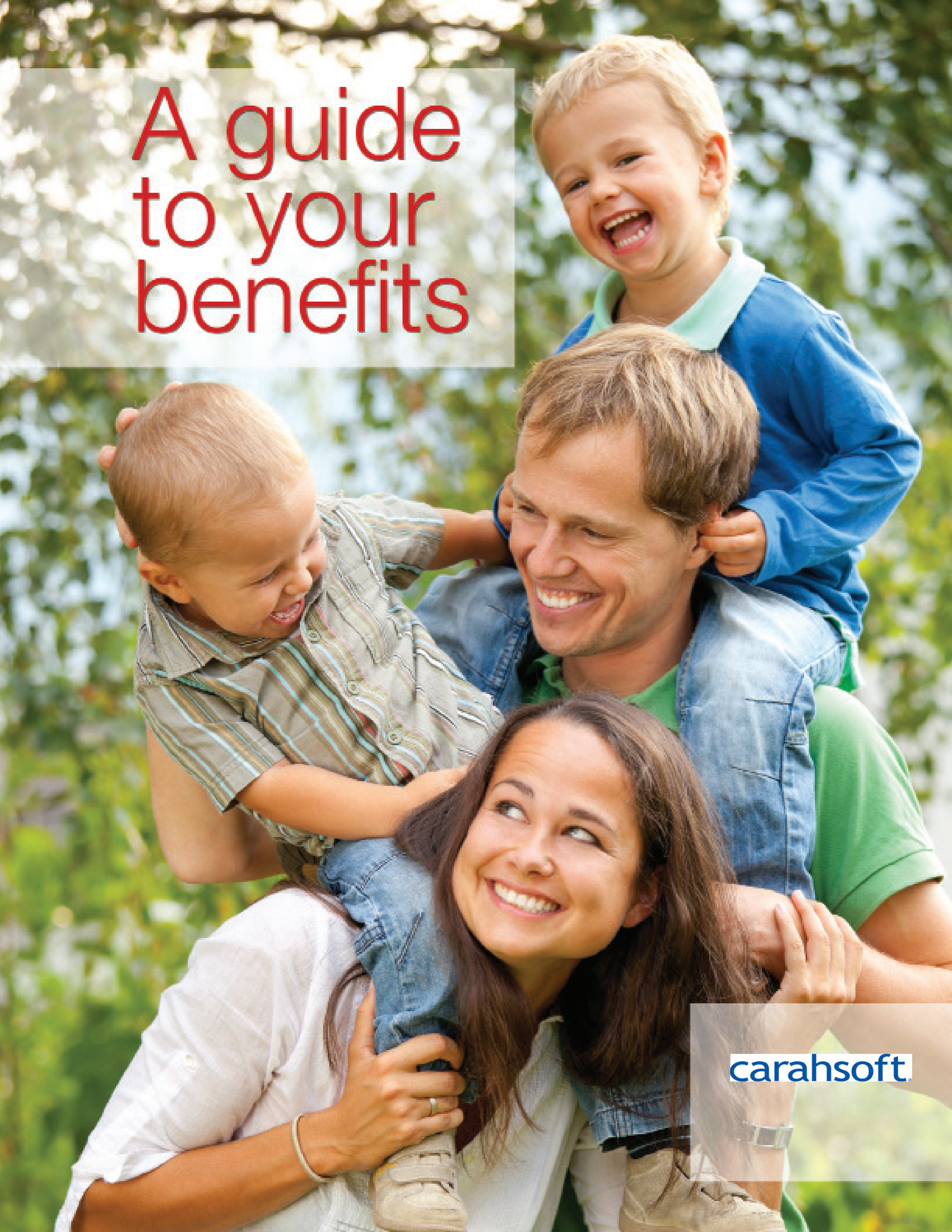
A guide to your benefits



carahsoft

Welcome

Understanding your benefits program is essential to maximizing the benefits program. This guide is to help you understand the most important aspects of the benefits program. This guide will provide an overview of key parts of the benefits program provided by Carahsoft.

Carahsoft

Overview of Benefit Program

Health

Health insurance is designed to provide coverage against the risk of incurring medical expenses for you and/or your dependents. Health insurance provides coverage for visits to the doctor or emergency room, hospital stays and other medical expenses.

HOW DOES IT WORK

When you sign up for the health insurance policy, you may choose a doctor from a list of various participating providers included in the network to access medical care.

Benefits of Utilizing an In-Network Participating Provider: An in-network provider has agreed to provide care to members under the terms of a contract with the insurance carrier.

	United Healthcare - ASZH Includes Infertility	United Healthcare - ASZI Infertility NOT Included
Insurance Carrier:	United Healthcare	United Healthcare
Network:	Choice Plus	Choice Plus
Type of Plan Design:	POS	POS
Primary Care Copayment:	$30	$10
Specialist Copayment:	$50	$20
Urgent Care:	$75	$75
Emergency Room:	$200	$150
In-Patient Hospitalization:	20% after deductible	20% after deductible
Out-Patient Surgery:	20% after deductible	20% after deductible
Prescription Benefits:	$10/$25/$45	$10/$25/$45
Deductible:	$1500/$3000	$500/$1000
Co-Insurance:	20%	20%
Out of Pocket Maximum:	$4500/$9000	$1500/$3000
Out of Network Coverage:	Yes	Yes

Dental

Dental Insurance is designed to provide coverage for various dental expenses for procedures and treatments for you and/or your dependents.

PREVENTIVE CARE

Preventive Care usually includes cleanings and procedures undertaken in order to prevent basic or major services being needed. Traditionally, preventive care usually covers examinations, cleanings, x-rays, and fluoride treatments.

BASIC SERVICES

Basic Services consist of minor procedures such as dental fillings, routine tooth extractions, root canal treatment, periodontal treatment, such as scaling and root planning. While some basic dental plans include all of the above, some insurance plans consider these procedures as major services. These procedures are usually subject to a deductible

MAJOR SERVICES

Major services include dental crowns, dental bridgework, removable partial dentures, and complete dentures. These procedures are usually subject to a deductible.

ORTHODONTIA SERVICES

Orthodontia Services include the prevention and correction of irregularities of the teeth. This benefit usually pertains to children but can apply to adults depending upon plan design. This benefit has a separate lifetime maximum.

Benefits of Utilizing an In-Network Participating Provider: An in-network provider has agreed to provided dental care to members under the terms of a contract with the insurance carrier.

PPO PLUS PREMIER	Low Option	High Option
Insurance Carrier:	Delta Dental	Delta Dental
Network:	PPO plus Premier	PPO plus Premier
Preventive Services:	100%	100%
Basic Services:	80%	90%
Major Services:	N/A	60%
Orthodontia Services:	N/A	50%
Endo/Perios Services:	80%	90%
Deductible:	$50	$50
Annual Maximum:	$1,250	$1,250
Out of Network Coverage:	Yes	Yes

Vision

Vision Care is an essential component of a wellness program. Regular eye exams can often detect major medical problems in the early stages of development, such as diabetes and high blood pressure. In addition to wellness care, vision care may provide a discount on the purchase of glasses and lenses.

HOW DOES IT WORK?

Vision programs, depending on the type and the carrier, provide a comprehensive refractive eye exam every 12 months as well as discounts for eye wear and accessories at participating ophthalmologists, optometrists, and opticians.

Vision with Exam Only	Vision with Exam & Materials
Insurance Carrier: United Healthcare	Insurance Carrier: United Healthcare
Network: United Healthcare	Network: United Healthcare
Vision Exam: Yes, $10 copay	Vision Exam: Yes, $10 copay
Frames and Lenses: No	Frames and Lenses: Yes, $25 copay
Out of Network Allowances Provided: Yes	Out of Network Allowances Provided: Yes

UHC BUY-UP VISION OPTION

EXAM WITH MATERIALS	
Effective Date: April 1st, 2018 to March 31st, 2019	
EE only	$2.56 per pay check
EE/Child	$5.68 per pay check
EE/Children	$5.68 per pay check
EE/Spouse	$4.84 per pay check
EE/Family	$7.99 per pay check

Premium Matrix

Employee Responsibility

UNITED HEALTHCARE ASZH

WITH VISION EXAM ONLY	
Effective Date: April 1st, 2018 to March 31st, 2019	
EE only	$57.48 per pay check
EE/Child	$95.28 per pay check
EE/Children	$95.28 per pay check
EE/Spouse	$117.95 per pay check
EE/Family	$166.03 per pay check

UNITED HEALTHCARE ASZI - BUY-UP OPTION

WITH VISION EXAM ONLY	
Effective Date: April1st, 2018 to March 31st, 2019	
EE only	$94.80 per pay check
EE/Child	$159.54 per pay check
EE/Children	$159.54 per pay check
EE/Spouse	$196.45 per pay check
EE/Family	$278.65 per pay check

DELTA DENTAL

LOW DENTAL PLAN	
Effective Date: April 1st, 2018 to March 31st, 2019	
EE only	$3.02 per pay check
EE/Child	$6.37 per pay check
EE/Children	$6.37 per pay check
EE/Spouse	$6.03 per pay check
EE/Family	$9.99 per pay check

DELTA DENTAL

HIGH DENTAL PLAN	
Effective Date: April 1st, 2018 to March 31st, 2019	
EE only	$15.08 per pay check
EE/Child	$32.69 per pay check
EE/Children	$32.69 per pay check
EE/Spouse	$30.13 per pay check
EE/Family	$54.16 per pay check

VOLUNTARY BENEFITS

SHORT-TERM DISABILITY

*Provides a fixed monthly income benefit if you are unable to work, up to 60% of your income

*You choose the benefit amount that's right for you

*Premiums will be waived once an insured person has been totally disabled for 90 days

*Pays 50% of the monthly benefit for up to 6 months when you return to work on a limited basis following a total disability

*Advances 12 months of benefits if the insured is diagnosed as having a terminal illness

*Conveniently paid for with payroll deductions

*During this enrollment period only, you can elect up to $3,000 per month in coverage, not to exceed 60% of your income without answering any medical questions

*Benefits begin after you have been disabled for 7 calendar days and can last to 6 months

Voluntary Short-Term Disability Insurance (STD) from Transamerica provides protection if an unexpected illness or injury keeps you from working. If you become disabled and can't work, you may face a gap between your income and expenses.

Illustration: George's Story*

George was working outside on a wet and rainy day when he fell and broke his leg. He was unable to work while he healed. With rent and bills to pay, George was worried about how he could make ends meet without his paycheck. Luckily, George had elected to enroll in Voluntary Short-Term Disability Insurance, so he received 60% of his monthly salary. It was enough to help him bridge the gap between expenses and income until he was able to get back on his fee and back to work.

*This example is for illustrative purposes only; your actual benefits may differ

ACCIDENT

*24-hour coverage

*Coverage available for you, your spouse, and child(ren)

*Provides a $50 wellness benefit when you and your spouse complete an annual health screening

*Pays a cash benefit directly to you for covered injuries to use as you like

*Benefits for multiple covered injuries resulting from the same accident

*Does not coordinate with other coverage; pays on top of your medical insurance

*Conveniently paid for with payroll deductions

*Guaranteed coverage - no medical questions or examinations required

VOLUNTARY BENEFITS (CONTINUED)

Accident Insurance through Transamerica includes coverage for both on and off the job accidents. Having an unexpected accident can cause more than physical injury, it can hurt your bank account too. Since accidents can happen at any time, 24 hours a days, 7 days a week, it is important to prepare for the unexpected.

This policy can help you pay for out-of-pocket expenses associated with an accident by paying you a benefit depending on the injuries you receive. You can then use the money as you see fit, whether to pay for expenses associated with your accident such as a trip to the emergency room or to pay for childcare so you can get to the doctor for a follow up visit. And since the policy does not coordinate with any other coverage you can still receive benefits on top of what your medical plan provides.

Illustration: Debbie's Story*

Debbie's daughters love playing soccer in the backyard, but Debbie doesn't love the idea of how a sports-related injury could hurt her bank account if one of her daughters was to injure herself. One day her youngest daughter tripped while practicing. At the emergency room they discovered that she had fractured her leg. Luckily, Debbie was prepared for the unexpected because she had purchased a family accident policy. Her policy paid her the following benefits on top of what her Carahsoft- provided medical plan covered:

Benefit	Amount
Ambulance	$210
Emergency Room Visit	$250
Fractured Leg	$4,200
Crutches	$240
Two Physical Therapy Sessions	$200
Follow Up Visit	$100
Total	$5,200

*This example is for illustrative purposes only; your actual benefits may differ.

UNIVERSAL LIFE INSURANCE

*Coverage available for you, your spouse, and child(ren)

*Includes benefits for Accidental Death and Dismemberment

*Includes living benefits for long term care expenses, which provides coverage for qualified long-term care expenses such as nursing home or home health care

*Pays a one-time payment to cover assistance with daily activities, if diagnosed with a severe chronic illness

*Conveniently paid for with payroll deductions

*Guaranteed coverage during this enrollment period only - no medical questions or examinations required to elect coverage up to the following amounts: $100,000 for yourself, $15,000 for your spouse, and $25,000 for your child(ren)

VOLUNTARY BENEFITS (CONTINUED)

Universal Life Insurance through Transamerica offers you the financial protection you need. Take charge of creating the future you imagine by getting coverage that's guaranteed to stay with you. Wherever you go or however your view changes along the way, you have permanent insurance protection for the important things in life - your family, your home, and your finances. The unique feature of Universal Life Insurance is that it builds cash value on a tax-deferred basis (until withdrawn) which may allow your premiums to remain level throughout the life of the contract. Universal Life Insurance offers flexibility to adjust your benefit amount up or down depending on your current insurance needs.

Benefit Guide Disclaimer

The information provided in the benefit guide is simply for education purposes only. The benefit summaries and payroll responsibility are intended for comparison purposes only. The summaries do not include all of the benefits, provisions, limitations, and qualifications. The contract will prevail in conflicts.

KEY CONTACT INFORMATION

Health Coverage
United Healthcare
1-877-311-7849
www.myuhc.com

Dental Coverage
Delta Dental
1-800-237-6060
www.DeltaDentalVA.com

Vision Coverage
United Healthcare
1-800-638-3120
www.myuhcvision.com

Voluntary Benefits
Transamerica Employee Benefits
1-888-763-7474
www.TransamericaEmployeeBenefits.com

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