2018 Benefits Open Enrollment

January 24 - February 7, 2018

This brochure provides a highlight of the plans offered by Conviva Care Solutions and Conviva Physician Group 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 new 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.

Welcome

In this guide you will find an overview of the benefits available to you, effective March 1 – December 31, 2018. We encourage you to read this guide carefully so that you understand the value that our benefits offer you. Open enrollment is the only time of year when you can make benefit elections, unless you experience a qualifying life event, such as marriage, divorce, death, birth, or loss of coverage, so please choose your benefits carefully.

Enrollment Process

Professional benefit counselors will be available over the phone to answer your questions and help you complete the enrollment process. Please note that you are required to schedule an appointment and complete this telephonic enrollment meeting. Schedule your over-the-phone appointment with a benefit counselor using the online scheduling tool at **schedule.mybenefitsappointment.com**, or by calling **833-501-0758.**

Important Note: This is an active enrollment, meaning that you must speak with a benefit counselor and make new elections to ensure coverage for the 2018 plan year. If you do not complete your enrollment with a counselor by February 7, you will not have new company benefits for 2018.

What's New for 2018?

We will be making the following changes this year:

- **New enrollment process.** Each employee **must** speak with a benefit counselor to enroll in their benefits.
- **New carriers.** Medical and vision insurance will be available through Humana. Dental, critical illness, accident, term life, short-term disability, and long-term disability insurance will be available through Lincoln Financial Group. Hospital indemnity insurance will be available through Chubb.

Eligibility

Employees working 20 hours or more per week are eligible for benefits after 30 days of employment. Your dependents are eligible for most plans. Speak to a benefit counselor to enroll them in benefits.

Medical

You have five medical plan options through Humana. The table below illustrates plan highlights for in-network coverage. Please refer to your Summary of Benefits and Coverage (SBC) or a copy of the Summary Plan Description (SPD) for additional details.

Medical Plan Features

Benefit	OA HMO 16 COPAY 100 Plan 1*	OA HMO 16 COPAY 70 Alt 3*	OA HDHP 16 COINS 80 Alt 9*	NPOS 16 COPAY 70/50 Alt 16**	NPOS HDHP 16 COINS 80/50 Alt 14**
Deductible *(Individual / Family)*	$250 / $500	$1,500 / $3,000	$2,500 / $5,000	$1,500 / $3,000	$2,500 / $5,000
OOP Max *(Individual / Family)*	$6,500 / $13,000	$6,500 / $13,000	$3,400 / $6,800	$6,500 / $13,000	$3,400 / $6,800
Preventive	Covered 100%	Covered 100%	Covered 100%	Covered 100%	Covered 100%
Physician Visit	$20 copay	$30 copay	Deductible, then covered 80%	$30 copay	Deductible, then covered 80%
Specialist Visit	$20 copay	$45 copay	Deductible, then covered 80%	$45 copay	Deductible, then covered 80%
ER	$150 copay	$250 copay	Deductible, then covered 80%	$250 copay	Deductible, then covered 80%
Hospital	Deductible, then covered 100%	Deductible, then covered 70%	Deductible, then covered 80%	Deductible, then covered 70%	Deductible, then covered 80%
Urgent Care	$75 copay	$75 copay	Deductible, then covered 80%	$75 copay	Deductible, then covered 80%
RX *Levels 1/2/3*	Retail: $10/$30/$50 Mail: $25/$75/$125	Retail: $10/$30/$50 Mail: $25/$75/$125	Deductible, then covered 80%	Retail: $10/$30/$50 Mail: $25/$75/$125	Deductible, then covered 80%

**These plans are only available to employees located in Florida.*
***The information provided here reflects in-network benefits. Please refer to the Summary of Benefits and Coverage to learn more about your out-of-network benefits. The NPOS plans are for employees both in and outside of Florida.*

Dental

Because maintaining your smile is important, we are proud to offer dental coverage through Lincoln Financial Group. Although you have the option to see any provider you wish, you will receive the best benefits when you choose an in-network dentist. Please see your Summary Plan Description (SPD) for information on your out-of-network benefits.

Dental Plan Features					
	TX Employees Only		All Other Employee Locations		
Benefit	DHMO*	PPO	DHMO* *FL Only*	PPO *Low*	PPO *High*
Deductible *Individual/ Family*	N/A	$50 / $150	N/A	$50 / $150	$50 / $150
Benefit Max *Per Individual*	N/A	$2,000	N/A	$2,000	$2,000
Preventive	Copay varies by service; please see your schedule of benefits for details.	100%	Copay varies by service; please see your schedule of benefits for details.	100%	100%
Basic		100%		80%	100%
Major		60%		50%	60%
Ortho		50%		50%	N/A
Ortho Max *Per Individual*		$1,000		$1,000	N/A

**Participants in the DHMO plan must elect a Primary Care Doctor.*

Vision

We are proud to offer vision benefits through Humana. Although you have the option to see any provider you wish, you will receive the best benefits when you choose an in-network doctor. Please see your Summary Plan Description (SPD) for information on your out-of-network benefits.

Vision Plan Features	
Benefit	**Member Cost**
Exam *Every 12 months*	With dilation as necessary: $10 With retinal imaging: up to $39
Frames *Every 24 months*	$130 allowance 20% off balance over $130
Lenses *Every 12 months*	$15
Contacts *Every 12 months*	Conventional: $130 allowance, 15% off balance over $130 Disposable: $130 allowance Medically necessary: $0

Accident

Accident Insurance through Lincoln Financial Group can help cover the out-of-pocket costs associated with an accident (on and off-the-job) by paying you a benefit depending on the injuries you suffer and the treatment you receive.

(Accident Continued)

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. Plus, the plan includes a $50 wellness benefit per year per insured when a defined health assessment is completed.

Critical Illness

This policy through Lincoln Financial Group provides you with a lump sum cash benefit in the event you or a covered loved one is diagnosed with a covered condition such as cancer, heart attack, or stroke. During this year's open enrollment period, you will have a one-time only opportunity to elect up to $20,000 of coverage for yourself and up to $10,000 for your spouse and children without answering medical questions.

Life

Basic Term Life and AD&D Insurance is available at no cost to you in the amount of 1x your annual salary, rounded to the next higher $1,000. Speak to a benefit counselor for more information.

Voluntary Life and AD&D Insurance is available for purchase through Lincoln Financial Group to supplement the employer-paid coverage you receive. This portable plan provides a lump-sum cash benefit to your beneficiaries upon your death to help pay for final expenses. You may elect coverage up to 5x your annual salary for yourself (not to exceed $500,000). During this enrollment period only, you may elect coverage up to $200,000 for yourself and up to $30,000 for your spouse without answering any medical questions.

Hospital Indemnity

Hospital Indemnity through Chubb can help you pay for out-of-pocket expenses when seeking treatment at a hospital, such as hospital admission, confinement, intensive care, and more. This plan does not coordinate with any other coverage, so it pays on top of the benefits that your elected medical plan offers.

Health Savings Account (HSA)

A HSA pairs with your High Deductible Health Plan and allows you and your employer to contribute funds to your account on a pre-tax basis. You can use these funds to pay for qualified out-of-pocket medical expenses. You own the money in your HSA and it is yours to keep. The funds roll over from year to year and withdrawals for qualified medical expenses are not taxed. Total contributions cannot exceed the 2018 IRS maximum of $3,450 for an individual and $6,900 for a family. Employees age 55 or over may contribute an additional $1,000.

Flexible Spending Accounts (FSA)

An FSA allows you to pay for health care and dependent care expenses using pre-tax dollars. The money deposited into your spending account is deducted from your paycheck before taxes are withheld, which lowers your taxable income and increases your spending power. The 2018 annual maximum contribution is $2,650 for a health care FSA and $5,000 for a dependent care FSA. **Please note that any unused funds remaining in your FSA at the end of the plan year will be forfeited.**

Short-Term Disability

Short-Term Disability through Lincoln Financial Group can help protect 60% of your income up to $1,500 per week for up to 26 weeks if you are unable to work due to injury or illness. Benefits begin following one day of your disability due to an accident, and following eight days if you are disabled due to an illness.

Long-Term Disability

Long-Term Disability is available at no cost to you in the amount of 50% of your earnings up to a monthly maximum of $5,000. You can purchase additional coverage through Lincoln Financial Group to cover 60% of your monthly salary up to $10,000 per month. Benefits begin following 180 calendar days of disability.

Employee Assistance Program (EAP) & LifeKeys

Your EAP is available at no additional cost and gives you 24/7 access to legal, financial, and work-life services. If you are enrolled in the Voluntary Life and AD&D plan, you also receive access to LifeKeys through Lincoln Financial Group. LifeKeys provides you with supplemental resources relating to health and wellness, coping with the loss of a loved one, legal advice, and more.

TravelConnect

This program through Lincoln Financial Group is available to employees who are enrolled in the Voluntary Life and AD&D plan. The program provides you with assistance and services in the event that you are faced with a medical emergency while traveling for work or leisure.

Biweekly Rates

	Medical *Florida Employees*				
	OA HMO 16 COPAY 100 Plan 1	OA HMO 16 COPAY 70 Alt 3	OA HDHP 16 COINS 80 Alt 9	NPOS 16 COPAY 70/50 Alt 16	NPOS HDHP 16 COINS 80/50 Alt 14
EE	$82.44	$30.67	$17.46	$66.24	$39.76
EE + Spouse	$164.88	$61.33	$34.92	$132.48	$79.51
EE + Child(ren)	$156.63	$58.26	$33.17	$125.85	$75.53
Family	$263.80	$98.13	$55.87	$211.96	$127.21

	Medical *Non-Florida Employees*		**Dental**				
			TX Employees Only		FL and GA Employees		
	NPOS 16 COPAY 70/50 Alt 16	NPOS HDHP 16 COINS 80/50 Alt 14	*DHMO*	*PPO*	*DHMO FL Only*	*Low PPO*	*High PPO*
EE	$50.09	$23.60	$7.89	$18.22	$8	$13.99	$18.22
EE + Spouse	$100.17	$47.20	$14.76	$42.33	$14	$27.98	$42.33
EE + Child(ren)	$95.16	$44.84	$13.42	$35.28	$17.34	$31.39	$35.28
Family	$160.26	$75.52	$19.26	$60.16	$21.99	$47.69	$60.16

	Vision	Accident	Hospital Indemnity	Critical Illness	Voluntary Life	Disability
EE	$2.24	$8.84	$18.28	Speak with a benefit counselor for your customized rate.	Speak with a benefit counselor for your customized rate.	Speak with a benefit counselor for your customized rate.
EE + Spouse	$4.48	$12.97	$35.60			
EE + Child(ren)	$5.10	$14.51	$25.81			
Family	$7.53	$19.87	$43.15			

Contact Information

Plan	Provider	Phone Number	Website
Medical	Humana	(844) 330-7799	www.humana.com
HSA	UMB Healthcare Services	(866) 520-4472	www.hsa.umb.com
FSA	TASC	(800) 422-4661	www.tasconline.com
Dental	Lincoln Financial Group	(800) 423-2765	www.lincolnfinancial.com
Vision	Humana	(844) 330-7799	www.humana.com
Accident	Lincoln Financial Group	(800) 423-2765	www.lincolnfinancial.com
Critical Illness	Lincoln Financial Group	(800) 423-2765	www.lincolnfinancial.com
Voluntary Life	Lincoln Financial Group	(800) 423-2765	www.lincolnfinancial.com
Hospital Indemnity	Chubb	(866) 324-8222	www.chubb.com
Disability	Lincoln Financial Group	(800) 423-27659	www.lincolnfinancial.com
EAP/LifeKeys	Lincoln/Guidance Resources	(888) 628-4824	www.guidanceresources.com
TravelConnect	Lincoln/UHC Global	(800) 527-0218	www.uhcglobal.com