

2018 Annual Enrollment and Benefits Guide

WASTREN ADVANTAGE INC (SUB TO FRNP) SALARIED EMPLOYEES (ACTIVE AND LTD)

2018 ANNUAL BENEFITS ENROLLMENT

Each year during our Annual Benefits Enrollment period, you have the opportunity to review your health plan choices, consider your needs, and choose coverage for the next year. The information you and your family members need in order to make informed decisions regarding your 2018 Annual Benefits Enrollment is available in this guide and online at www.ucor.com/benefitsRMP.html. Through this site, you may also submit questions and view responses to Frequently Asked Questions (FAQ) related to your 2018 ETTP benefits.

2018 Annual Enrollment Dates: November 13 – 22, 2017

You can enroll by telephone at (888) 890-5631 or online at www.hrbenefitsadvantage.com. Enrollment instructions and a statement of your current benefit coverages will be provided to you in advance of the 2018 enrollment period.

WHAT'S NEW FOR 2018?

MEDICAL AND PRESCRIPTION DRUG COVERAGE

- The monthly premium rates for the ETTP Medical Plans are **the same or lower** in 2018 than they were in 2017.
- In the Preferred Provider Organization Plan (PPO, see page 2), some additional **in-network** Behavioral Health services will now be covered at 100%, with no deductible or copay. These changes do not apply to medical benefits. Please contact Aetna with questions regarding Behavioral Health services.
- Out-of-network prescription drug benefits will be covered at the out-of-network coinsurance level, after the deductible and subject to any copay in both the PPO Plan and the Consumer Directed Health Plan (CDHP, see page 2).
- Due to IRS regulations, the deductibles in the CDHP will increase slightly.
- Effective January 1, 2018, the ETTP Health and Welfare Benefit Plan will no longer offer Adult Child (age 26-28) medical coverage unless the child is disabled. Please visit www.healthcare.gov for alternative coverage options.

OTHER BENEFITS

To ensure we offer you the best coverage, service, and pricing, UCOR conducted a thorough review of all of the ETTP health and welfare benefit plans. As a result, for 2018 we will be changing carriers for the Dental, Life Insurance, and Disability Plans. The plan provisions will remain the same. Rates for these benefits will remain the same or be lower than in 2017.

- Dental Carrier – Cigna
- Basic Life and Optional Life Carrier – Securian
- Long-Term Disability (LTD) Carrier – Unum

During the 2018 Annual Benefits Enrollment period, if you are an eligible active salaried employee you can elect the Salaried Long-Term Disability buy-up option through Unum *without submitting Evidence of Insurability*, even if you did not have this coverage before. This option is not available to those already on LTD. Anyone on disability as of December 31, 2017 will continue their disability benefit with MetLife.

ENROLLMENT ACTION

If you want to keep the same benefits you have now, you are not required to take action during the 2018 Annual Enrollment period. **If you take no action, you will be automatically re-enrolled in the same benefits you had in 2017 with the new carriers at the new 2018 premium rates.** However, enrollment action is required if you want to change your benefit coverage or coverage levels for 2018.

The benefit election choices you make for January 1, 2018, will remain in place for the entire plan year unless you experience a qualifying life event such as marriage, divorce, birth, or the adoption of a child, etc.

MEDICAL PLANS

You have two medical plan options for 2018:

1. **The PPO Plan:** This is the same medical plan that you were offered in 2017. ***Monthly contributions for this plan will decrease for 2018.*** Remember, your costs for medical care through the PPO Plan will be lower if you use an in-network provider. This plan includes the Aetna Premier Plus 4-Tier Drug Formulary. For details on which medications are covered, please go to www.ucor.com/benefitsRMP.html.
2. **The Consumer Directed Health Plan (CDHP):** This is the same medical plan that you were offered for the 2017 plan year, with a slightly higher deductible due to IRS requirements. ***Monthly contributions for this plan will not change for 2018.*** This plan meets all the qualifications for an affordable medical plan under the Affordable Care Act. A CDHP has a higher deductible than the PPO Plan but also has a lower premium. As with the PPO Plan, there's also a cap on how much you pay in a given year, called the out-of-pocket maximum. If you select the CDHP, you may be eligible to participate in an individual Health Savings Account, or HSA, through your bank. An HSA can be used to pay for eligible medical expenses—with tax-free dollars. This medical plan includes the Aetna Value Plus Drug Formulary. *This formulary is different from the Aetna Premier Plus Formulary, which is available through the PPO Plan. Before electing the CDHP, please go to www.ucor.com/benefitsRMP.html to review drug coverage under the Value Plus Formulary.*

The 2018 monthly contributions are on page 7.

MEDICAL AND PRESCRIPTION DRUG COMPARISON

2018 Medical Plan Options				
Plan Design Provisions	Salaried PPO Plan		CDHP	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Annual Deductible (Single/Family)	\$400/\$800	\$1,000/\$2,000	\$2,700/\$5,400	\$5,000/\$10,000
Plan Pays	80% after deductible	60% after deductible	50% after deductible	50% after deductible
Annual Out-of-Pocket Maximum Single/Family (Includes deductible, coinsurance and copays paid by you)	\$5,100/\$10,200	\$13,200/\$26,400	\$6,550/\$13,100	\$13,100/\$26,200
Physician Office Visits Participant pays per visit	\$30 Primary \$60 Specialist	Deductible + 40%	Deductible + 50%	Deductible + 50%
Inpatient Hospital Participant pays	\$300 copayment + deductible + 20%	\$300 copayment + deductible + 40%	Deductible + 50%	Deductible + 50%
Outpatient Surgery Participant pays	\$300 copayment + deductible + 20%	Deductible + 40%	Deductible + 50%	Deductible + 50%
Emergency Room Participant pays per visit	\$200 copayment + deductible + 20%	\$200 copayment + deductible + 20%	Deductible + 50%	Deductible + 50%
Lab/X-Rays/Diagnostics Participant pays	Deductible + 20%	Deductible + 40%	Deductible + 50%	Deductible + 50%
Urgent Care Facility Participant pays	\$75 copayment + deductible + 20%	Deductible + 40%	Deductible + 50%	Deductible + 50%
2018 Prescription Drug Coverage (In-Network)				
	Retail (30-day supply)	Mail (90-day supply)	Retail (30-day supply)	Mail (90-day supply)
	\$100/\$200		Integrated with medical	
Formulary (Please see www.aetna.com for prescription formulary details.)	Premier Plus		Value Plus	
Tier 1 - Generic Participant pays	30% after deductible, to a max of \$150	30% after deductible, to a max of \$300	30% after deductible	30% after deductible
Tier II – Formulary Brand Name Participant pays	30% after deductible, to a max of \$150	30% after deductible, to a max of \$300	30% after deductible	30% after deductible
Tier III – Non-Formulary Brand Name Participant pays	30% after deductible, to a max of \$300	30% after deductible, to a max of \$600	45% after deductible	45% after deductible
Tier IV – Specialty Participant pays	30% after deductible, to a max of \$400	Not covered	45% after deductible	Not covered
Annual Out-of-Pocket Maximum Single/Family	\$1,500/\$3,000 (Includes pharmacy deductible and coinsurance for retail and mail order prescriptions)		Integrated with medical	

HEALTH SAVINGS ACCOUNT (HSA)

If you enroll in the CDHP, you may be eligible for an individual Health Savings Account (HSA), which is a savings account for qualified medical expenses. With an HSA, you can deposit, grow, save and pay for qualified expenses today, while saving for future qualified expenses, tax-free. This means account holders get triple tax savings. The HSA can be set up with any qualified trustee or custodian such as a bank, credit union, insurance company, or other financial institution. You can use the money in your HSA to pay for any eligible medical, dental, and vision care expenses you have, including expenses that count toward your annual deductible and coinsurance. For example, doctor visits, hospital care, lab tests, X-rays, and prescription drugs are eligible expenses.

Note: An HSA is available only to employees enrolled in an IRS-qualified high-deductible health plan, like the CDHP. If you are enrolled in the PPO Plan or Medicare, you are not eligible for an HSA.

VISION PLAN

There are no changes to the vision plan design. ***Monthly contributions will remain the same for 2018.*** The 2018 monthly contributions are on page 7.

DENTAL PLAN

There are no changes to the dental plan design for 2018. However, **Cigna will replace MetLife as the DPPO dental plan carrier**, and ***dental plan monthly contributions will decrease for 2018.*** During enrollment, you will not be required to make a dental plan election unless you are requesting a change.

This year, it is important to check whether your dental providers are in our new Cigna network. You may use any dentist, but you will generally pay less for in-network providers. To view dental providers in the Cigna network go to www.mycigna.com.

To view your applicable dental plan summaries, please visit www.ucor.com/benefitsRMP.html. The 2018 monthly contributions are on page 7.

LIFE INSURANCE

The Basic and Optional Life Insurance Plans for 2018 will be offered through Securian. There will be no changes to the Life Insurance provisions for 2018, but monthly contributions may change. The 2018 monthly contributions are on page 7.

Basic Life

There are no changes to the Basic Life benefit, which is currently 2x your annual earnings. **Basic Life rates will decrease in 2018.** If you have Basic Life Insurance, but choose to drop that coverage for 2018, you will no longer be eligible for the optional employee and dependent life coverages. Additionally, if you drop coverage and want to re-enroll at a later time, you will be required to submit Evidence of Insurability (EOI).

Optional Life *(includes Employee, Spouse and Dependent Child Optional Life Plans)*

- **Optional Employee Life – There will be no changes to monthly contributions for 2018.** For 2018 enrollment only, employees who have not previously elected the maximum amount of insurance have a one-time opportunity to increase their Optional Life coverage by one salary level, up to the guaranteed issue level, without submitting Evidence of Insurability. Future increases will be subject to EOI requirements.
- **Optional Spouse Life – 2018 monthly contributions for some ages may have changed from 2017.** Please refer to the 2018 monthly contribution details. For this 2018 enrollment only, employees may purchase \$10,000 of Optional Spouse Life for the first time without submitting Evidence of Insurability. Future elections and increases will be subject to EOI.
- **Optional Child Life – There will be no changes to monthly contributions for 2018.** No EOI is required for Optional Child Life.

DISABILITY INSURANCE

Long-Term Disability (LTD) Plan – Basic Benefit

There are no changes to the Company-paid Salaried LTD 40% basic benefit plan for 2018.

Long-Term Disability (LTD) Salaried Buy-Up Plan

Beginning January 1, 2018, the LTD benefit will be provided through Unum. There are no changes to the LTD plan provisions for 2018. **Monthly contributions for the LTD buy-up option will decrease in 2018.** For this enrollment only, if you choose the Salaried LTD buy-up for the first time, you will not be required to submit Evidence of Insurability (EOI). Please refer to the 2018 monthly contributions, which are on page 7. Anyone on disability as of December 31, 2017 will continue their disability benefit with MetLife.

INFORMATION SOURCES

The 2018 Annual Benefits Enrollment is handled by Mercer Single Source 1™ (SS1). Mercer Single Source 1™ is available to answer questions via email at ETTP@Mercer.com or by telephone at **(888) 890-5631**, Monday – Friday from 9:00 a.m. to 6:00 p.m. Eastern Time.

Prior to the 2018 Annual Benefits Enrollment period, you will receive a personalized Benefits Statement with a summary of the 2017 Health and Welfare Benefits for which you are currently enrolled. This summary will be useful in determining what benefits you may need for the coming year and whether you need to take action.

At the conclusion of the 2018 Annual Benefits Enrollment period you will receive a personalized 2018 Benefits Confirmation Statement from SS1. ***Please review it carefully to ensure that it accurately reflects your benefit elections for 2018.*** Evidence of Insurability (EOI) forms may be required for new or additional life coverage, and such coverage will not be effective until your application is approved by the insurance carrier.

Benefit	Resource	Phone	Website
Medical	Aetna	(888) 238-6203	www.aetna.com
Vision	Vision Services Plan (VSP)	(800) 877-7195	www.vsp.com
Dental	Cigna	(800) 244-6224	www.mycigna.com
Life	Securian	(888) 658-0193	www.lifebenefits.com
LTD	Unum	(800) 421-0344	www.unum.com/claims
Benefits Enrollment	Mercer Single Source 1™	(888) 890-5631	www.hrbenefitsadvantage.com

2018 BENEFIT RATES

Medical

Employee Monthly Contributions		
	PPO Plan	CDHP
Single	\$184.36	\$95.92
Dual	\$390.92	\$201.44
Family	\$571.60	\$287.76

Vision

Employee Monthly Contributions	
Single	\$2.04
Dual	\$3.00
Family	\$5.36

Dental

Employee Monthly Contributions	
Single	\$12.03
Dual	\$24.90
Family	\$37.85

Long-Term Disability Buy-Up

Rate per \$100 of covered monthly pay	
20% Buy-Up Option	\$0.34*

* Note that employees with annual earnings in excess of \$120,000 may be subject to an earnings cap for purposes of LTD. Please see Mercer Single Source 1 or www.ucor.com/benefitsRMP.html for more information.

Important Disclosures

This summary information provides an overview of some of the main features of the benefit plans for eligible employees but does not reflect all of the benefits, exclusions, and limitations of the plans. For all of the plan rules, details, and coverage provisions, the terms of the plans are governed by the Plan Documents and insurance contracts. Should there be any inconsistencies between the Plan Documents and this summary information, the Plan Documents and insurance contracts will prevail. The Company reserves the right to amend or terminate any of the plans, in whole or in part, at any time.

Life

Employee Basic Life (Rate per \$1,000 per month)

Employee cost share	\$0.140
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Optional Employee Life (Rate per \$1,000 per month)

<30 years old	\$0.060
30-34	\$0.080
35-39	\$0.090
40-44	\$0.100
45-49	\$0.190
50-54	\$0.300
55-59	\$0.505
60-64	\$0.800
65-69	\$1.270
70-74	\$2.060
75-79	\$3.340
80-84	\$5.410
85-89	\$8.760

Optional Dependent Life – Spouse (Rate per \$1,000 per month)

<30 Years Old	\$0.060
30-34	\$0.080
35-39	\$0.110
40-44	\$0.170
45-49	\$0.270
50-54	\$0.420
55-59	\$0.660
60-64	\$1.070
65+	\$1.720

Optional Dependent Life – Child (Rate per month for \$10,000)

All ages	\$0.990
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