2018 Benefits Open Enrollment:
What You Need to Know This Year

Open enrollment for Lee Furniture's benefits will be held from Monday, June 4 – Friday, June 15 for employees working 30 hours per week or more. The benefits offered this year reflect Lee's commitment to ensuring that you have access to the best possible options to support the wellness and financial security of you and your family. For this reason, you will see changes to the plans available to you and new coverage to support all aspects of your life.

Medical/Prescription Drug Coverage *from Cigna*

- <u>Your choice of two different medical plans</u>
- No increases in premiums from last year
- Access to local providers using the Cigna Open Access Plus (OAP) providers network
- 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.

Dental Coverage *from Cigna*

- PPO Plan which gives you the option to see any provider, although you will receive the best benefits when you choose an in-network dentist.

Vision Coverage *from Eyemed*

- <u>Your choice of two different plan designs</u>
- $10 copay for in-network annual exams
- Although you have the option to see any provider, you will receive the best benefits when you choose an in-network doctor.

Disability Insurance *from Lincoln Financial Group*

- <u>Available at no cost to you</u>
- Includes both short- and long-term coverage
- Can replace 60% of your earnings should you experience a non-work-related illness or injury that prevents you from working

Hospital Indemnity Insurance *from Chubb*

- <u>Your choice of two different plan designs</u>
- Also known as a High Deductible Buffer Plan, this coverage pays you a benefit due to a hospitalization, in addition to what your medical coverage provides.

Accident Insurance *from Chubb*

- <u>Your choice of two different plan designs</u>
- Pays a benefit to help cover the out-of-pocket costs associated with an accident
- Includes a wellness benefit of up to $50 when you complete a qualified health assessment

Critical Illness Insurance *from Chubb*

- Provides a lump sum cash benefit if diagnosed with a covered condition
- Includes a wellness benefit of up to $50 when you complete a qualified health assessment
- <u>During open enrollment, you 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.</u>

Life Insurance *from Lincoln Financial Group*

- <u>Basic Life Insurance is available at no cost to you.</u>
- Offered in the amount of at least $30,000
- Voluntary Life Insurance is available for purchase in addition to employer-provided basic coverage.

LifeTime Benefit Term Insurance with Long Term Care *from Chubb*

- Features premiums guaranteed for life and coverage for qualified long term care expenses like nursing home, assisted living, or home care.
- <u>During open enrollment, you 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 also elect up to $75,000 for your spouse after answering a few medical questions.</u>

How to Enroll in Benefits

This is an active enrollment, meaning all associates must meet with a benefit counselor on-site during a one-on-one meeting to enroll in coverage. Associates will be scheduled to meet with a benefit counselor by their shifts or teams by each local HR manager. Benefit counselors will explain your coverage options, answer any questions, and help you enroll in the best coverage for you.

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