

2018 ASSOCIATE BENEFITS OPEN ENROLLMENT



IMPORTANT... Your Benefits Might Be Changing - 2018 Medical Plan Changes

A new Med Basic Plan is replacing the current Med Basic Plans 1 and 2. If you are enrolled in a Med Basic Plan and do **NOT** make a change during Open Enrollment you and your covered dependents will be enrolled in a new plan for 2018. Review page 2 for more details.

- If you are enrolled in Med Basic Plan 1 or 2 **ONLY**, you will be enrolled in the new Med Basic Plan
- If you are enrolled in Med Basic Plan 1 or 2 **AND** Med Advantage, you will be enrolled in the new Med Advantage Plus Plan

YOUR COVERAGE CHOICES

We value the contributions of our associates and strive to provide quality benefits to our workforce. For 2018, we are enhancing our benefits package with new medical plans while continuing to offer affordable coverage options through The American Worker. We encourage you to review this guide so you understand your benefit options and can make the right choices for you and your family.

MEDICAL OPTIONS: Choose 1 of 5 Plans

New - Med Enhanced

- Coverage for Dr. Visits, Labs, X-rays & Generic Drugs
- 100% in-network coverage for ACA required preventive services

New - Med Enhanced Plus: Includes all the Med Enhanced benefits **PLUS**

- Coverage for Accidents, Hospital Stays, Surgeries & more

Med Advantage

- 100% in-network coverage for ACA required preventive services

New - Med Advantage Plus: Includes all the Med Advantage benefits **PLUS**

- Coverage for Dr. Visits, Labs, X-rays, Prescription discounts & more

Med Basic

- Coverage for Dr. Visits, Labs, X-rays, Prescription discounts & more

Plans that satisfy ACA Individual Mandate so you may not have to pay a tax penalty...

Med Enhanced

Med Enhanced Plus

Med Advantage

Med Advantage Plus

The penalty is the greater of 2.5% of household income, or \$695 per adult and \$347.50 per child

ADDITIONAL COVERAGE OPTIONS

You can elect any of these benefit plans on a freestanding basis or in addition to a your medical coverage.

- **Dental:** Pays up to \$500 per year
- **Vision:** Coverage for eye exams and corrective eyewear
- **Short-term Disability:** Pays \$200 per week for up to 26 weeks
- **Life and AD&D Insurance:** \$20,000 of coverage for associates

2018 OPEN ENROLLMENT: Monday, October 2 - Tuesday, October 31, 2017

COVERAGE EFFECTIVE DATE: Monday, January 1, 2018

If you are currently enrolled your coverage will continue for 2018 unless you make a change during Open Enrollment.

Deductions for 2018 coverage begin the week of December 25, 2017.

ENROLL NOW

Online: www.TheAmericanWorker.com

Available anytime

Phone: (877) 220-1862

Monday - Friday, 8 AM to 8 PM ET

Mobile Device: Text Staff2018 to 24587

Available anytime

Enrolling Online...

Click "Enroll - Start Here" at the top of the page

Select "Returning User?" or "New User?"

- **Returning Users:** Login using your username and password
- **New Users:** Select "Employee ID" and in the fields below enter
 - Employee ID #: Your Social Security Number
 - Date of Birth: Your Date of Birth
 - Group #: 98418

Click "Continue" to enroll yourself and your dependents

Note: New users will need to create an account before enrolling

MEDICAL COVERAGE OPTIONS OVERVIEW

You can choose **ONE** of the five medical options below. The benefits vary by plan, so an overview of each plan has been included to help you better understand and compare your options. Review the following chart so you can make the right choice for you and your family.

MEDICAL OPTIONS	BASIC	ADVANTAGE	ADVANTAGE PLUS	ENHANCED	ENHANCED PLUS
Satisfies the ACA Individual Mandate Avoids the Federal Tax Penalty	No	Yes	Yes	Yes	Yes
COVERAGE OVERVIEW					
First Health Network	✓	✓	✓	✓	✓
Dr. Office Visit	Pays \$100/Day		Pays \$100/Day	You Pay \$30*	You Pay \$30*
Teladoc	✓		✓		✓
Diagnostic Lab Diagnostic X-ray	Pays \$75/Day Pays \$200/Day		Pays \$75/Day Pays \$200/Day	You Pay \$30*	You Pay \$30*
Preventive Care		Plan Pays 100%*	Plan Pays 100%*	Plan Pays 100%*	Plan Pays 100%*
Accident (per occurrence)	Pays \$300		Pays \$300		Pays \$1,000
Inpatient Surgery	Pays \$1,000/Day		Pays \$1,000/Day		Pays \$1,000/Day
Inpatient Hospital	Pays \$100/Day		Pays \$100/Day		Pays \$600/Day
Prescription Drug	Generic & Brand Discounts		Generic & Brand Discounts	Generic Copays Brand Discounts	Generic Copays Brand Discounts

**You MUST visit a First Health Network provider for services to be covered. Services from out-of-network providers are NOT covered.*

WEEKLY RATES (Note: Biweekly rates are twice the weekly rates. Monthly rates are slightly more than 4 times the weekly rates.)	BASIC	ADVANTAGE	ADVANTAGE PLUS	ENHANCED	ENHANCED PLUS
Associate Only	\$18.59**	\$6.84	\$25.43**	\$17.00	\$32.08**
Associate & Spouse	\$31.24**	\$10.69	\$41.93**	\$42.14	\$77.74**
Associate & Child(ren)	\$31.37**	\$11.46	\$42.83**	\$51.00	\$77.02**
Associate & Family	\$47.30**	\$14.20	\$61.50**	\$68.72	\$108.23**

****Rates include a \$0.25 weekly administrative fee**

First Health Network*

Members have access to one of the nations largest networks providing savings on Physician and Hospital services

- Over 490,000 provider locations across the country
- To locate a provider, visit www.FirstHealthLBP.com

Tip... When making an appointment, make sure to tell your provider your coverage includes the First Health network and confirm they participate in the network.

Teladoc: Talk to a Doctor Anytime for FREE***

Quality care in minutes from U.S. board-certified doctors 24 hours a day, 365 days a year by phone, online video or mobile app

- Convenient and effective care at no cost to you
- Doctors diagnose, treat and, if needed, prescribe medication
- Avoid expensive urgent care or ER visits for non-emergencies

Registration required prior to use

IF YOU ARE ENROLLED IN MED BASIC AND DO **NOT** MAKE A CHANGE DURING OPEN ENROLLMENT, THIS IS HOW YOUR COVERAGE WILL CHANGE...

If you are enrolled in Med Basic Plan 1 or 2 **ONLY** you and all of your covered dependents will be enrolled in the new Med Basic Plan.

If you are enrolled in Med Basic Plan 1 or 2 **AND** Med Advantage you and all of your covered dependents will be enrolled in the new Med Advantage Plus Plan. The coverage level you will be enrolled in is based on who is covered currently.

- If you cover yourself only on **both** plans, you will be enrolled in Associate Only coverage
- If you cover the same dependents on **both** plans, you will be enrolled in the same coverage level you have currently
- If you cover your family on **either** plan, you will be enrolled in Family coverage
- If you cover your spouse on Med Basic and child(ren) on Med Advantage or vice versa, you will be enrolled in Family coverage

MED BASIC - PLAN HIGHLIGHTS

The Med Basic Plan provides coverage for basic healthcare services due to an accident or illness. The plan pays a fixed amount per day for covered services. The plan pays in addition to other coverage, which can help offset out-of-pocket costs when receiving treatment.

The Med Basic Plan gives you coverage both in and out of the First Health Network. Visiting a First Health Network provider can reduce your costs. The plan also includes Teladoc and prescription drug discounts to help you save on medical expenses.

If you choose this as your only insurance, you may have a tax penalty. The penalty would be at least \$695 per adult and \$347.50 per child, and could be even more if your household income is over \$27,500.

COVERAGE OVERVIEW	MED BASIC
First Health Network	Included - See page 2 for details
Doctor's Office Benefit	Plan Pays \$100 per Day, 6 Days per Person per Year
Teladoc	Access to Doctors by Phone or Online Anytime for <i>Free</i> Registration required prior to use - See page 2 for details
Outpatient Diagnostic Lab	Plan Pays \$75 per Testing Day, 3 Days per Person per Year
Outpatient Diagnostic X-ray	Plan Pays \$200 per Testing Day, 3 Days per Person per Year
Outpatient Diagnostic Advanced Studies	Plan Pays \$300 per Testing Day, 3 Days per Person per Year
Accidental Injury Care	Plan Pays \$300 Maximum per Occurrence
Surgical Indemnity	
Daily Inpatient	Plan Pays \$1,000 per Day, 1 Day per Person Per Year
Daily Outpatient / Daily Outpatient Minor	Plan Pays \$500 / \$100 per Day
Outpatient Benefit Maximum	1 Day per Person per Year
Anesthesia	Plan Pays 30% of the Surgery Benefit
Daily In-Hospital Indemnity	Plan Pays \$100 per Day, 500 Days Lifetime Maximum
Hospital Admission (<i>Lump Sum</i>)	Plan Pays \$500 per Confinement
Intensive Care Unit	Plan Pays \$200 per Day; 30 Days per Person per Year
Substance Abuse	Plan Pays \$50 per Day; 30 Days per Person per Year
Mental Illness	Plan Pays \$50 per Day; 30 Days per Person per Year
Skilled Nursing	Plan Pays \$50 per Day; 60 Days per Person per Stay
Prescription Drug Coverage	AWP Value Rx - See below for details

WEEKLY RATES	
Associate Only	\$18.59*
Associate & Spouse	\$31.24*
Associate & Child(ren)	\$31.37*
Associate & Family	\$47.30*

**Rates include a \$0.25 weekly administrative fee*

The Med Basic Plan is underwritten by Nationwide Life Insurance Company but includes other benefits such as First Health, Teladoc and AWP Value Rx which are provided by separate vendors.

AWP Value Rx - Provided by Phoenix Benefit Management

This program is designed to provide substantial prescription drug savings by helping you identify affordable options.

- Select Generic and Brand drugs available for \$10, \$20, \$50 or less
- Non-Select Generic and Brand drugs are available at a discount
- Over 56,000 participating pharmacies nationwide. To locate a pharmacy visit www.AWPValueRx.com.

The AWP Value Rx is a non-insurance discount program

Notes: The Med Basic Plan is (a) not a substitute for minimum essential health coverage under the Affordable Care Act (ACA), (b) does not qualify as minimum essential coverage under the ACA, and (c) does not satisfy the ACA's individual mandate.

The Med Basic Plan is not available to New Hampshire or Vermont residents.

MED ADVANTAGE & MED ADVANTAGE PLUS - PLAN HIGHLIGHTS

Both plans satisfy the ACA's Individual Mandate by providing 100% in-network coverage for all ACA required preventive services.

- Avoid the tax penalty which is the greater of 2.5% of household income, or \$695 per adult and \$347.50 per child while enrolled.

The Med Advantage Plan only covers preventive services. It does not provide any coverage for illness or accidents.

The Med Advantage Plus Plan adds coverage for the treatment of illnesses and accidents such as Doctor Office Visits, Labs, X-rays, Surgeries, Hospital Stays, and more. It also includes Prescription Drug discounts.

COVERAGE OVERVIEW	MED ADVANTAGE
First Health Network	Required - See page 2 for details
Minimum Essential Coverage*	Plan Pays 100% for all ACA required Preventive Care Services See page 6 for a list of Covered Preventive Care Services

**You MUST visit a First Health Network provider for services to be covered. Services from out-of-network providers are NOT covered.*

COVERAGE OVERVIEW	MED ADVANTAGE PLUS
First Health Network	Required - See page 2 for details
Minimum Essential Coverage*	Plan Pays 100% for all ACA required Preventive Care Services See page 6 for a list of Covered Preventive Care Services
Doctor's Office Benefit	Plan Pays \$100 per Day, 6 Days per Person per Year
Teladoc	Access to Doctors by Phone or Online Anytime for <i>Free</i> Registration required prior to use - See page 2 for details
Outpatient Diagnostic Lab	Plan Pays \$75 per Testing Day, 3 Days per Person per Year
Outpatient Diagnostic X-ray	Plan Pays \$200 per Testing Day, 3 Days per Person per Year
Outpatient Diagnostic Advanced Studies	Plan Pays \$300 per Testing Day, 3 Days per Person per Year
Accidental Injury Care	Plan Pays \$300 Maximum per Occurrence
Surgical Indemnity	
Daily Inpatient	Plan Pays \$1,000 per Day, 1 Day per Person Per Year
Daily Outpatient / Daily Outpatient Minor	Plan Pays \$500 / \$100 per Day
Outpatient Benefit Maximum	1 Day per Person per Year
Anesthesia	Plan Pays 30% of the Surgery Benefit
Daily In-Hospital Indemnity	Plan Pays \$100 per Day, 500 Days Lifetime Maximum
Hospital Admission (<i>Lump Sum</i>)	Plan Pays \$500 per Confinement
Intensive Care Unit	Plan Pays \$200 per Day; 30 Days per Person per Year
Substance Abuse	Plan Pays \$50 per Day; 30 Days per Person per Year
Mental Illness	Plan Pays \$50 per Day; 30 Days per Person per Year
Skilled Nursing	Plan Pays \$50 per Day; 60 Days per Person per Stay
Prescription Drug Coverage	AWP Value Rx - See below for details

**You MUST visit a First Health Network provider for services to be covered. Services from out-of-network providers are NOT covered.*

WEEKLY RATES	MED ADVANTAGE	MED ADVANTAGE PLUS
Associate Only	\$6.84	\$25.43**
Associate & Spouse	\$10.69	\$41.93**
Associate & Child(ren)	\$11.46	\$42.83**
Associate & Family	\$14.20	\$61.50**

***Rates include a \$0.25 weekly administrative fee*

AWP Value Rx - Provided by Phoenix Benefit Management

This program is designed to provide substantial prescription drug savings by helping you identify affordable options.

- Select Generic and Brand drugs available for \$10, \$20, \$50 or less
- Non-Select Generic and Brand drugs are available at a discount
- Over 56,000 participating pharmacies nationwide. To locate a pharmacy visit www.AWPValueRx.com.

The AWP Value Rx is a non-insurance discount program

Notes: The Med Advantage Plus Plan is not available to New Hampshire or Vermont residents.

The Med Advantage and Med Advantage Plus Plans do not satisfy state coverage requirements in Massachusetts.

MED ENHANCED & MED ENHANCED PLUS - PLAN HIGHLIGHTS

Both plans satisfy the ACA's Individual Mandate by providing 100% in-network coverage for all ACA required preventive services.

- Avoid the tax penalty which is the greater of 2.5% of household income, or \$695 per adult and \$347.50 per child while enrolled.

Both plans include in-network coverage for Doctor Office Visits, Labs, X-rays and Generic Prescription Drugs.

The Med Enhanced Plus Plan adds coverage for Accidents, Surgeries, Hospital Stays, and more.

COVERAGE OVERVIEW	MED ENHANCED PLAN
First Health Network	Required - See page 2 for details
Minimum Essential Coverage*	Plan Pays 100% for all ACA required Preventive Care Services See page 6 for a list of Covered Preventive Care Services
Doctor's Office Visit*	You pay \$30 per Visit, 4 Visits per Person per Year
Outpatient Diagnostic Lab & X-ray*	You pay \$30 per Visit, 3 Visits per Person per Year
Prescription Drug Coverage	FBG Rx - See below for details

**You MUST visit a First Health Network provider for services to be covered. Services from out-of-network providers are NOT covered.*

COVERAGE OVERVIEW	MED ENHANCED PLUS PLAN
First Health Network	Required - See page 2 for details
Minimum Essential Coverage*	Plan Pays 100% for all ACA required Preventive Care Services See page 6 for a list of Covered Preventive Care Services
Doctor's Office Visit*	You pay \$30 per Visit, 4 Visits per Person per Year
Teladoc	Access to Doctors by Phone or Online Anytime for Free Registration required prior to use - See page 2 for details
Outpatient Diagnostic Lab & X-ray*	You pay \$30 per Visit, 3 Visits per Person per Year
Emergency Room Sickness	Plan Pays \$150 per Day, 2 Days per Person per Year
Accidental Injury Care	Plan Pays \$1,000 Maximum per Occurrence
Surgical Indemnity	
Daily Inpatient	Plan Pays \$1,000 per Day, 1 Day per Person Per Year
Daily Outpatient / Daily Outpatient Minor	Plan Pays \$500 / \$100 per Day
Outpatient Benefit Maximum	1 Day per Person per Year
Anesthesia	Plan Pays 30% of the Surgery Benefit
Daily In-Hospital Indemnity	Plan Pays \$600 per Day, 500 Days Lifetime Maximum
Hospital Admission (<i>Lump Sum</i>)	Plan Pays \$600 per Confinement
Intensive Care Unit	Plan Pays \$1,200 per Day; 30 Days per Person per Year
Substance Abuse	Plan Pays \$300 per Day; 30 Days per Person per Year
Mental Illness	Plan Pays \$300 per Day; 30 Days per Person per Year
Skilled Nursing	Plan Pays \$300 per Day; 60 Days per Person per Stay
Prescription Drug Coverage	FBG Rx - See below for details

**You MUST visit a First Health Network provider for services to be covered. Services from out-of-network providers are NOT covered.*

WEEKLY RATES	MED ENHANCED	MED ENHANCED PLUS
Associate Only	\$17.00	\$32.08**
Associate & Spouse	\$42.14	\$77.74**
Associate & Child(ren)	\$51.00	\$77.02**
Associate & Family	\$68.72	\$108.23**

****Rates include a \$0.25 weekly administrative fee**

FBG Rx

Effective and reliable prescription drug coverage with a broad network of over 63,000 participating pharmacies nationwide.

- Generic drugs: \$15 Copay
- Brand drugs: Discounts
- To locate a pharmacy visit www.FBG-Rx.com.

Notes: The Med Enhanced Plus Plan is not available to New Hampshire or Vermont residents.

The Med Enhanced and Med Enhanced Plus Plans do not satisfy state coverage requirements in Massachusetts.

COVERED PREVENTIVE CARE SERVICES

Included in the Med Advantage, Med Advantage Plus, Med Enhanced and Med Enhanced Plus Plans

The ACA requires 100% in-network coverage for the preventive care services listed below to satisfy the Individual Mandate. Plans that include the Minimum Essential Coverage benefit cover these services and allow you to avoid the tax penalty.

You MUST visit a First Health Network provider for services to be covered. Services from out-of-network providers are NOT covered.

Adults*

- Abdominal Aortic Aneurysm one-time screening for men of specified ages who have ever smoked
- Alcohol misuse screening & counseling
- Aspirin use to prevent cardiovascular disease for men & women of certain ages
- Blood Pressure screening
- Cholesterol screening for adults of certain ages or at higher risk
- Colorectal Cancer screening for adults over 50
- Depression screening
- Diabetes (Type 2) screening for adults with high blood pressure
- Diet counseling for adults at higher risk for chronic disease
- Hepatitis B screening for people at high risk
- Hepatitis C screening for adults at increased risk, & one-time for everyone born 1945-1965
- HIV screening for everyone ages 15-65 & other ages at increased risk
- Immunization vaccines for adults (doses, recommended ages, & recommended populations vary): Diphtheria, Hepatitis A, Hepatitis B, Herpes Zoster, Human Papillomavirus (HPV), Influenza (Flu Shot), Measles, Meningococcal, Mumps, Pertussis, Pneumococcal, Rubella, Tetanus, Varicella (Chickenpox)
- Lung Cancer screening for adults 55-80 at high risk for lung cancer because they are heavy smokers or have quit in the past 15 years
- Obesity screening & counseling
- Sexually Transmitted Infection (STI) prevention counseling for adults at higher risk
- Syphilis screening for all adults at higher risk
- Tobacco Use screening for all adults & cessation interventions for tobacco users

Women including Pregnant Women or Women who may become Pregnant*

- Anemia screening on a routine basis
- Breast Cancer Genetic Test counseling (BRCA) for women at higher risk
- Breast Cancer Mammography screenings every 1-2 years for women over 40
- Breast Cancer Chemoprevention counseling for women at higher risk
- Breastfeeding comprehensive support & counseling from trained providers, & access to breastfeeding supplies for pregnant & nursing women
- Cervical Cancer screening for sexually active women
- Chlamydia Infection screening for younger women & other women at higher risk
- Contraception: Food & Drug Administration-approved contraceptive methods, sterilization procedures, & patient education & counseling, as prescribed by a health care provider for women with reproductive capacity (not including abortifacient drugs)
- Domestic & Interpersonal Violence screening & counseling for all women
- Folic Acid supplements for women who may become pregnant
- Gonorrhea screening for all women at higher risk
- Gestational Diabetes screening for women 24-28 weeks pregnant & those at high risk of developing gestational diabetes
- Hepatitis B screening for pregnant women at their first prenatal visit
- HIV screening & counseling for sexually active women
- Human Papillomavirus (HPV) DNA test every 3 years for women with normal cytology results who are 30 or older
- Osteoporosis screening for women over age 60 depending on risk factors
- Rh Incompatibility screening for all pregnant women & follow-up testing for women at higher risk
- Sexually Transmitted Infection counseling for sexually active women
- Syphilis screening for all pregnant women, women who may become pregnant & women at increased risk
- Tobacco Use screening & interventions
- Expanded tobacco intervention & counseling for pregnant tobacco users
- Urinary Tract or other infection screening
- Well-woman visits to get recommended services for women under 65

Children*

- Alcohol & Drug use assessments for adolescents
- Autism screening for children at 18 & 24 months
- Behavioral assessments for children ages: 0-11 months, 1-4 years, 5-10 years, 11-14 years, 15-17 years
- Blood Pressure screening for children 0-11 months, 1-4 years, 5-10 years, 11-14 years, 15-17 years
- Cervical Dysplasia screening for sexually active females
- Depression screening for adolescents
- Developmental screening for children under age 3
- Dyslipidemia screening for children at higher risk of lipid disorders ages: 1-4 years, 5-10 years, 11-14 years, 15-17 years
- Fluoride Chemoprevention supplements for children without fluoride in their water source
- Gonorrhea preventive medication for the eyes of all newborns
- Hearing screening for all newborns
- Height, Weight & Body Mass Index measurements for children ages: 0-11 months, 1-4 years, 5-10 years, 11-14 years, 15-17 years
- Hematocrit or Hemoglobin screening for all children
- Hemoglobinopathies or Sickle Cell screening for newborns
- Hepatitis B screening for adolescents at high risk
- HIV screening for adolescents at higher risk
- Hypothyroidism screening for newborns
- Immunization vaccines for children from birth to age 18 (doses, recommended ages, & recommended populations vary): Diphtheria, Tetanus, Pertussis, Haemophilus Influenzae Type B, Hepatitis A, Hepatitis B, Human Papillomavirus (PVU), Inactivated Poliovirus, Influenza (Flu Shot), Measles, Meningococcal, Pneumococcal, Rotavirus, Varicella (Chickenpox)
- Iron supplements for children ages 6-12 months at risk for anemia
- Lead screening for children at risk of exposure
- Medical History for all children throughout development ages: 0-11 months, 1-4 years, 5-10 years, 11-14 years, 15-17 years
- Obesity screening & counseling
- Oral Health risk assessment for young children ages: 0-11 months, 1-4 years, 5-10 years
- Phenylketonuria (PKU) screening for newborns
- Sexually Transmitted Infection (STI) prevention counseling & screening for adolescents at higher risk
- Tuberculin testing for children at higher risk of tuberculosis ages: 0-11 months, 1-4 years, 5-10 years, 11-14 years, 15-17 years
- Vision screening for all children

*The U.S. Preventive Services Task Force periodically updates the list and sets the requirements such as age, gender or health condition for services to be covered. For a current list including all requirements visit www.healthcare.gov/preventive-care-benefits. Limitations and exclusions apply.

You can access a Summary of Benefits and Coverage (SBC) for the medical plans that include the Minimum Essential Coverage benefit online at www.TheAmericanWorker.com. If you are unable to access the SBC online or want a copy mailed to your home call (877) 220-1862.

DENTAL (Provided by Ameritas Life Insurance Corporation)

Keep a bright, healthy smile while supporting your overall well-being with affordable dental coverage. You can use any provider for service, but have access to a dental network to lower out-of-pocket costs.

Calendar Year Maximum	Plan Pays up to \$500 per Covered Member	
Deductible	You Pay \$20 per Visit	
COVERED SERVICES	WAITING PERIOD	COINSURANCE
Preventive & Diagnostic Routine Exams, Cleanings, X-rays, etc.	None	Covered at 100% (U&C Charges)
Basic Treatment Restorative Amalgams and Composites, Endodontics, Periodontics, Extractions, etc.	3 Months	Covered at 60% (U&C Charges)
Major Treatment Onlays, Crowns, Prosthodontics, etc.	12 Months	Covered at 50% (U&C Charges)

WEEKLY RATES	
Associate Only	\$4.75
Associate & Spouse	\$11.88
Associate & Child(ren)	\$8.55
Associate & Family	\$12.83

TO FIND A PROVIDER

Call (800) 659-2233 and select option 2 Visit www.Ameritas.com and click on FIND A PROVIDER. Then select DENTAL and click on NETWORK PROVIDER.

VISION (Provided by Ameritas Life Insurance Corporation)

A regular eye exam won't just help you see better, it can also detect the first signs of serious health conditions. With this plan you'll get coverage for exams as well as corrective eyewear. Get the most benefit from the plan by visiting a VSP Choice provider.

Deductibles	You Pay \$10 per Exam & \$25 for Eye Glass Lenses or Frames ¹	
Frequency	Based on Date of Service	
Exam / Lens / Frame	12 Months / 12 Months / 24 Months	
COVERED SERVICES	VSP CHOICE NETWORK	OUT-OF-NETWORK
Annual Eye Exam	Covered in Full	VSP Pays Up to \$45
Lenses (per pair)		VSP Pays
Single Vision / Bifocal	Covered in Full	Up to \$30 / Up to \$50
Trifocal / Lenticular	Covered in Full	Up to \$65 / Up to \$100
Contacts		VSP Pays
Fit and Follow Up Exams	15% Discount	No Benefit
Elective	VSP Pays Up to \$120	Up to \$105
Medically Necessary	Covered in Full	Up to \$210
Frames	VSP Pays Up to \$120 ²	VSP Pays Up to \$70

WEEKLY RATES	
Associate Only	\$2.07
Associate & Spouse	\$4.10
Associate & Child(ren)	\$3.82
Associate & Family	\$5.84

¹Deductible applies to a complete pair of glasses or frames, whichever is selected.

²The Costco allowance will be the wholesale equivalent.

TO FIND A PROVIDER

Call (800) 877-7195 Visit www.Ameritas.com and click on FIND A PROVIDER. Then select VISION: VSP and click on LOOK UP VSP PROVIDERS.

SHORT-TERM DISABILITY*

Your family and daily life can depend on consistent income. If you get sick or injured and can't work, this benefit will pay you cash. Enroll in this benefit to protect your income when you are unable to work.

Weekly Maximum Benefit	Plan Pays \$200 Lump Sum Benefit
Maximum Benefit Period	26 Weeks
Waiting Period	7 Days (Accidents and Sickness)

Coverage includes disability due to pregnancy and childbirth

WEEKLY RATES	
Associate Only	\$3.87

Note: CA, NJ, NY & RI residents may be entitled to additional disability benefits through your state.

LIFE AND ACCIDENT DEATH & DISMEMBERMENT*

Life insurance can help your loved ones during a trying time. This benefit provides cash that can assist your family in the event of your death. Enroll in this benefit to protect the future of the ones that depend on you the most.

Life and Accident Death & Dismemberment Insurance	
Associate	Plan Pays \$20,000
Dependent Life Insurance	
Spouse	Plan Pays \$2,500
Child (6 months - 26 years)	Plan Pays \$1,250
Infant (10 days - 6 months)	Plan Pays \$200

WEEKLY RATES	
Associate Only	\$0.60
Associate & Spouse	\$0.90
Associate & Child(ren)	\$0.90
Associate & Family	\$1.80

*Short-term Disability and Life and AD&D, provided by Nationwide Life Insurance Company, is not available to New Hampshire or Vermont residents.

ENROLLMENT INSTRUCTIONS

For your convenience you can enroll online, by phone or by mobile device. If you have benefit questions contact the enrollment center.

2018 OPEN ENROLLMENT: Monday, October 2 - Tuesday, October 31, 2017

COVERAGE EFFECTIVE DATE: Monday, January 1, 2018

Enroll Online: Visit www.TheAmericanWorker.com

Click “**Enroll - Start Here**” at the top of the page

Select “**Returning User?**” or “**New User?**”

- **Returning Users:** Login using your username and password
- **New Users:** Select “**Employee ID**” and in the fields below enter
 - Employee ID #: **Your Social Security Number**
 - Date of Birth: **Your Date of Birth**
 - Group #: **98418**

Click “**Continue**” to elect coverage for yourself and your dependents

Note: New users will need to create an account before enrolling

Enroll By Phone: Call (877) 220-1862

Monday - Friday, 8 AM to 8 PM ET

Enroll By Mobile Device:

Text **Staff2018** to **24587**

If you need assistance please call the EmployBridge Benefits Department at (877) 785-5125

Para asistencia en Español llame al (877) 220-1862

YOU WILL NEED THE FOLLOWING INFORMATION TO ENROLL

Associate Information: Full Name, Social Security Number, Date of Birth, Home Address, Phone Number and Email Address

Dependent Information: Full Name, Social Security Number and Date of Birth

IMPORTANT BENEFIT INFORMATION

PRETAX PREMIUM DEDUCTIONS (SECTION 125)

Premium for your coverage is deducted from your paycheck on a pretax basis. **By enrolling you agree to the following:**

I hereby elect to participate in The American Worker Plan for benefits made available under the Internal Revenue Code Section 79, 105, 106, 125, and these sections as amended. I understand that the Plan will automatically convert to pretax status any eligible payroll deductions which are provided through the Plan. I understand that by participating in this Plan my Social Security benefits may be reduced since these premiums will be deducted before my salary is taxed. This election will remain in effect for the entire Plan Year. My election CANNOT be changed during the Plan Year in accordance with the Internal Revenue Service Guidelines unless a qualifying event occurs. Qualifying events include: marriage, divorce, legal separation, death of spouse, birth or legal adoption of a child, death of a child, or spousal change of employment affecting insurance coverage.

PAYING FOR YOUR BENEFITS

Your coverage begins the Monday following the date you receive a paycheck with a premium deduction and continues uninterrupted as long as premiums are deducted from your paycheck. If you receive a paycheck without a deduction, your benefits will be suspended until the Monday following the date you receive your next paycheck with a deduction, unless you make a payment for the missed deduction. To avoid having coverage suspended you must pay missed premium every time a deduction is not processed from your paycheck.

MISSED PREMIUM PAYMENTS

You have 30 days from the date of your paycheck without a deduction to make a missed premium payment. If you do not pay for the missed deduction within 30 days, you will not be able to pay for that coverage period at a later date. If you missed a premium deduction and want to find out the balance due or make a payment, visit www.TheAmericanWorker.com or call (877) 220-1862.

You can pay for missed deductions online, by phone or by mail. Payment options include credit or debit card, electronic or personal check, and money order. You can authorize an automatic payment be processed every time premium is not deducted from your paycheck.

IMPORTANT... If you setup automatic payments, you MUST contact The American Worker to cancel the automatic payment when your employment ends. If you do not, your account will be charged for coverage and you will NOT receive a refund.

NONPAYMENT COVERAGE TERMINATION

You must make a premium payment every week, either through payroll deduction or directly to The American Worker using one of the missed premium payment options above. If you do not pay your premium for six weeks in a row, your coverage will be terminated for nonpayment. Please review your paycheck every week to make sure your premium is deducted. If it is not, contact The American Worker immediately to make a payment and avoid having your coverage terminated.

DISCLOSURES

This enrollment guide provides an overview of some of the benefit plans you are eligible for as an Employbridge associate. If there is any discrepancy between the information in this guide and the applicable official plan document, the official plan document will govern how your benefits are determined and administered. Employbridge, in its sole discretion, reserves the right to amend or terminate at any time the benefit plans described in this enrollment guide.

MED BASIC PLAN

This plan is not comprehensive health insurance and is not intended or recommended to replace comprehensive health insurance in which you currently participate. The plan provides fixed indemnity insurance benefits. This enrollment guide is for summary purposes only. The insurance benefits of the Med Basic Plan are underwritten by Nationwide Life Insurance Company. A detailed Certificate of Coverage is available upon enrollment. **Limitations and exclusions apply.**

The Med Basic Plan (a) is not a substitute for minimum essential health coverage under the Affordable Care Act (ACA), (b) does not qualify as minimum essential coverage under ACA, and (c) does not satisfy the ACA's individual mandate.

MED ADVANTAGE, MED ADVANTAGE PLUS, MED ENHANCED AND MED ENHANCED PLUS PLANS

These plans are designed to provide Plan Participants with minimum essential coverage under the federal income tax rules. These plans are designed so that Plan Participants may not have to pay a federal individual income tax penalty while enrolled. However, while enrolled Plan Participants may not be eligible for a federal tax credit through a federal or state exchange. Individuals that do not enroll in these plans may be eligible for a federal tax credit that lowers their monthly premium or a reduction in certain cost-sharing if they enroll in a health insurance plan through the federal or state exchange. **These plans do not provide comprehensive health insurance. Limitations and exclusions apply.**

You can access a Summary of Benefits and Coverage (SBC) for these plans online at www.TheAmericanWorker.com. If you are unable to access the SBC online or want a copy mailed to your home call (877) 220-1862.

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Arkansas and Delaware require initial consultations to be done via video. Idaho requires all consultations are done via video.

STATE RESTRICTIONS

The benefit plans described in this enrollment guide are not available in all states. Restrictions include but are not limited to the following.

Massachusetts: Residents of Massachusetts are eligible for the Med Basic, Med Advantage, Med Advantage Plus, Med Enhanced and Med Enhanced Plus Plans, but none of these plans meet the individual health insurance requirements and do not satisfy the individual mandate in Massachusetts.

New Hampshire and Vermont: Residents of New Hampshire and Vermont are not eligible for the Med Basic, Med Advantage Plus, Med Enhanced Plus, Short-term Disability or Life and Accident Death & Dismemberment insurance plans.

Hawaii: Residents of Hawaii are not eligible for any of the benefits plans described in this enrollment guide.