment easier and more personalized than ever before with our new online benefits platform. You will no longer complete your Annual Benefits Enrollment via The Hub. Starting November 1, visit the new Total Wellbeing Portal at [redacted].com to view your benefit options and enroll. You'll have everything you need to choose and manage your benefits all in one place!

Vitality Wellness Credit

You will now receive a flat dollar credit amount toward your medical premium based on your Vitality Status, regardless of the coverage tier or plan you select. The amount of the credit will be visible to you during enrollment so you can see exactly how your status impacts your medical premium costs. To view the 2020 medical premium rates, including the Vitality Wellness credits, [click here](#).

Remember, the Vitality wellness program can help you achieve your wellness goals. Each healthy activity you complete earns you Vitality Points and increases your Vitality Status, which will lower your medical premium. Your Status as of December 1, 2019 will determine your credit for 2020.



Health Care Coverage Changes

Medical Coverage Changes

Your plan names are changing from Smart Choice Plus PPO to Premier Choice Plus PPO, and from High Deductible Health Plan (HDHP) PPO to Standard HDHP Choice Plus PPO.

The following highlights changes to the Premier Choice Plus PPO Plan:

- Telemedicine virtual visits will now be covered with no copay
- Copays will increase for Tier 4/Specially prescriptions
- The annual out-of-pocket maximums are increasing slightly

The following highlights changes to the Standard HDHP Choice Plus PPO Plan:

- The plan includes a new Pharmacy Core Plus Preventive Drug List covered at no cost to you
- The annual out-of-pocket maximum for out-of-network benefits is increasing slightly

Both medical plans have updated guidelines on using a Center of Excellence (COE) for bariatric surgery and infertility benefits.

Dental Coverage Changes

Your plan names are changing from Core to Standard Plan, and from Buy-Up to Premier Plan. However, the benefits will remain the same.

But wait, there's more...

- **Life Insurance:** Dependent children will be covered until age 26, regardless of student status. The spouse benefit maximum will increase from \$100,000 to \$150,000. This year, you will be able to elect coverage for yourself up to the guaranteed issue limits without having to submit evidence of insurability.
- **Voluntary Benefits:** A new hospital indemnity plan will be available. The voluntary insurance carrier will be changing from Unum to Chubb for accident, critical illness and permanent life coverage. We will also offer a DNA testing benefit through WGA Cancer Guardian to help determine your cancer risk.



How to Prepare for Annual Benefits Enrollment

- ✓ **READ THIS EMAIL.** You are well on your way to having a successful Annual Benefits Enrollment!
- ☐ **REVIEW THE NEWSLETTER POSTED ON [redacted].** A copy was also sent to your home mailing address.
- ☐ **CHECK OUT OUR 24/7 VIRTUAL ASSISTANT,** starting November 1, Ask Emma can help determine which benefits are right for you and your family.
- ☐ **ENROLL BY NOVEMBER 15.** Visit the Total Wellbeing Portal at [redacted].com, beginning November 1.

More information is coming soon!