

# 2019 Annual Benefits Enrollment Guide

UCOR ELIGIBLE ATLC ORNL/USW (ACTIVE AND LTD)

**PLEASE READ CAREFULLY AS SOME BENEFITS WILL REQUIRE ENROLLMENT ACTION.**

## 2019 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 benefits coverage for the next year. The information you and your family members need to make informed decisions about your 2019 Annual Benefits Enrollment is available in this guide and online at [www.ucor.com/benefitsRMP.html](http://www.ucor.com/benefitsRMP.html). Through this site, you may also submit questions and view responses to Frequently Asked Questions (FAQs) related to your 2019 benefits.

### **2019 Annual Benefits Enrollment Dates: November 12 – 20, 2018**

You can enroll by telephone at (888) 890-5631 or online at [www.hrbenefitsadvantage.com](http://www.hrbenefitsadvantage.com). Enrollment instructions and a statement of your current benefit coverages will be provided to you in advance of the 2019 enrollment period.

## REQUIRED ENROLLMENT ACTION

If you want to keep the same benefits you have now, **you are required to re-enroll for medical, dental, vision, and Flexible Spending Account (FSA) benefits** during the 2019 Annual Benefits Enrollment period. **If you don't take action, you will not have medical, dental, vision, or Flexible Spending Account (FSA) benefits in 2019.** You do not need to re-enroll in Life Insurance, or Accidental Death and Dismemberment Insurance in 2019.

**Enrollment action is required if you want to:**

- Participate in medical coverage in 2019.
- Participate in vision coverage in 2019.
- Participate in dental coverage in 2019.
- Participate in an FSA in 2019. Your 2018 FSA election will not roll over to 2019.

The benefit election choices you make for January 1, 2019, will remain in place for the entire plan year unless you experience a qualifying life event such as a marriage, divorce, birth, or the adoption of a child, etc.

## WHAT'S NEW FOR 2019?

You and your family members will have access to a variety of new programs and services. Please refer to additional information included in your packet about these programs.

- **Health Advocate:** Get free, personalized assistance to help you navigate the health care system, from understanding claims to choosing providers and negotiating fees. This service can save you time and money.
- **Teladoc:** If you're enrolled in UCOR Health and Welfare medical benefits, you can access virtual support from board-certified doctors through Teladoc, the telehealth provider in partnership with Aetna. With Teladoc, you'll be able to speak to a doctor by phone or video 24/7, for a diagnosis of minor, short-term issues such as a fever or the flu. You pay only your doctor visit copay (or deductible) for Teladoc consults.
- **AbleTo Condition Management Program:** If you're enrolled in UCOR Health and Welfare medical benefits, take advantage of one-on-one support for depression from a professional therapist and coach via phone or video chat. This program is proven to help people feel better through positive thinking, behavior change, and mindfulness exercises. Sessions are 45 minutes, twice a week at times that work for you. You will also receive tips and tools to help you, with little steps that make a big difference. Any plan copay/coinsurance will apply.

### **MEDICAL PLANS – 2019 Enrollment Action Required**

The monthly contributions for one of the ETPP Medical Plans are higher in 2019 than they are in 2018. You have two medical plan options for 2019. You must re-enroll for coverage for 2019.

1. **The PPO Plan:** This is the same medical plan that you were offered in 2018. ***Monthly contributions for this plan will increase for 2019.*** 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](http://www.ucor.com/benefitsRMP.html).
2. **The Consumer Directed Health Plan (CDHP):** This is the same medical plan that you were offered in 2018. ***Monthly contributions for this plan will not change for 2019.*** 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 lower contribution rates. Like 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 4-Tier Drug Formulary, which is available through the PPO Plan. Before electing the CDHP, please go to [www.ucor.com/benefitsRMP.html](http://www.ucor.com/benefitsRMP.html) to review prescription drug coverage under the Value Plus Formulary.*

The 2019 monthly contributions are on page 7.

## MEDICAL AND PRESCRIPTION DRUG COMPARISON

2019 Medical Plan Options				
Plan Design Provisions	PPO Plan		CDHP	
	In-Network	Out-of-Network	In-Network	Out-of-Network
<b>Annual Deductible (Single/Family)</b>	\$300/\$600	\$600/\$1,200	\$2,700/\$5,400	\$5,000/\$10,000
<b>Plan Pays</b>	100% after deductible	70% after deductible	50% after deductible	50% after deductible
<b>Annual Out-of-Pocket Maximum</b> Single/Family (Includes deductible, coinsurance and copays paid by you)	\$6,350/\$12,700	\$2,000/\$4,000	\$6,550/\$13,100	\$13,100/\$26,200
<b>Physician Office Visits</b> Participant pays per visit	\$35 Primary \$45 Specialist	Deductible + 30%	Deductible + 50%	Deductible + 50%
<b>Inpatient Hospital</b> Participant pays	\$250 copayment + deductible	\$250 copayment + deductible + 30%	Deductible + 50%	Deductible + 50%
<b>Outpatient Surgery</b> Participant pays	\$50 copayment + deductible	Deductible + 30%	Deductible + 50%	Deductible + 50%
<b>Emergency Room</b> Participant pays per visit	\$200 copayment + deductible	\$200 copayment + deductible	Deductible + 50%	Deductible + 50%
<b>Lab/X-Rays/Diagnostics</b> Participant pays	Deductible + 20%	Deductible + 30%	Deductible + 50%	Deductible + 50%
<b>Urgent Care Facility</b> Participant pays	\$100 copayment + deductible	Deductible + 30%	Deductible + 50%	Deductible + 50%
2019 Prescription Drug Coverage (In-Network)				
	Retail (30-day supply)	Mail (90-day supply)	Retail (30-day supply)	Mail (90-day supply)
<b>Annual Deductible (Single/Family)</b>	\$75 per individual		Integrated with medical	
<b>Formulary</b> (Please see <a href="http://www.aetna.com">www.aetna.com</a> for prescription formulary details.)	Premier Plus		Value Plus	
<b>Tier 1 - Generic</b> Participant pays	20% after deductible, with a min of \$10	\$20 copay	30% after deductible	30% after deductible
<b>Tier II – Formulary Brand Name</b> Participant pays	30% after deductible, with a min of \$10	\$40 copay	30% after deductible	30% after deductible
<b>Tier III – Non-Formulary Brand Name</b> Participant pays	30% after deductible, with a min of \$10	\$60 copay	45% after deductible	45% after deductible
<b>Tier IV – Specialty</b> Participant pays	<u>Preferred</u> : 30% after deductible (min \$25/max \$50) <u>Non-preferred</u> : 30% after deductible (min \$40/max \$80)	Not covered	45% after deductible	Not covered
<b>Annual Out-of-Pocket Maximum</b> Single/Family	Integrated with medical		Integrated with medical	



## SAVINGS AND SPENDING ACCOUNTS

### 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. For more detail on HSA requirements, visit [www.irs.gov](http://www.irs.gov).

### Flexible Spending Accounts (FSAs) – 2019 Enrollment Action Required

UCOR offers both Health Care and Dependent Care Flexible Spending Accounts (FSAs) to eligible active employees. You must re-enroll for the Health Care Flexible Spending Account and/or Dependent Care Flexible Spending Account during the 2019 Annual Benefits Enrollment in order to participate in the 2019 FSAs.

- **A Health Care Flexible Spending Account (HCFSA)** allows you to be reimbursed for medical expenses for yourself or any IRS-eligible dependents. These contributions are deducted from your paycheck on a pre-tax basis. Withdrawals from the account are tax-free as long as they are used for eligible medical expenses. Employees may contribute up to **\$2,650** per calendar year to an HCFSA. UCOR will continue to use the PayFlex HCFSA Debit Card in 2019.
- **A Dependent Care Flexible Spending Account (DCFSA)** is a pre-tax payroll deduction which allows you to be reimbursed for eligible expenses (tax-free) for the care of one or more qualifying IRS dependents that enables you (and a spouse, if applicable) to work or look for work. Eligible employees may contribute **up to \$5,000** per calendar year (household maximum) into a DCFSA.

For more details or questions, call PayFlex at (888) 238-6226 or visit [www.ucor.com/benefitsRMP.html](http://www.ucor.com/benefitsRMP.html).

**NOTE:** If you are currently on LTD, you are not eligible for Flexible Spending Accounts or Accidental Death and Dismemberment (AD&D).



### VISION PLAN – 2019 Enrollment Action Required

There are no changes to the vision plan design for 2019. **Monthly contributions will remain the same for 2019.** If you want to keep the same vision benefits you have now, **you are required to re-enroll** during the 2019 Annual Benefits Enrollment period. The 2019 monthly contributions are on page 7.



### DENTAL PLAN – 2019 Enrollment Action Required

There are no changes to the dental plan design for 2019. However, **dental plan monthly contributions will increase for 2019.** If you want to keep the same benefits you have now, **you are required to re-enroll** during the 2019 Annual Benefits Enrollment period. The 2019 monthly contributions are on page 7.

As a reminder, it is important to check whether your dental providers are in the 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](http://www.mycigna.com). To view your applicable dental plan summaries, visit [www.ucor.com/benefitsRMP.html](http://www.ucor.com/benefitsRMP.html).



## LIFE INSURANCE

The Basic and Optional Life Insurance Plans for 2019 will continue to be offered through Securian. There will be no changes to the Life Insurance provisions for 2019, and monthly contributions will not change. **If you make no changes to your Life Insurance coverage during Annual Benefits Enrollment, you will have the same coverage as in 2018.** The 2019 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 contributions will not change in 2019.** If you have Basic Life Insurance, but choose to drop that coverage for 2019, you will no longer be eligible for the optional employee and dependent life coverages. In addition, 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 2019.** If you would like to increase your coverage, you will be subject to EOI requirements.
- **Optional Spouse Life – There will be no changes to monthly contributions for 2019.** If you would like to increase your coverage, you will be subject to EOI requirements.
- **Optional Child Life – There will be no changes to monthly contributions for 2019.** No EOI is required for Optional Child Life.



## ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D)

The AD&D Plan for 2019 will continue to be offered through Securian. **There will be no changes to AD&D coverage for 2019.** If you make no changes to your AD&D coverage during Annual Benefits Enrollment, you will have the same coverage as 2018 at the 2019 contribution levels.



## DISABILITY INSURANCE

### Short-Term Disability (STD)

The STD plan is administered through Unum. UCOR provides this benefit at no cost to you. **There will be no changes to UCOR STD coverage for 2019.** Claims and certification pertaining to STD and/or FMLA are managed by the Unum Customer Response Center, available Monday through Friday 8:00 a.m. – 11:00 p.m. Eastern Time by calling (800) 421-0344, or by logging on to the website at [www.unum.com/claims](http://www.unum.com/claims).

### Long-Term Disability (LTD) Plan – Basic Benefit

**There will be no changes to the Company-paid LTD benefit plan for 2019.**

## INFORMATION SOURCES

The 2019 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](mailto: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 2019 Annual Benefits Enrollment period, you will receive a personalized Benefits Statement with a summary of the 2018 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 2019 Annual Benefits Enrollment period, you will receive a personalized 2019 Benefits Confirmation Statement from SS1. **Please review it carefully to ensure that it accurately reflects your benefit elections for 2019.** 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	<a href="http://www.aetna.com">www.aetna.com</a>
Vision	Vision Services Plan (VSP)	(800) 877-7195	<a href="http://www.vsp.com">www.vsp.com</a>
Dental	Cigna	(800) 244-6224	<a href="http://www.mycigna.com">www.mycigna.com</a>
Life	Securian	(888) 658-0193	<a href="http://www.lifebenefits.com">www.lifebenefits.com</a>
AD&D	Securian	(888) 658-0193	<a href="http://www.lifebenefits.com">www.lifebenefits.com</a>
LTD	Unum	(800) 421-0344	<a href="http://www.unum.com/claims">www.unum.com/claims</a>
STD/FMLA	Unum	(800) 421-0344	<a href="http://www.unum.com/claims">www.unum.com/claims</a>
Flexible Spending	PayFlex	(888) 238-6226	<a href="http://www.payflex.com">www.payflex.com</a>
Benefits Enrollment	Mercer Single Source 1™	(888) 890-5631	<a href="http://www.hrbenefitsadvantage.com">www.hrbenefitsadvantage.com</a>
AbleTo Depression Management	AbleTo (Aetna)	(855) 773-2354	
Health Advocacy	Health Advocate	(866) 695-8622	<a href="http://www.HealthAdvocate.com/members">www.HealthAdvocate.com/members</a>
Telehealth	Teladoc (Aetna)	(855) Teladoc (835-2362)	<a href="http://www.Teladoc.com/Aetna">www.Teladoc.com/Aetna</a>

# \$ 2019 BENEFIT CONTRIBUTIONS

## Medical

Employee Monthly Contributions		
	PPO Plan	CDHP
Single	\$207.76	\$95.92
Dual	\$441.40	\$201.44
Family	\$642.60	\$287.76

## Vision

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

## Dental

Employee Monthly Contributions	
Single	\$6.25
Dual	\$12.95
Family	\$19.68

## Accidental Death & Dismemberment

Monthly rate per \$10,000 of principal sum	
Single	\$0.22
Family	\$0.42

## 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
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