2019 Open Enrollment

Benefit Guide

October 15 – November 2 , 2018

What's Inside

If you have questions or concerns, please contact your Human Resources department.

Welcome to 2019 Open Enrollment

Offering a comprehensive, competitive benefits package is how One Call recognizes your contribution to the success of the organization and helps you and your family to be healthy, feel secure, and maintain work-life balance.

This benefit guide provides information about the benefits available during open enrollment. Open enrollment is your only annual opportunity to make changes to your elections, unless you experience an eligible "change in status." (For example, you get married, have a baby, or your spouse has a change in enrollment status.)

What's New for 2019

We are excited to announce the following changes for 2019:

- **One Call Generic Rx, powered by Rx 'n Go,** is a new enhancement to your pharmacy benefit for 2019;
- **MetLife** will be the new provider of your dental coverage. Residents of some states may see changes to the plans available;
- **Reliance Standard** will be the new provider of your Life, Disability, Critical Illness, and Accident Insurance;
- Reliance Standard will also provide a new benefit, **Hospital Indemnity**;
- **ACI Specialty Benefits** will be the new provider of One Call's Employee Assistance Program (EAP);
- **Lifetime Benefit Term Life Insurance with Long Term Care** is new for 2019, available through Chubb. <u>During open enrollment only, you have the opportunity to elect up to $150,000 of coverage for yourself and up to $25,000 for your child(ren) without the need to answer any qualifying medical questions.</u>

Eligibility

You are eligible to elect coverage for yourself, your legally married spouse and/or domestic partner,* and your natural or adopted children up to age 26, regardless of student and marital status.

How to Enroll

Meet with a Benefit Counselor

This year during open enrollment, you will have the opportunity to meet one-on-one with a Licensed Benefit Counselor either in person or over the phone. This will be arranged by departments and management. The counselor will explain the benefits available, answer your questions, and help you enroll in the benefits you wish to elect.

- **Non-Remote Workforce Management (WFM)** employees will need to consult their supervisors to sign up for on-site counselor meetings;
- **Remote (WFM)** employees will be scheduled by their managers for one-on-one consultations by phone;
- **All other (Non-WFM) employees** should book an on-site or phone appointment with a benefit counselor by visiting **onecall.mybenefitsappointment.com**.

Enroll Online

You may take the following steps to enroll yourself in 2019 benefits:

- From October 15 through November 2, make your way to Ceridian Dayforce via the One Call intranet home page, or visit **https://onecallcm.onelogin.com/portal** and use your company email address and your network password to log in. Click the Ceridian button and select your Employee role;
- Fill out any necessary personal information;
- Make your benefit choices online.

*A domestic partner is not eligible for benefits on a pre-tax basis unless he/she satisfies the IRS definition of a tax dependent.

Medical

For this plan year, you can choose from the following medical options through Meritain/Aetna. Refer to the carrier benefits summaries for the exact benefit levels associated with your plan choice.

Medical Plan Features		
	HDHP – HSA	**PPO Plan**
	Meritain/Aetna POS II Network	**Meritain/Aetna POS II Network**
Deductible *(In-Network)*		
Individual	$1,500	$1,000
Family	$3,000**	$2,000
Deductible *(Non-Network)*		
Individual	$3,000	$3,000
Family	$6,000	$6,000
Coinsurance		
In-Network	80%	80%
Non-Network	50%	50%
Out-of-Pocket Maximum *(In-Network)*		
Individual	$3,000	$3,000
Family	$6,000†	$6,000
Out-of-Pocket Maximum *(Non-Network)*		
Individual	$6,000	$6,000
Family	$12,000	$12,000
In-Network Services		
Physician Copay	Ded + 20%	$25 copay
Specialist Copay	Ded + 20%	$50 copay
Hospitalization	Ded + 20%	Ded + 20%
Outpatient Surgery (Hospital)	Ded + 20%	Ded + 20%
Urgent Care	Ded + 20%	$75 copay
Emergency Room	Ded + 20%	Ded + 20%
Pharmacy		
Tier 1 or Generic	Ded + $20	$20
Tier 2 or Formulary Brand	Ded + $50	$50
Tier 3 or Non-Formulary Brand	Ded + $75	$75
Tier 4 or Non-Formulary Brand	Ded + 20%	20%
Mail Order (90 days)	2x	2x
Bi-Weekly Cost		
Employee Only	$35.41	$96.87
Employee Plus Spouse	$85.55	$274.49
Employee Plus Children	$64.04	$199.81
Employee Plus Family	$122.60	$323.96

**If enrolled in family coverage, the family deductible must be met before coinsurance begins.
†If enrolled in family coverage, the family out-of-pocket maximum must be met before services begin to be covered at 100%.

Pharmacy

In addition to Optum Rx, One Call is proud to offer two additional pharmacy programs to provide access to both generic and brand prescriptions. Both programs are maintenance medication mail order programs, and provide prescriptions *at no cost to you or your enrolled dependents*.

NEW One Call Generic Rx

One Call Generic Rx, powered by Rx 'n Go, is a new, cost saving U.S. based mail order prescription medication program for your generic prescription medications. There is a $0 copay for all prescriptions offered through Rx 'n Go. Rx 'n Go also offers Prodigy® diabetic test strips and monitors.

Go to **rxngo.com**, click on "View Products" to search over 1,200+ generic medications, and confirm your prescriptions are covered. Only the 750+ medications marked "preventative" are covered by the HDHP plan.

To sign up, you will need to (1) submit a pharmacy profile form at **rxngo.com**, (2) have your physician submit your prescription to Specialty Medical Drugstore (Rx 'n Go's pharmacy) via phone at **888-697-9646**, fax to **888-697-0646**, or e-scribe to Specialty Medical Drugstore.

One Call Brand Rx

One Call Brand Rx (formerly One Call Rx), powered by Cana Rx, is a tier one international mail order option for eligible employees and their dependents who are enrolled in the medical benefits. This employer-provided plan allows you to receive a 90 day supply of select brand name prescriptions at NO cost to you.

To participate, you must have been taking your current brand prescription for at least 30 days.

Go to **www.onecallrx.com** for the list of qualified brand drugs based on your benefit plan. If your brand is on the list, ask your doctor for a 3 month supply with 3 refills.

Prescriptions can be faxed to **1-866-715-6337** or mailed to: One Call Rx, P.O. Box 44650, Detroit, MI 48244-0650.

Health Savings Account (HSA)

If you enroll in One Call's HDHP Medical Plan, you are eligible to put money into an individual Health Savings Account (HSA). One Call also funds a portion of your deductible into your HSA account. The money in your HSA account is yours and can be used for any qualified eligible expense as defined by IRS Section 213(d). Any money left at the end of year remains in your account and rolls over to the following calendar year.

You can choose to defer any dollar amount up to the maximum allowed and can change your deferral into your HSA account at any time throughout the year. **The maximum allowed for the 2019 tax year is $3,500 for single enrollment or $7,000 for family enrollment.** This maximum includes any contribution provided by One Call. Under IRS guidelines, employees who are 55 years and older are eligible for an individual catch-up contribution amount up to $1,000.

If you enroll in the HDHP, the Benefits team will work with Wage Works to open your HSA account for you once your enrollment in the HSA has been confirmed. The funding from One Call will be automatically deposited into your HSA. A $200 contribution will be made in January, May, and September. One Call utilizes WageWorks as our HSA vendor. You will be be able to access your account at **www.wageworks.com** once your account has been set up.

Flexible Spending Accounts (FSA)

All full-time employees working at least 30 hours each week are eligible to participate in a Flexible Spending Account (FSA). FSAs provide you with an important tax advantage that can help you pay health care and dependent care expenses on a pre-tax basis. By anticipating your family's health care and dependent care costs for the next year, you can actually lower your taxable income.

Health Care Reimbursement FSA

The Health Care FSA allows you to pay for certain IRS-approved medical care expenses and prescriptions not covered by your insurance plan with pre-tax dollars. If you are enrolled in the HDHP/HSA plan, you are not eligible for the Health Care Reimbursement FSA. **The annual medical FSA contribution limit is $2,650.**

Examples of eligible expenses include: hearing services, vision services, dental services and orthodontia, chiropractic services, acupuncture, and prescription contraceptives.

Dependent Care FSA

The Dependent Care FSA lets you use pre-tax dollars toward qualified dependent care such as caring for children under the age 13 or caring for elders. **The annual maximum amount you may contribute to the Dependent Care FSA is $5,000 (or $2,500 if married and filing separately) per calendar year.**

Examples of eligible expenses include: the cost of child or adult dependent care, the cost for an individual to provide care either in or out of your house, and nursery schools and preschools (excluding kindergarten).

Dental

MetLife is the new provider of your dental coverage. Residents of California, Florida, New York, Texas, and New Jersey are eligible to elect either the PPO Plan or DHMO plan, which provides benefits only for in-network services. Residents of all other states are eligible to elect either the PPO Plan or Low PPO Plan.

Dental Plan Features					
	DHMO	Low PPO Plan		PPO Plan	
Benefit	**In-Network**	**In-Network**	**Out-of Network**	**In-Network**	**Out-of-Network**
Type A – Preventative	100%	100%	80%	100%	100%
Type B – Basic	100%	80%	40%	90%	80%
Type C – Major	60%	50%	20%	50%	50%
Individual Calendar Year Deductible	None	$0	$75	$50	$100
Family Calendar Year Deductible	None	$0 Aggregate	$225 Aggregate	$150 Aggregate	$300 Aggregate
Calendar Year Maximum	None	$1,500	$750	$1,500	$1,500
Orthodontia (Adult and Child)	50%	50%	50%	50%	50%
Orthodontia Lifetime Maximum	24 Mo. Trmt	$1,500	$1,500	$1,000	$1,000
Bi-Weekly Cost					
Employee Only	$4.06	$4.06		$7.75	
Employee Plus Spouse	$7.92	$7.92		$16.08	
Employee Plus Child(ren)	$8.51	$8.51		$15.28	
Employee Plus Family	$12.38	$12.38		$24.99	

Vision

For this plan year, you can choose from the following vision options through Superior Vision. Refer to the carrier benefit summaries for the exact benefit level associated with your plan choices.

Vision Plan Features				
	Base Plan		Buy-Up Plan	
Benefit	**In-Network**	**Out-of-Network**	**In-Network**	**Out-of Network**
Exam (Every 12 mo.)	$10 copay	Reimbursed to $28	$10 copay	Reimbursed to $28
Contact Lens Fitting (Every 12 mo.)	$30 copay	Not covered	$30 copay	Not covered
Lenses (Every 12 months)				
Single	$15 copay	Reimbursed to $28	$15 copay	Reimbursed to $28
Bifocal	$15 copay	Reimbursed to $40	$15 copay	Reimbursed to $40
Trifocal	$15 copay	Reimbursed to $53	$15 copay	Reimbursed to $53
Standard Progressive	$15 copay	Reimbursed to $40	$15 copay	Reimbursed to $40
Contacts (Elective)	$150 retail allowance*	Reimbursed to $100	$150 retail allowance**	Reimbursed to $100
Contacts (Medically Necessary)	Covered in full	Reimbursed to $210	Covered in full	Reimbursed to $210
Frames (Every 12 months)				
Frames	$15 copay; $125 retail allowance, plus 20% off Balance	Reimbursed to $58	$15 copay; $125 retail allowance, plus 20% off Balance	Reimbursed to $58
Bi-Weekly Cost				
Employee Only	$2.36		$3.38	
Employee Plus Spouse	$4.73		$6.77	
Employee Plus Child(ren)	$4.49		$6.42	
Employee Plus Family	$7.07		$10.10	

*You can receive the contact lens allowance **OR** 1 pair of lenses and frames.
You can receive the contact lens allowance **AND 1 pair of lenses and frames.

Accident Insurance

Accident Insurance, now provided by Reliance Standard, can help cover the out-of-pocket costs associated with an accident that takes place on or off the job, by paying you a benefit for events such as ambulance transportation, ER visits, doctor visits and follow-up treatment, fractures and dislocations, burns, surgery, medical appliances, torn cartilage, and more.

The policy does not coordinate with any other coverage, so you can receive benefits on top of what your medical plan provides. You can use the money as you see fit, whether to pay for expenses associated with your accident, like an ER copay, or to pay for childcare so you can get to the doctor for a follow-up visit.

You can elect coverage without answering medical questions.

Accident Insurance Rates	
Plan	**Bi-Weekly Cost**
Employee Only	$8.01
Employee Plus Spouse	$11.59
Employee Plus Child(ren)	$13.73
Employee Plus Family	$17.89

Critical Illness Insurance

Critical Illness Insurance, now provided by Reliance Standard, protects your family and your assets. No one saves to get sick, which is why being diagnosed with a covered condition can be especially draining, both emotionally and financially. The policy provides a lump sum cash benefit in the event you or an insured 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 getting better. The policy also includes a $50 annual benefit when you complete a qualified wellness screening.

Employees who are scheduled to work 30 or more hours per week are eligible to elect up to $30,000 of coverage for yourself, up to $30,000 of coverage for your spouse, and up to 25% of your coverage for your child(ren) (not to exceed $12,500) without the need to answer qualifying medical questions. Cost is based on several factors such as your age and elected coverage. Please speak to a benefit counselor for your custom quote.

Disability Insurance

Short Term Disability Insurance, now provided by Reliance Standard, can protect your income if an unexpected illness or injury keeps you from working. This policy pays up to 66 ²/₃% of your weekly income, not to exceed $2,000 per week. Benefits begin on the 8th consecutive day of disability and will be paid up to a maximum of 12 weeks. This benefit is made available by One Call at no cost to you.

Long Term Disability Insurance, now provided by Reliance Standard, can protect your income if you were to become totally disabled and were unable to work. This policy pays up to 66 ²/₃% of your monthly income, not to exceed $10,000 per month. Benefits begin after 90 days and last up to Social Security Normal Retirement Age or the duration of benefits period outlined in the policy details. This benefit is made available by One Call at no cost to you.

Life Insurance

Basic Life and Accidental Death and Dismemberment (AD&D) Insurance, now provided by Reliance Standard, is made available by One Call at no cost to you. The benefit amount is one times your annual salary, not to exceed $300,000.

Supplemental Life and AD&D Insurance, now provided by Reliance Standard, is available in addition to your One Call-provided basic life insurance and helps ensure that your family will have financial security even if something happens to you. If you purchase additional coverage for yourself, you can also purchase coverage for your spouse and children.

Employees who are scheduled to work 30 or more hours per week are eligible to elect up to $150,000 of coverage for yourself, up to $50,000 of coverage for your spouse, and up to $10,000 of coverage for your child(ren) without the need to answer qualifying medical questions. Please speak to a benefit counselor for your custom quote.

NEW Lifetime Benefit Term Life Insurance with Long Term Care

New this year, One Call is happy to offer LifeTime Benefit Term Life Insurance from Chubb, which features premiums guaranteed for life and coverage for qualified long term care expenses like a nursing home, assisted living, or home care. LifeTime Benefit Term protects your family with money that can be used any way they choose. It is most often used to pay for mortgage or rent, education for children and grandchildren, retirement, family debt, and final expenses.

During this enrollment period only, you will have the opportunity to elect up to $150,000 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 speak to a benefit counselor for your custom quote.

NEW Hospital Indemnity

An unexpected hospital stay can put a strain on your budget. Hospital Indemnity Insurance through Reliance Standard is designed to provide you with financial protection by paying you a benefit for each day that you spend in hospital confinement as well as a hospital admission benefit.

Since the plan pays the benefit directly to you, in addition to what your medical plan covers, you can use the benefit however you want. Use it to pay for out-of-pocket expenses and extra bills relating to your hospitalization, or for other expenses, like buying groceries or paying for childcare.

Hospital Indemnity Rates	
Plan	**Bi-Weekly Cost**
Employee Only	$9.24
Employee Plus Spouse	$19.50
Employee Plus Child(ren)	$13.87
Employee Plus Family	$24.13

Telemedicine

Modern Care Plans, One Call's Telehealth Program, gives you and your immediate family 24/7/365 access to a network of board-certified physicians throughout the U.S. so you can get the care you need from home, office, or on-the-go. Like a normal doctor's appointment, if necessary, your Telehealth physician can issue a prescription to your pharmacy. There is absolutely no monthly cost to you.

If you are enrolled in the PPO Medical Plan, there is never a co-pay for an appointment. If you are enrolled in the HDHP Medical Plan or if you are not enrolled in either of our Medical Plans, the co-pay for an appointment is $45.

You'll receive a welcome email from Modern Care Plans. Then visit **www.moderncareplans.com** to register with your last name and reference number provided in the email. Modern Care Plans can be reached at **888-391-7700** if you need assistance registering.

Legal Assistance Plan

U.S. Legal Services is a voluntary plan that provides paid-in-full office and telephone consultations for a range of legal services, including preventive law, standard wills and trusts, consumer law, civil lawsuits as a plaintiff or defendant, non-business bankruptcy, landlord-tenant law, foreclosure, court adoption proceedings, guardianship/conservatorship proceedings, juvenile matters, traffic violations, insurance law, name change, administrative hearings, probate of estate, property protection, and property transfer of primary residence. Limited family law services are also available.

Financial coaching and tax preparation advice and basic identity theft restoration services are also included. "Do It Yourself" legal form document preparation and will preparation is available online at **www.uslegalservices.net**. The 24-hour emergency services line if jailed or arrested is **1-800-356-5297**.

The cost is $7.80 for single enrollment and $8.65 family enrollment, per pay period.

Identity Theft Protection

The Ultimate + Identity Theft protection plan through Ocenture provides you with credit monitoring services and a range of online tools. ID Commander provides authoritative coverage with a range of proactive monitoring solutions and sends alerts to members when any activity is detected.

You will have access to $1 million in insurance to be used towards lost wages, attorney's fees and other costs required for recovering from theft. In the event of a breach, you are appointed a certified restoration specialist to restore your identity to pre-theft status. You will also have 24/7 online access to your credit report and informational score based on data from the three main credit bureaus.

The cost is $3.52 per pay period.

Employee Assistance Program (EAP)

One Call provides an Employee Assistance Program (EAP) at no cost to employees. ACI Specialty Benefits' EAP provides professional and confidential services to help employees and family members address a variety of personal, family, life, and work-related issues. From the stress of everyday life to relationship issues or even work-related concerns, the EAP can help with any issue affecting overall health, well-being and life management.

You have access to unlimited telephonic clinical assessments/referrals, and up to three sessions of assessment for yourself and your family members. EAP benefits are free of charge, 100% confidential, available to all family members regardless of location, and easily accessible through ACI's 24/7, live-answer, toll-free number: **855-775-4357**.

Benefit Contact Information

Plan	Provider/Group No.	Phone Number	Website/Email
Medical	Meritain/Aetna Group No. 15467	800-925-2272	www.meritain.com
Pharmacy (Retail)	Optum RX	763-732-6490	www.optumrx.com
Pharmacy Mail Order (Brand)	One Call Brand Rx	866-893-6337	www.onecallrx.com
Pharmacy Mail Order (Generic)	One Call Generic Rx	888-697-9646	www.rxngo.com
Health Savings Account	WageWorks Group No. 39512	877-924-3967	www.wageworks.com
Flexible Spending Account	WageWorks Group No. 39512	877-924-3967	www.wageworks.com
Dental	MetLife Group No. 217091	800-GET-MET8	www.metlife.com
Vision	Superior Vision Group No. 36697	800-507-3800	www.superiorvision.com
Telemedicine	Modern Care Plans	888-391-7700	www.moderncareplans.com
Accident	Reliance Standard Group No. **TBD**	800-351-7500	www.reliancestandard.com
Critical Illness	Reliance Standard Group No. **TBD**	800-351-7500	www.reliancestandard.com
Disability	Reliance Standard/Matrix Absence Management Group No. **TBD**	877-202-0055	www.matrixabsence.com
Life Insurance	Reliance Standard Group No. **TBD**	800-351-7500	www.reliancestandard.com
Lifetime Benefit Term Life Insurance	Chubb Group No. **TBD**	866-445-8874	www.chubb.com
Hospital Indemnity	Reliance Standard Group No. **TBD**	800-351-7500	www.reliancestandard.com
Legal Assistance	U.S. Legal Services	800-356-LAWS	www.uslegalservices.net
Identity Theft Protection	Ocenture	855-592-7941	www.ocenture.com
Employee Assistance Program (EAP)	ACI Specialty Benefits	855-775-4357	http://rsli.acieap.com