2018 Benefits
Open Enrollment Summary

What's Inside

We're here to help! If you have any questions at all, please contact your Human Resources Department.

Welcome

At American Leather, Brookline Furniture, and Lee Industries, we strive to offer a robust benefits package that gives you peace of mind in knowing that the most important things in life are protected—your family, your finances, and your future. This benefit summary highlights the many benefit options available to you during this year's open enrollment.

Benefits Open Enrollment

Open enrollment will be held in June 2018 for benefits effective starting July 1, 2018. Benefit counselors will be on-site to answer your questions, give you more information, and help you enroll in the benefits that best meet your needs. See your manager for more information.

2018 Open Enrollment Dates by Company

American Leather	Monday, June 4 – Friday, June 15, 2018
Brookline Furniture	Monday, June 11 – Wednesday, June 13, 2018
Lee Industries	Monday, June 4 – Friday, June 15, 2018

American Leather Associates: The voluntary benefits detailed here are not available on the self-service portal, so meeting with a benefit counselor is the only way to learn the cost of coverage and enroll.

Brookline Furniture or Lee Industries Associates: You must attend a one-on-one meeting with a benefit counselor to enroll in all benefits. You won't have another opportunity to do so until next year's open enrollment period, unless you experience a qualifying life event.

Eligibility

Full time employees working 30 or more hours per week are eligible for benefits on the first of the month following 60 days of employment.

You may also enroll your eligible dependents in certain plans. Generally, for the purpose of the benefit program, eligible dependents are defined as:

- **Legal Spouse**
- **Dependent "child" up to age 26**, regardless of student or marital status may be enrolled for the medical plan, dental plan, vision and voluntary benefits. ("Child" includes the employee's natural child, legally adopted child, stepchild, a child of your child who is your dependent for federal income tax purposes at the time application for coverage of the child is made, or a child for whom a participant has received a court order requiring you to have financial responsibility for providing health insurance).
- **Disabled Child**: A medically certified disabled child may be covered on the medical plan regardless of age (no age limit).

Documentation may be requested to confirm dependent eligibility.

Medical Coverage

American Leather, Brookline Furniture, and Lee Industries offer medical plans through **Cigna** to give you flexibility in managing care for you and your family. You may enroll in one of two medical plan options (Gold or Silver). Each plan includes access to the Cigna Open Access Plus (OAP) provider network. You may visit any doctor or specialist of your choice, without a referral. When you use an in-network provider, you will receive benefits at a higher level resulting in less out-of-pocket expenses.

The table on the next page provides a general summary of your medical benefits and shows the amount you pay; please refer to your Summary Plan Description (SPD) for additional details.

How to Find a Network Provider

Finding an in-network doctor is easier than ever. Most importantly, you are in control when searching on **www.mycigna.com.** After logging into Cigna as a member, your search results are personalized according to your health plan, so you get the information you need to make the right decisions for you and your family.

Cigna Open Access Plus (OAP) Providers, call Member Services at 800-244-6224, or visit **https://hcpdirectory.cigna.com/web/public/providers** and search Cigna Open Access Plans.

PPO Plans & Out-of-Network Claims

You pay less when using in-network providers. Out-of-network claims are reimbursed at the Cigna allowable amount and you are responsible for any difference between the allowable amount and the amount charged by the provider.

ID Cards

All enrollees will receive ID cards by mail to their homes. Make sure your current address is on file.

Plan Year Accumulators

All deductible and out-of-pocket amounts accumulate on a plan year basis (July 1 – June 30).

Prescription Drugs

The preferred drug list is available at **www.mycigna.com**. Current Cigna members can view the formulary on the member portal. Prescription drug costs are credited toward your out-of-pocket maximum.

The prescription formulary is subject to change, so it is a good idea to check your maintenance medications to verify if a drug has moved from one tier to another. Some medications may require prior authorization; in that case your doctor will request approval from Cigna.

For information on Cigna Specialty Pharmacy, call 24/7 at **800-351-3606.**

Hospital Indemnity *(High Deductible Buffer Plan)*

Hospital Indemnity Insurance (also known as a High Deductible Buffer Plan) from **Chubb** is designed to help provide financial protection for covered individuals by paying a benefit due to a hospitalization as a result of a covered illness, in addition to any other medical coverage you may have. This benefit is paid directly to you and you can use it however you see fit, whether it's to meet out-of-pocket expenses or to pay extra expenses that aren't a result of hospitalization.

This policy is available for you, your spouse, and your children and can be used regardless of pre-existing conditions, without undergoing a health exam. You have the option of selecting between two plans to ensure you have the coverage that best fits your needs. **Please speak with a benefit counselor for your custom quote.**

Your Medical Plans

Below is a comparison of your medical plan options.

	Gold PPO Plan		Silver PPO Plan	
Benefit	**In-Network**	**Out-of-Network**	**In-Network**	**Out-of-Network**
Deductibles and Maximums				
Plan Year Deductible				
Individual	$1,500	$5,000	$2,500	$5,000
Family	$3,000	$10,000	$5,000	$10,000
Plan Year Medical Out-of-Pocket Maximum				
Individual	$3,500	$15,000	$5,000	$20,000
Family	$7,000	$30,000	$10,000	$40,000
Covered Services				
Preventive	No charge	40% Coinsurance	No charge	50% Coinsurance
Physician	$25 copay	Deductible & 40% Coinsurance	$30 copay	Deductible & 50% Coinsurance
Specialist	$40 copay	Deductible & 40% Coinsurance	$50 copay	Deductible & 50% Coinsurance
X-Ray/Lab	No charge	Deductible & 40% Coinsurance	No charge	Deductible & 50% Coinsurance
Emergency Room Facility	$250 copay & 20% Coinsurance	$250 copay & 40% Coinsurance	$250 copay & 20% Coinsurance	$250 copay & 50% Coinsurance
Urgent Care Copay	$50 copay	Deductible & 40% Coinsurance	$75 copay	Deductible & 50% Coinsurance
Hospital Inpatient	Deductible & 20% Coinsurance	Deductible & 40% Coinsurance	Deductible & 20% Coinsurance	Deductible & 50% Coinsurance
Outpatient Surgery	Deductible & 20% Coinsurance	Deductible & 40% Coinsurance	Deductible & 20% Coinsurance	Deductible & 50% Coinsurance
Prescription Benefit				
30-Day Retail Supply				
Tier 1: Generic	$10 copay		$10 copay	
Tier 2: Preferred Brand	$30 copay		$35 copay	
Tier 3: Non-Preferred	$50 copay		$70 copay	
90-Day Mail Order Supply				
Tier 1: Generic	$25 copay		$25 copay	
Tier 2: Preferred Brand	$75 copay		$87.50 copay	
Tier 3: Non-Preferred	$125 copay		$175 copay	

Dental

Our dental coverage is provided by **Cigna**. American Leather and Brookline Furniture associates will have the option of choosing between a PPO option and a DHMO option. Lee Industries associates will have access to the PPO option only. As a member of the Dental PPO plan, you may use dentists outside of the Dental PPO plan network. If you are enrolled in the DHMO plan, you must use in-network providers only in order for benefits to be paid by this plan. The DHMO provides set copay amounts for services received.

Cigna Dental Plan – PPO

	PPO
Benefit	**In-Network**
Deductible* *Individual / Family*	$50 / $150
Annual Max	$2,000
Preventive	Covered 100%, deductible waived
Basic	Deductible, 80%
Major	Deductible, 50%
Ortho *(Children to age 19)*	Deductible, 50%
Ortho Max	$1,500

** Deductible is waived for preventive services.*

Cigna Dental Plan – DHMO

	DHMO
Covered Procedure**	**In-Network**
Adult or Child Cleaning *(Two per calendar year)*	No Charge
Topical Fluoride Application	No Charge
X-Rays *(Bitewings; Two per calendar year)*	No Charge
Sealant *(Per tooth)*	$8 - $12
Composite Filling *(1 surface)*	No Charge
Molar Root Canal	$210 - $335
Crown	$450 - $490
Orthodontic treatment (24 months) *Children to age 19* *Children age 19-26, plus adults*	 $2,040 $2,376

***See Cigna's fee schedule for a full list of covered procedures and rates.*

Vision

We are proud to offer vision benefits through **EyeMed,** which offers two plans from which you can choose. Although you have the option to see any provider you wish, you will receive the best benefits when you choose an in-network doctor. Go to **www.eyemed.com** to find a provider.

EyeMed Vision Plans

	Base Plan		Premium Plan	
Benefit	**In-Network**	**Out-of-Network**	**In-Network**	**Out-of-Network**
Exam *Every 12 months*	$10 copay	$40	$10 copay	$50
Frames *Every 24 months*	$0 copay; $130 allowance, 20% off balance over $130	$91	$0 copay; $180 allowance, 20% off balance over $180	$91
Lenses *Every 12 months* *Single/Bi-/Tri-Focal*	$20 copay	$30 - 70	$25 copay	$30 - 70
Conventional Contact Lenses *Every 12 months*	$0 copay; $130 allowance, 15% off balance over $130	$130	$0 copay; $180 allowance, 15% off balance over $180	$144

Disability

Should you experience a non-work-related illness or injury that prevents you from working, Disability coverage from **Lincoln Financial Group** is available at no cost to you and is paid for by your employer. This coverage acts as income replacement to protect important assets and help you continue with a level of your earnings.

Short Term Disability

American Leather, Brookline Furniture, and Lee Industries provide you with Short Term Disability coverage through **Lincoln Financial Group**. The benefit amount is based on 60% of your income. There are two plans available, which provide a maximum benefit of at least $500 per week. This amount may be offset by other income benefits, including any local or state disability. Benefits begin at time of disability for accidents and after seven days for illnesses. This coverage can provide benefits for up to a maximum of 13 weeks if continuously disabled.

Long Term Disability

As an added protection to ensure your financial stability, American Leather, Brookline Furniture, and Lee Industries also provide you with Long Term Disability coverage through **Lincoln Financial Group**. If your disability extends beyond 90 days, this coverage can replace 60% of your earnings, up to a maximum of $6,000 per month. Your benefits may continue to be paid until you reach normal retirement age as long as you meet the definition of disability.

Accident Insurance

Since accidents can happen at any time, it's important to be prepared. That is why we are happy to offer voluntary Accident Insurance from **Chubb**. You have the option of customizing your coverage by selecting between two 24-hour plans to best suit you and your family. **Please speak with a benefit counselor for your custom quote.**

This policy can help cover the out-of-pocket costs associated with an accident by paying you a benefit depending on the injuries you suffer and the treatment you receive. You can use the money as you see fit, whether to pay for expenses associated with your accident, like an emergency room copay, or to pay for childcare so you can get to the doctor for a follow-up visit. The policy does not coordinate with any other coverage, so you can still receive benefits on top of what your medical plan provides. Plus, the policy will pay you a wellness benefit of up to $50 when you complete a qualified health assessment.

Critical Illness Insurance

Voluntary Critical Illness coverage from **Chubb** provides you with a lump sum cash benefit in the event you or a loved one is diagnosed with a covered condition such as cancer, heart attack, or stroke. It can help provide financial protection so you can focus on what's really important — getting better. The plan begins paying these benefits seven days after your critical illness diagnosis. **Please speak with a benefit counselor for your custom quote.**

You pick the level of coverage that provides the right protection for your family. During this enrollment period, you will have the opportunity to select up to $30,000 in coverage for yourself, up to $15,000 in coverage for your spouse, and up to 25% of your coverage for your child(ren) without answering any medical questions. Plus, the policy will pay you a $50 wellness benefit when you complete a qualified health assessment.

Life Insurance

Basic Life Insurance and Accidental Death and Dismemberment Insurance (AD&D)

Basic Life Insurance and AD&D through **Lincoln Financial Group** is available at no cost to you and is paid for by your employer. In the event of your death, this coverage will provide your family members or other beneficiaries with financial protection and security. Eligible employees are covered in the amount of either $30,000 or one and one-half times your basic annual earnings, up to a maximum of $150,000.

Voluntary Life Insurance and AD&D

Voluntary Life Insurance and AD&D is available for purchase through **Lincoln Financial Group** in addition to your employer-provided basic coverage. You pay the full cost of this coverage through payroll deductions. The premium is based on your age as well as the amount of coverage you select. **Please speak with a benefit counselor for your custom quote.**

LifeTime Benefit Term Insurance with Long Term Care

LifeTime Benefit Term Insurance with Long Term Care coverage through **Chubb** features premiums guaranteed for life and coverage for qualified long term care expenses like nursing home, assisted living, or home care.

As Life Insurance: LifeTime Benefit Term protects your family with money that can be used any way you choose. It is most often used to pay for mortgage or rent, education for children and grandchildren, retirement, family debt, and final expenses.

For Long Term Care: If you become chronically ill, LifeTime Benefit Term will pay you 4% of your death benefit each month you receive Long Term Care. You can use this money any way you choose, and your life insurance premiums will be waived. Your death benefit will reduce proportionately each month as you receive benefit payments for Long Term Care. Your life insurance will continue to help you protect your assets for 25 months. After 25 months of receiving Long Term Care Benefits, your death benefit will reduce to zero.

For Terminal Illness: After your coverage has been active for two years, you can receive 50% of your death benefit, up to $100,000, if you are diagnosed as terminally ill.

During this enrollment period only, you will have the opportunity to elect up to $75,000 in coverage for yourself and up to $25,000 for your child(ren) without answering medical questions. You can elect up to $75,000 for your spouse after answering a few medical questions. Please see a benefit counselor for more information.

Benefit Contact Information

Benefit	Provider	Contact
Medical Coverage Group Policy Number: 3341906	Cigna	800.244.6224 www.mycigna.com
Hospital Indemnity	Chubb	866.445.8874 www.chubbworkplacebenefits.com
Dental Group Policy Number: 3341906	Cigna	800.244.6224 www.mycigna.com
Vision Group Policy Number: VC-19	EyeMed	866.804.0982 www.eyemed.com
Accident	Chubb	866.445.8874 www.chubbworkplacebenefits.com
Critical Illness	Chubb	866.445.8874 www.chubbworkplacebenefits.com
Disability STD Group Policy Number: 860056327 LTD Group Policy Number: 860056326	Lincoln Financial Group	800.423.2765 www.lfg.com
Life Insurance Basic Life Group Policy Number: 010129984 Vol. Life Group Policy Number: 400130285	Lincoln Financial Group	800.423.2765 www.lfg.com
LifeTime Benefit Term Insurance	Chubb	866.445.8874 www.chubbworkplacebenefits.com

This brochure provides a highlight of the plans offered by American Leather, Brookline Furniture, and Lee Industries, and in no way serves as the Summary Plan Description or plan document for the plans. If any discrepancies exist between this brochure and the plan documents or your company policy, the plan documents or policies shall govern. All Summary Plan Descriptions are available through Human Resources. We reserve the right to modify any of these plans at anytime.