

2020 Annual Benefits Enrollment Guide

UCOR ELIGIBLE SALARIED EMPLOYEES (ACTIVE AND LTD)



2020 ANNUAL BENEFITS ENROLLMENT

Each year during our Annual Benefits Enrollment period, you have the opportunity to review your health and welfare benefit 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 2020 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 (FAQs) related to your 2020 benefits.



2020 Annual Benefits Enrollment Dates: November 4 – November 13, 2019

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 2020 enrollment period.



ENROLLMENT ACTION

If you want to keep the same benefits you have now, you are not required to take action during the 2020 Annual Benefits Enrollment period. If you don't take action, you will automatically be re-enrolled in the same medical, dental, vision, life and long-term disability benefits you had in 2019, at the 2020 premium rates.

However, enrollment action is required if you want to:

- Change your benefit coverage or coverage levels for 2020, and/or
- Contribute to a Flexible Spending Account (Health Care FSA or Dependent Care FSA) in 2020

The benefit election choices you make for January 1, 2020, 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.

MAKING CHANGES DURING THE YEAR

Typically, the elections you make during Annual Enrollment will stay in effect until December 31, 2020. However, in certain circumstances, you may be able to make changes to your benefits during the year. If you experience a qualified life event, such as a marriage, divorce, or birth or adoption of a child, you can make benefit changes directly related to that life event. You must initiate your qualified life event change within 31 days of the qualifying event by calling Mercer Single Source 1™ (SS1) at **(888) 890-5631**.

? WHAT'S NEW FOR 2020?

MEDICAL PLANS

Medical plan costs have continued to increase and, as a result, **the monthly premiums for the ETPP medical plans will increase for 2020**. You have two medical plan options for 2020.

1. **The PPO Plan:** This is the same medical plan that you were offered in 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.
2. **The Consumer Directed Health Plan (CDHP):** This is the same medical plan that you were offered in 2019. **However, there is an increase to the individual and family deductibles for 2020.** 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 premium 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 to review prescription drug coverage under the Value Plus Formulary.*

The 2020 monthly premiums are on page 7.



Don't forget that you have access to the following resources to help save money on your healthcare expenses.

Health Advocate: Get free, personalized assistance to help you navigate the health care system, from understanding claims to choosing providers and negotiating fees. See page 8 for information sources.

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. Teladoc provides adult and pediatric general medical care, and the physicians can prescribe short-term medication for a wide range of conditions when medically appropriate. You pay only your doctor visit copay (or deductible) for Teladoc consults. See page 8 for Teladoc information sources.

MEDICAL AND PRESCRIPTION DRUG COMPARISON

2020 Medical Plan Options				
Plan Design Provisions	Salaried & ATLC Y12 PPO Plan		CDHP	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Annual Deductible (Single/Family)	\$400/\$800	\$1,000/\$2,000	\$2,800/\$5,600	\$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%
2020 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	



SAVINGS AND SPENDING ACCOUNTS

Health Savings Account (HSA)

If you enroll in the high-deductible medical plan (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 details on HSA requirements, visit www.irs.gov.



Flexible Spending Accounts (FSAs) – REQUIRES RE-ENROLLMENT FOR 2020

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 2020 Annual Benefits Enrollment to participate in the 2020 FSAs.

- **A Health Care Flexible Spending Account (HCFSA)** allows you to be reimbursed for medical expenses for yourself or any IRS-eligible dependents. These premiums 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 \$2,700** per calendar year to an HCFSA. UCOR will continue to use the PayFlex HCFSA Debit Card in 2020.
- **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.

Highly compensated employees (HCE) are not eligible to participate in the DCFSA. For 2020 DCFSA participation purposes, the 2019 HCE gross earnings threshold is \$125,000. This rule does not apply to non-highly compensated employees.

For more details or questions, call PayFlex at **(888) 238-6226** or visit 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

Beginning in 2020, there will be no copay for standard progressive lenses; other vision benefits will remain unchanged. **Monthly premiums will remain the same for 2020.** For your 2020 coverage, no enrollment action is needed if you want to keep the same vision benefits you have now. The 2020 monthly premiums are on page 7. Please visit www.ucor.com/benefitsRMP.html for additional benefits information.



DENTAL PLAN

There are no changes to the dental plan design for 2020. However, **dental plan monthly premiums will increase for 2020.** For your 2020 coverage, no enrollment action is needed if you want to keep the same dental benefits you have now. The 2020 monthly premiums 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. To view your applicable dental plan summaries, visit www.ucor.com/benefitsRMP.html.



LIFE INSURANCE

The Basic and Optional Life Insurance Plans for 2020 will continue to be offered through Securian. There will be no changes to the Life Insurance provisions for 2020, **and monthly premiums will not change**. For your 2020 coverage, no enrollment action is needed if you want to keep the same life insurance coverage you have now. The 2020 monthly premiums are on page 7.

Basic Life

There are no changes to the Basic Life benefit, which is currently 2x your annual earnings. **Basic Life premiums will not change in 2020**. If you have Basic Life Insurance, but choose to drop that coverage for 2020, 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)*

You must be enrolled in Basic Life to have Optional Life coverage.

- **Optional Employee Life – There will be no changes to monthly premiums for 2020.** 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 premiums for 2020.** 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 premiums for 2020.** No EOI is required for Optional Child Life.



ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D)

The AD&D Plan for 2020 will continue to be offered through Securian. **There will be no changes to AD&D coverage or rates for 2020**. For your 2020 coverage, no enrollment action is needed if you want to keep the same AD&D benefits you have now. The coverage will be provided at the 2020 premium 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 2020**. 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.

Long-Term Disability (LTD) Plan

The LTD benefit is provided through UNUM.

Effective January 1, 2020, the Salaried Employee Long-Term Disability (LTD) maximum monthly benefit amount will increase from \$6,000 to \$10,000. If your date of disability is prior to January 1, 2020, or you are currently on LTD and receiving a benefit, this change will not apply to you.

Please take the time to read this important information

The LTD benefit for eligible salaried employees consists of two options:

- **Option A:** A company-paid benefit equal to 40% of your monthly earnings to a maximum of \$10,000. There is no cost to salaried employees for this coverage, and eligible employees are automatically enrolled in this coverage.
- **Option B:** A benefit equal to 60% of your monthly earnings to a maximum of \$10,000. This option is often referred to as the Salaried Employee LTD Buy-Up Option (Buy-Up Option). This means that you must elect this option and pay a portion of the premium for the additional benefit.

Beginning January 1, 2020, the monthly premium for the Buy-Up Option B will increase to \$0.37 per \$100 of covered monthly pay.

- If you are currently enrolled in the Salaried LTD Buy-Up Option, and do not wish to make a change, no action is required, and your benefit will automatically be renewed at the 2020 rate. You may be subject to a pre-existing condition benefit limitation.
- If you are currently enrolled in the Salaried LTD Buy-Up Option, and wish to cancel your coverage effective January 1, 2020, please contact Mercer Single Source 1™ during the Annual Enrollment period at (888) 890-5631. If you do not take action, your benefit will automatically be renewed at the 2020 rate.
- If you are *not* currently enrolled in the Salaried LTD Buy-Up Option and want to enroll for 2020, you must take action during the 2020 Annual Enrollment. Please contact Mercer Single Source 1™ during the Annual Enrollment period at (888) 890-5631 to enroll in this benefit. NOTE: You may be subject to a pre-existing condition exclusion as determined by the benefit carrier. A pre-existing condition is a condition for which you received medical treatment, consultation, care or services including diagnostic measures, or took prescribed drugs or medicines in the three months just prior to your effective date. Pre-existing conditions are excluded from coverage if a disability due to the condition begins in the first 12 months after your effective date of coverage.

Premiums paid by UCOR will typically result in a taxable LTD benefit. Premiums paid by the employee will typically result in a non-taxable LTD benefit.

Please evaluate your monthly earnings and insurance needs to determine if the Salaried Employee LTD Buy-Up Option fits your personal situation.

For complete plan details, please refer to the Unum policy documents at www.ucor.com/benefitsRMP.html. This summary is not a guarantee of coverage. This summary of information provides an overview of some of the main features of the LTD plan for eligible salaried employees, but does not reflect all of the benefits, exclusions, and limitations of the plan. For all plan rules, details and coverage provisions, the terms of the Plan 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. Insurance coverage may be delayed if you are not in active employment because of an injury, sickness, lay-off, or leave of absence on the date that the insurance would otherwise become effective.

2020 BENEFIT PREMIUMS

MEDICAL

Employee Monthly Premiums		
	PPO Plan	CDHP
Single	\$182.20	\$97.80
Dual	\$386.28	\$205.48
Family	\$564.88	\$293.52

VISION

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

DENTAL

Employee Monthly Premiums	
Single	\$13.26
Dual	\$27.45
Family	\$41.73

ACCIDENTAL DEATH & DISMEMBERMENT

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

LONG-TERM DISABILITY BUY-UP

Rate per \$100 of covered monthly pay	
20% Buy-Up Option	\$0.37*

* Note that employees with annual earnings in excess of \$200,000 may be subject to an earnings cap for purposes of LTD. Please contact Mercer Single Source 1 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
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

INFORMATION SOURCES

The 2020 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 2020 Annual Benefits Enrollment period, you will receive a personalized Benefits Statement with a summary of the 2019 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 2020 Annual Benefits Enrollment period, you will receive a personalized 2020 Benefits Confirmation Statement from SS1. **Please review it carefully to ensure that it accurately reflects your benefit elections for 2020.** 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.

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 summary information, the Plan Documents and insurance contracts will prevail.

Benefit	Resource	Phone	Website
Benefits Enrollment	Mercer Single Source 1™	(888) 890-5631	www.hrbenefitsadvantage.com
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
AD&D	Securian	(888) 658-0193	www.lifebenefits.com
LTD	UNUM	(800) 421-0344	www.unum.com/claims
STD/FMLA	UNUM	(800) 421-0344	www.unum.com/claims
Flexible Spending	PayFlex	(888) 238-6226	www.payflex.com
AbleTo Depression Management	AbleTo (Aetna)	(855) 773-2354	
Health Advocacy	Health Advocate	(866) 695-8622	www.HealthAdvocate.com/members
Telehealth	Teladoc (Aetna)	(855) Teladoc (835-2362)	www.Teladoc.com/Aetna

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