2017-2018 Summary of Benefits

Bi-Weekly Contributions for Active Employees

Medical Insurance

Carrier: Independence Blue Cross
Effective: 07/01/2017 through 06/30/2018
Website: www.ibx.com
Phone: 800.275.2583

Preferred Provider Organization (PPO) – You have the flexibility to see any doctor or visit any hospital of your choice, however, you will pay significantly less money out of your pocket if you use a doctor or hospital that is in the network. For most doctor visits and specialist visits, you simply pay a copayment at the time of service. Preventative care services are generally covered at 100%, with no cost share to you. You have a great deal of flexibility and choice with a PPO, and can manage your out-of-pocket costs by remaining in network.

High Deductible Health Plan (HDHP) with Health Savings Account (HSA) – Although you have the flexibility to see any doctor or visit any hospital of your choice, you will pay significantly less money out of your pocket if you use a doctor or hospital that is in the network. Preventative care services are covered at 100% as long as your physician bills your visit as preventative. For other services, including routine office visits, procedures, lab work, prescription drugs, etc., no benefits will be paid until you have met your annual deductible.

The HSA is a bank account paired with your HDHP that allows you to save money on a tax-free basis to pay your deductible and other out-of-pocket medical expenses in the current year or in the future. Qualified medical expenses that can be paid using this account include doctor visits, prescription drugs, and even dental and vision expenses. You own the money in your HSA account and it is yours to keep – even when you change plans or retire. The funds can roll over from year to year and you do not pay tax on withdrawals used for qualified medical expenses.

Effective 7/1/2017, for those that enroll in the Silver Medical Plan, The Judge Group will be contributing up to $1,000 to your Health Savings Account throughout the plan year. Contributions to the HSA will be made on a per pay period basis in each paycheck your Health Equity account. Please know, **Judge will open this account for you.**

Choice of plan options:	Gold Plan PPO PC C4-F5-02	Silver Plan HDHP HD2-HC1	Bronze Plan HDHP HD4-HC2	Compliant Plan HDHP 115705*
Network	PPO	PPO	PPO	PPO
Deductible* Individual (In-Network / Out-of-Network) Family (In-Network / Out-of-Network)	$0 / $1,500 $0 / $4,500	$2,000 / $5,000 $4,000 / $10,000	$3,000 / $5,000 $6,000 / $10,000	$5,500 / $10,000 $11,000 / $20,000
Deductible Type	Embedded	Non-Embedded	Non-Embedded	Embedded
Out of Pocket Type	Embedded	Non-Embedded	Embedded	Embedded
Coinsurance In-Network / Out-of-Network	100% / 50%	100% / 50%	80% / 50%	60% / 50%
Out-of-Pocket Max Individual (In-Network / Out-of-Network) Family (In-Network / Out-of-Network)	$5,000 / $10,000 $10,000 / $30,000 *Includes Deductible*	$3,000 / $10,000 $6,000 / $20,000 *Includes Deductible*	$5,600 / $10,000 $11,200 / $20,000 *Includes Deductible*	$6,350 / $20,000 $12,700 / $40,000 *Includes Deductible*
Physician Services (In-Network) Well Adult / Well Child Physician Office Visit Specialist X-Rays / Lab Diagnostics	100% $30 copay $50 copay $50 copay	100% Deductible then 100% Deductible then 100% Deductible then 100%	100% Deductible then 80% Deductible then 80% Deductible then 80%	100% Deductible then 60% Deductible then 60% Deductible then 60%
Inpatient Hospital In-Network / Out-of-Network	$400 per day, max 5 days/ Deductible then 50%	Deductible then 100% / Deductible then 50%	Deductible then 80% / Deductible then 50%	Deductible then 60% / Deductible then 50%
Emergency Room	$125 copay, then deductible	Deductible then 100%	Deductible then 80%	Deductible then 60%
Prescription Drugs (In-Network) Prescription Drug Deductible Generic / Formulary / Non-Formulary	Copays: $250 $25 / $50 / $75	Copays after Ded: N/A $5 / $20 / $45	Copays after Ded: N/A $5 / $20 / $45	Copays after Ded: N/A $20 / $40 / $60
Lifetime Maximum	Unlimited	Unlimited	Unlimited	Unlimited

* Silver, Bronze, and Compliant Bronze deductibles are Plan Year and will reset on 7/1/17. The Gold plan will reset 1/1/18.
Please note as of 7/1/15 vision is a stand-alone option through MetLife.

Salary	Under $40k	$40-80k	$80k+
	Gold	**Gold**	**Gold**
Bi-weekly Contributions	You Pay	You Pay	You Pay
Employee Only	$273.64	$287.39	$306.51
Employee & Spouse	$656.83	$683.14	$719.69
Employee & Child(ren)	$499.44	$521.70	$552.63
Family	$827.00	$862.62	$912.10
	Silver	**Silver**	**Silver**
	You Pay	You Pay	You Pay
Employee Only	$45.30	$82.02	$106.74
Employee & Spouse	$200.24	$271.67	$317.06
Employee & Child(ren)	$120.65	$182.17	$201.19
Family	$199.06	$316.94	$378.90
	Bronze	**Bronze**	**Bronze**
	You Pay	You Pay	You Pay
Employee Only	$27.23	$55.86	$78.85
Employee & Spouse	$154.88	$206.97	$246.52
Employee & Child(ren)	$118.82	$159.40	$190.21
Family	$196.36	$262.99	$313.56
	Compliant HDHP	**Compliant HDHP**	**Compliant HDHP**
	You Pay	You Pay	You Pay
Employee Only	$20.67	$20.67	$28.47
Employee & Spouse	$120.46	$122.78	$136.00
Employee & Child(ren)	$93.24	$94.14	$104.44
Family	$154.12	$155.60	$172.51

Dental Insurance

Carrier: MetLife
Effective: 07/01/2017 through 06/30/2018
Website: www.metlife.com
Phone: 800.275.4638

Preferred Provider Organization (PPO) – You have the flexibility to use any dentist of your choice, however, you can manage your out-of-pocket costs by remaining in-network. Negotiated fees extend to all in-network services, even to non-covered services like cosmetics and adult orthodontia and to services provided after the annual benefit maximum has been exceeded. Out-of-Network fees are based on the 90th percentile of Reasonable and Customary charges.

Online dental ID cards support our ongoing efforts to go green. There is no need for a dental ID card to confirm eligibility when you go to the dentist, the dentist can easily contact MetLife to verify coverage.

If you prefer to have a card, you simply can go online to MyBenefits at www.metlife.com/mybenefits. First time users will need to set –up a new user name and password during registration. Once in MyBenefits, follow these three simple steps to view your dental ID Card:

Step 1: At the MyBenefits Welcome Page, click on the Dental Benefits (PDP) section. Then, from your "Dental Benefits" page, click "Tools & Resources."

Step 2: On the "Tools & Resources" page, click "Get Your Dental ID Card."

Step 3: Scroll down the page and you will find your personalized Dental Identification Card with all of your vital coverage information. This page also provides you with some frequently asked questions and answers about your Dental ID card and participating Metlife PDP dentists.

Plan:	**PPO** *In-Network / Out-of-Network*
Individual Deductible (Family = 3x)	$50 / $50
Office Visit Copay	None
Preventive Coinsurance	100% / 100%
Basic Coinsurance	80% / 80%
Major Coinsurance	50% / 50%
Annual Plan Maximum	$1,000 / $1,000
Orthodontia Coinsurance	50% / 50%
Orthodontia Lifetime Maximum	$1,000 / $1,000

Bi-Weekly Contributions:	**You Pay**
Employee Only	$15.28
Employee & Spouse	$35.26
Employee & Child(ren)	$32.05
Family	$52.03

Vision Insurance

Carrier: MetLife
Effective: 07/01/2017 through 06/30/2018
Website: www.metlife.com
Phone: 800.275.4638

The vision insurance plan provides reimbursement for vision related services
(eye exams, glasses, contact lenses, etc.), however, you can manage your out-of-pocket costs by utilizing in-network vision providers.

*Contact lens benefit is available every 12 months, however you may not utilize the contact lens benefit in addition to lenses for frames within the same 12 months.

Vision Plan Details:	**Frequency**	**In-Network**	**Out-of-Network**
Eye Exam	Every 12 months	$10 copayment	$45 max allowance
Materials	Every 12 months	$25 copayment	Allowance varies
Frames	Every 24 months	$130 allowance	$70 max allowance
Elective Contacts	Every 12 months*	$130 allowance	$105 max allowance

Bi-Weekly Contributions:	**You Pay**
Employee Only	$1.15
Employee & Spouse	$3.94
Employee & Child(ren)	$3.08
Family	$6.13

Independence Blue Cross Value-Added Benefits

Healthy Lifestyles Solutions Weight Management Programs

For more information, please contact Health Lifestyles solutions at 1-800-590-8880.

Get up to $150 back when you participate in an approved weight management program. No one said weight loss is easy, but support from others can make the challenge feel more manageable. Enroll in Weight Watchers®, Weight Watchers® Online, or an approved weight management program at any network hospital and you can get encouragement to manage your weight for the long haul. The Healthy Lifestyles Solutions Weight Management Program will reimburse you up to $150 for the cost of an approved weight management program.

Healthy Lifestyles Solutions and Tobacco Cessation Program

For more information, please contact Health Lifestyles solutions at 1-800-590-8880.

Get up to $150 back when you complete an approved program to help you quit using tobacco. You probably know many of the reasons why you should quit smoking—it can help you breathe easier, live longer, and protect the health of those around you. Quitting isn't easy, and many people try more than once before they succeed, but it's worth it.

To help you quit for good, our Healthy Lifestyles Solutions Tobacco Cessation Program will reimburse you up to $150 for completing an approved tobacco cessation program. If you're 18 or older and your program costs less than $150, you can apply the difference towards reimbursement of nicotine replacement products or medications prescribed to you to help you quit.

With Independence Blue Cross' Fitness Program you can get up to $150 back.

Questions? Call Healthy Lifestyles Solutions at 1-800-590-8880.

You don't have to enroll in the Healthy Lifestyles Solutions Fitness Program to become eligible for reimbursement. When you meet the eligibility requirements, just submit your documentation to ibx.com/reimbursements to request reimbursement.

Independence Blue Cross members - Enroll in the Baby BluePrints® Maternity Program for Free

Call toll-free to enroll ***1-800-598-BABY*** (1-800-598-2229)

Your good health matters to us, and we want to help you have the healthiest pregnancy and delivery possible. Independence Blue Cross members can enroll for free in the Baby BluePrints® Maternity Program for access to information that guides you through each stage of your pregnancy and support from an experienced Health Coach.

Take control of your health now!

Independence Blue Cross (IBC) offers many tools and resources to help members stay healthy. Here are some easy ways you can stay on track with your health.

- Fitness
- Tobacco cessation
- Weight management
- Care management
- Blue365®

Stay motivated to reach your goals

The ordinary decisions we make every day are what help us stay on the road to good health. Healthy Lifestyles reimbursements reward you for taking the small steps that can add up to big changes in your health.

Independence Blue Cross Value-Added Benefits

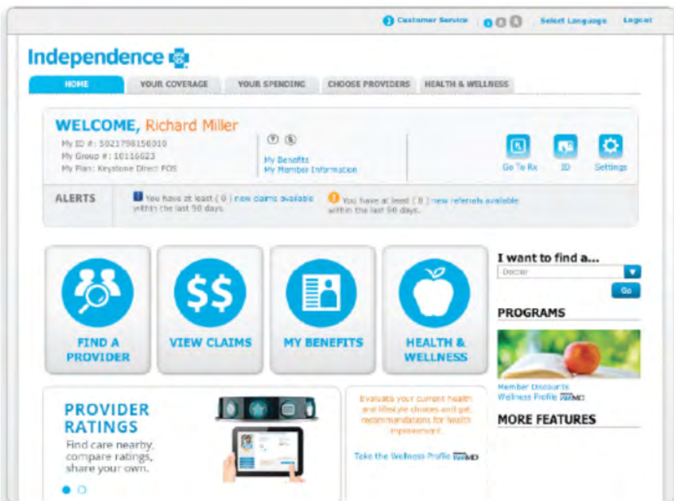
Your Member Website - ibxpress.com

Find a doctor or hospital, view claims and benefits, and help manage your health with personalized WebMD® tools.
With ibxpress.com, you have quick and secure access to information you need to make smarter health care decisions—anytime and anywhere. Easily navigate to the tools that help you manage your benefits and take control of your health, so you're getting the most from your health plan.

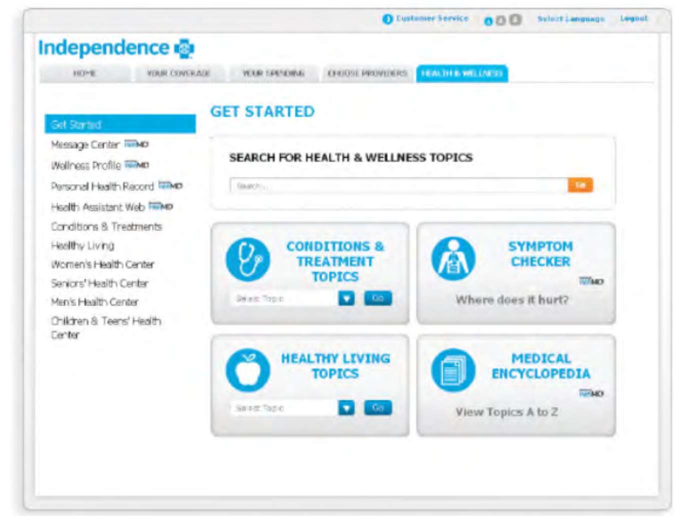
Log on or register at ibxpress.com
Current users - Log on with your current username and password

New users - Click *Register Now* and use the information on your member ID card to complete the registration

Get the information you need quickly.



Stay motivated to reach your health goals.



Find a Provider

Search for doctors, hospitals, specialists, and other health care professionals, view physician quality metrics, and compare provider profiles. Users will also have the ability to save searches and add favorites, create directories, and read and write patient reviews of doctors and facilities.

View Claims

See claims in real time and quickly search up to two years of claims history. View or download an Explanation of Benefits (EOB) to figure out what you owe and how much your health plan paid for covered services.

My Benefits

Review your coverage details, update your personal information, choose or change your primary care physician, and get money-saving tips to help you maximize your benefits.

Health & Wellness

Get reliable information and support to reach your health goals with personalized WebMD® tools, including the Personal Health Record, Wellness Profile, My Health Assistant, Symptom Checker, Medical Encyclopedia, and more.

Download the Free IBX App
Manage your health when you're on the go. Download the IBX app to your smartphone and log in using your ibxpress.com username and password.

Save time with quick links:
ID Card - Print a temporary copy of your member ID card or request a new one for you and anyone covered under your health plan.

Settings - Choose to receive your EOBs and other communications by email.

Telemedicine - *New!*

Telemedicine from HealthiestYou gives you 24/7/365 access to care when you need it most. The Teladoc network of state licensed and U.S. board-certified physicians and mental health providers are standing by to diagnose, treat, and prescribe medication, if necessary, for common conditions such as cold and flu, bronchitis, allergies, pink eye, rash and skin problems, and more. This benefit is available as a standalone benefit, meaning that you can enroll even if you do not participate in the medical plan and is different than the telemedicine benefit availble through Aflac. Speak with an EOI benefit counselor for more information or to enroll.

- **Connect with a doctor: $0 consult fee.** Unlike visiting an urgent care center or emergency room, there is no charge to speak with a physician.
- **Save time and money.** The app uses geo-fencing to know when you step into an urgent care, doctor's office, or pharmacy, and will remind you that you could be saving time and money by using HealthiestYou.
- **Find a provider.** Download the app to use the radar tool, which continuously scans for doctors, pharmacies, hospitals, urgent care centers, and even vets in your direct area, helping you quickly and easily select the best providers for your plan and needs.

Hospital Indemnity Insurance

Enhance your medical plan with additional hospital benefits through Aflac. These benefits are designed to provide financial protection by paying you a benefit for hospital admission and daily benefits for inpatient stays and days in the ICU. You can use this benefit to pay for out-of-pocket expenses and extra bills that can occur relating to your hospitalization. During this enrollment period only, you can enroll without answering medical questions.

Hospital Benefits *available as an enhancement to your medical plan*

Event	Benefit
Hospital Admission	$1,000 once per covered sickness/accident per year
Hospital Confinement	$100 per day, up to 31 days per confinement
Hospital Intensive Care	$100 per day, up to 10 days per confinement
Intermediate I.C. Step-Down Unit	$50 per day, up to 10 days per confinement

Accident Insurance

Since accidents can happen at any time, 24 hours a day, 7 days a week, it's important to be prepared. This policy from Aflac 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.

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 plan includes an annual $50 wellness benefit once each 12-month period for each covered person when a qualifying wellness test or procedure is completed. Eligible wellness tests include annual physical exams, eye examinations, immunizations, mammograms, blood screenings, and more.

Benefit	Amount*
Ambulance	$200
Emergency Room Treatment	$200
Fractured Wrist	$2,000
Crutches	$100
Two Physical Therapy Sessions	$60
Major Diagnostic (MRI, CT, CAT)	$200
Wellness	$50

Voluntary Benefit Pricing

Payroll Deductions:	Bi-weekly
	TeleMed
Flat Rate	$6.23
	Aflac Accident
Employee Only	$8.74
Employee & Spouse	$13.04
Employee & Child(ren)	$15.42
Family	$19.72
	Hospital Indemnity
Employee Only	$8.86
Employee & Spouse	$15.88
Employee & Child(ren)	$12.98
Family	$20

* Pricing for Critical Illness, Short Term Disability and Life are based on several factors, such as salary, age, and level of coverage chosen. When enrolling, you will be given the different coverage levels and cost.

Critical Illness Insurance

We are happy to offer critical illness insurance from Aflac. This policy 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.

You can pick the level of coverage that provides the right protection for your family. During this enrollment period only, you will have the opportunity to elect up to $30,000 of coverage for yourself and up to $15,000 for your spouse without answering any medical questions. If you elect coverage for yourself, your dependent children (under the age of 26) will be covered at 50% of your benefit amount at no additional charge. The policy also includes an annual $50 wellness benefit when when a covered health screening test is completed.

Aflac Value-Added Benefits

If you participate in Aflac's hospital indemnity, accident, or critical illness programs, you will have access to value-added services at no additional cost.

Health Advocacy from Health Advocate

More than just peace of mind. You have 24/7 access to Personal Health Advocates who start helping from the first call.

- Find doctors, dentists, specialists, hospitals, and other providers
- Schedule appointments, treatments, and tests
- Resolve benefits issues and coordinate benefits
- Assist with eldercare issues, Medicare, and more
- Help transfer medical records, lab results, and X-rays
- Work with insurance companies to obtain approvals and clarify coverage

Medical Bill Saver from Health Advocate

More than just cash benefits.

Aflac already pays claims quickly. Now, with Medical Bill Saver, Health Advocate professionals also help you negotiate medical bills not covered by health insurance:

- Just send in your medical and dental bills of $400 or more
- They contact the provider to negotiate a discount
- Negotiations can lead to a reduction in out-of-pocket costs
- Once an agreement is made, the provider approves payment terms and conditions
- You get an easy-to-read personal Savings Result Statement, summarizing the outcome and payment terms

Telemedicine from MeMD

More than just care. You can quickly connect with board-certified, U.S. licensed health providers online for 24/7/365 access to medical care, fast.

- Create your account at **www.MeMD.me/Aflac**
- When you have a health issue, log on and request a provider consultation
- You can request consultations via webcam, app, or phone
- Get ePrescriptions, referrals, and more
- Use it for a range of health issues, from allergies and colds to medication refills
- $25 per visit

Life Insurance

NEW! Universal Life Insurance with Living Benefits from Aflac offers flexible, comprehensive benefits and allows you to adjust your death benefit, cash value, and premiums as your financial needs change. Because you pick the level of coverage, you can be sure that your family has the level of protection that best fits your needs. You also own the coverage, so you can take it with you if you leave employment or retire.

The policy also includes living benefits that provide support and financial resources to cover the cost of long term care you might need in the event of illness, accident, or aging. During this enrollment period only, you will have a one-time only opportunity to elect coverage for yourself, your spouse, and children without answering medical questions, up to a certain amount.

Important Note: This plan is not available through ElectMyBenefits. To enroll, please speak with a benefit counselor by calling 866-738-0386, Monday through Friday between the hours of 8 a.m. and 8 p.m. Eastern. You can also pre-schedule an appointment online at www.judgegroup.mybenefitsappointment.com.

MetLife Basic Term Life and Accidental Death and Dismemberment (AD&D) Insurance in the amount of $20,000 is available at no cost to you and is paid for by The Judge Group. Your designated beneficiary will receive a benefit to help ease their financial burden if you die from a covered accident or illness. AD&D provides an additional benefit if you die or become dismembered due to a specifically covered accident.

MetLife Supplemental Term Life Insurance is available in addition to your employer-provided basic life. You may also purchase life insurance for your dependents if you purchase additional coverage for yourself. All amounts that are added during open enrollment require a statement of health form and approval, except for new hires.

Employee	Maximum policy amount is $500,000, not to exceed five times salary, in $5,000 increments. Minimum of $10,000.
Spouse	Maximum policy amount is $250,000, not to exceed 50% of employee amount, in $5,000 increments, supplemental life insurance.
Children	Ages six months to 26 years: $10,000

Disability Insurance

Short Term Disability (STD) Insurance from Aflac can protect a portion of your income for up to 12 months if you become disabled due to an injury or illness and are unable to work. The policy pays a benefit of up to 60% of your pre-disability earnings, not to exceed $3,000 per month. Benefits begin after you have been disabled for 14 calendar days. During this enrollment opportunity, you can enroll without answering medical questions.

Long-Term Disability (LTD) Insurance from Cigna is available for internal employees. The plan provides income replacement for up to 60% of your monthly pre-disability earnings, not to exceed $5,000 per month. Pre-existing condition limitations may apply. Benefits begin after waiting periods have been met. If you wish to apply for coverage during open enrollment, you will need to complete an Evidence of Insurability form and submit directly to Cigna for medical review.

Benefit Contact Information			
Plan	**Plan Provider**	**Phone Number**	**Website**
Medical	Independence Blue Cross	800-275-2583	www.ibx.com
Telemedicine	HealthiestYou	866-703-1259	www.member.healthiestyou.com
Dental	MetLife	800-275-4638	www.metlife.com
Vision	MetLife	800-275-4638	www.metlife.com
Hospital Indemnity	Aflac	800-433-3036	www.aflac.com
Accident	Aflac	800-433-3036	www.aflac.com
Critical Illness	Aflac	800-433-3036	www.aflac.com
Universal Life	Aflac	800-433-3036	www.aflac.com
Term Life	MetLife	800-275-4638	www.metlife.com
Short Term Disability	Aflac	800-433-3036	www.aflac.com
Long Term Disability	Cigna	866-607-2360*	www.cigna.com

**For current claim status inquiries only.*