

Employee Benefits Enrollment Guide

Plan Year: 2019



Welcome to Open Enrollment for your Benefits!

Elections you make during open enrollment will become effective January 1, 2019 and will remain in effect through December 31, 2019 unless you experience a qualifying event. Qualifying events are described below.



Who is Eligible?

If you are considered an eligible, full-time employee, then you may enroll in any or all the benefits described in this guide. Your legal spouse and dependent children are also eligible for the Dental, Vision and Voluntary Dependent Life Insurance plans. Dependent children are eligible for the Medical, Dental, and Vision plans until age 26, and are eligible for the Dependent Life Insurance until age 26.

Spousal Carve- Out: In the medical plan spouses are eligible if they are either unemployed or your spouse is not eligible for major medical insurance coverage from his/her employer. If this applies, then you will be required to complete the Spousal Affidavit located on PayCor



When to Enroll

The open enrollment period runs from **November 5, 2018** through **November 13, 2018**. The benefits you elect during open enrollment will be effective from January 1, 2019 through December 31, 2019.



How to Make Changes

Unless you have a qualified change in status, you cannot make changes to the benefits you elect until the next open enrollment period. Qualified changes in status include:

- Marriage
- Divorce or legal separation
- Birth or adoption of a child
- Change in child's dependent status
- Death of spouse, child or other qualified dependent
- Change in your spouse's benefits or employment status

What's New for 2019

We recognize that your benefits are very important to you and your family. Our goal is to continue providing our employees with a comprehensive and competitive benefits package. We are constantly modifying and tweaking our plan design to keep costs to employees as low as possible, coverage as broad as possible, and to comply with the increasing requirements of the Affordable Care Act, (Obamacare).

As a reminder, our medical plan is self-insured which means that Indian Rivers assumes most of the financial risk of providing health care benefits to our employees. Basically, this means that the company is responsible for paying our own claims. It is important to remember that behaviors and actions by employees and dependents using the medical plan will have a direct impact on future medical rates.

BENEFIT CHANGES

- ✓ **Medical Rates** –The plan design and rates are staying the same and we have included the plan summary for you to review. This year you will see the discounted rate for those that participated in the Wellness Program (\$390 savings annually)!
- ✓ **Spousal Carve- Out**: In the medical plan spouses are eligible if they are either unemployed or your spouse is not eligible for major medical insurance coverage from his/her employer. If this applies, then you will be required to complete the Spousal Affidavit located on Paycor.
- ✓ **Wellness Program**: Wellness is working! So, we have added a new option to provide you more access to do a wellness screening.
 - **Option 1**
 - **Step 1** Schedule an annual Wellness visit with your physician during January 1 2019, and August 31, 2019. All participants will receive a card that can be presented to the physician of your choice to receive these preventive care benefits.
 - **Step 2** Complete the Heath Quotient (HQ) on behealthy.com by August 31, 2019
 - **Option 2- Another Option**
 - **Step 1** Indian Rivers will provide onsite exam March 29th, 2019. We will send out more details in the future.
 - **Step 2** Complete the Heath Quotient (HQ) on behealthy.com by August 31, 2019
- ✓ **MDLive-** This is a free service to provide you with 24/7/365 access to board-certified primary care doctors and pediatricians by online video, phone or secure email without having to pay a co-pay! **This is available to all employees (and their dependents) enrolled in the Indian Rivers medical plan.**
- ✓ **Online Enrollment-** We're excited to begin using Paycor's online enrollment system. This year **all employees must login to Paycor and** enroll or waive benefits through the employee portal by November 13th.

If no changes are needed, you are still required to go into the Paycor to elect/waive benefits.

Medical and Prescription Drugs- BCBS of Alabama and Caremark

There are no changes to our medical benefits or rates for the upcoming plan year Jan. 1 to Dec. 31, 2019. Below are the new rates and the plan summary is in Paycor.

Your Medical Cost in 2019

Indian Rivers is pleased to announce that the Wellness discount rate will apply to all employees that participated in the wellness program for 2018. See rates below

Non- Wellness Medical Rates

EMPLOYEE BI-WEEKLY DEDUCTIONS	
Employee Only	Employee & Family
\$42.70	\$199.23

Wellness Discount Medical Rates

EMPLOYEE BI-WEEKLY DEDUCTIONS	
Employee Only	Employee & Family
\$27.70	\$184.23

Remember: You will receive the best benefits when you see an In-Network Provider.

To find an In-Network Provider: Visit www.BCBSAL.com or call the number on the back of your card

To find an In-Network Pharmacy: Visit www.caremark.com or call the number on the back of your card

Dental – Southland

There are no plan or cost changes to your dental benefits or cost in 2019.

To find an In-Network Dentist, go to <http://www.southlandbenefit.com/Dental.aspx> and select “Find a Provider” on the top of the page. Or you may also call the Customer Service number on the back of your ID card.

Services	Amount You Pay
Preventive Services	Cleanings, Bitewing X-rays, Fluoride Treatment (to age 19) – Covered 100%, no copay or deductible
Deductible Individual Family	\$50 \$150 (aggregate amount per family)
Basic Services	X-Rays (other than bitewings), Lab Tests, Fillings, Root Canals, Periodontics Maintenance, Periodontics, Extractions, Denture Repair– Covered 80%, subject to deductible

Major Services	Bridges, Dentures, Crowns, Inlays, Posts – Covered 50%, subject to deductible
Annual Maximum	\$1,500 (Combined In & Out-of-Network)
Orthodontia Services	Covered 50% after \$50 individual deductible per lifetime. Coverage only for dependent children to age 19
Orthodontia Maximum	\$500 per Calendar Year; \$1,500 per Lifetime per covered dependent child

Your Dental Cost in 2019

EMPLOYEE BI-WEEKLY DEDUCTIONS				
	Employee Only	Employee & Spouse	Employee & Child(ren)	Employee & Family
Dental	\$11.91	\$23.29	\$26.79	\$33.85

Vision – Superior Vision

There are no rates or plan changes to your vision benefits in 2019.

To find an In-Network vision provider, go to <https://www.superiorvision.com/> Click “Members.” at the top and on the next page select “Locate a Provider.”

Services:	Benefit Frequency:	Benefit: In- Network	Benefit: Out-of Network
Eye Exam	Once every 12 months	\$10 Copay	\$34 maximum benefit – ophthalmologists \$26 maximum benefit - optometrists
Glass Lenses Single Vision Lenses Lined Bifocal Lenses Lined Trifocal Lenses	Once every 12 months	\$25 Copay	\$26 maximum benefit \$39 maximum benefit \$49 maximum benefit
Frames	Once every 24 months	\$100 retail	\$46 retail allowance
Contact Lenses	Once every 12 months (instead of glasses)	Medically Necessary- Covered in full Elective- \$120 retail allowance	Medically Necessary- \$210 maximum benefit Elective- \$100 retail allowance

Your Vision Cost in 2019

EMPLOYEE BI-WEEKLY DEDUCTIONS	
Employee Only	Employee & Family
\$3.82	\$9.57

Employee Assurances Program (EAP) Benefits- Mutual of Omaha

Indian Rivers offers the EAP benefits to employees and eligible dependents.

- Unlimited phone support 24 hour a day seven days a week to a EAP professional
- Three face-to-face sessions* with a counselor (per issue)
- Legal assistance and financial services
 - Online will preparation
 - Legal library and online forms
 - Telephone financial consultation
 - Financial tools and resources
- Resources for:
 - Work/life balance
 - Substance Abuse
 - Dependent and Elder Care assistance and referral services

To learn more about the Mutual of Omaha’s EAP program, visit mutualofomaha.com/eap **Group Number: G000B5YT** or talk with a specialist at 800-316-2796.

Basic Life Insurance- Mutual of Omaha

Indian Rivers provides full-time employees with \$10,000 group life and accidental death and dismemberment (AD&D) insurance, and pays the full cost of this benefit. You can update your beneficiary on Paycor.

Voluntary Life Insurance- Mutual of Omaha

Employees who want to supplement their group life insurance benefits may purchase additional coverage. When you enroll yourself and/or your dependents in this benefit, you pay the full cost through bi-weekly payroll deductions.

	Employee Life Insurance
Benefit Amount	\$10,000 increments
Guarantee Issue Amount	5 times annual salary up to \$150,000 – <i>underwriting will not apply for coverage up to this amount at your initial enrollment*</i>
Maximum Benefit	5 times your annual earnings to a maximum of \$500,000
	Spouse Life Insurance
Benefit Amount	\$5,000 increments
Guarantee Issue Amount	100% of employee’s benefit up to \$20,000
Maximum Benefit	100% of employee’s benefit up to \$250,000
	Dependent Life Insurance
Dependent Child Life Insurance	<i>(Children ages 14 days to up to age 26)</i>
Benefit Amount	\$1,000 increments
Guarantee Issue Amount	\$10,000
Maximum Benefit	100% of employee’s benefit up to \$10,000
Age Reduction Schedule	Reduces to 65% at age 65 and reduces to 50% at age 70. Spouse coverage terminates when the employee attains age 80.

Portability Option	Allows you to continue this insurance program for yourself and your dependents should you leave your employer for any reason, without having to provide evidence of insurability (information about your health). You will be responsible for the premium for the coverage.
Conversion Option	If you leave Indian Rivers, you will have the option to convert your policy to an individual policy.
Accelerated Benefit	If you become terminally ill and are not expected to live more than 12 months, you may request to receive up to 90% of your benefit while you are still living. A doctor must certify your condition. Upon your death, any remaining benefit will be paid to your designated beneficiaries.
*If you enroll for even the minimum amount of coverage during your initial enrollment, you can enroll for additional coverage at your next enrollment by up to \$40,000, provided the total amount of insurance does not exceed your maximum benefit amount without having to provide proof of good health This feature allows you to secure additional life insurance protection in the event your needs change (ex. you get married or have a child).	

Short-Term Disability Income Benefits- Mutual of Omaha

Indian Rivers offers the option for full-time employees to purchase short-term disability income benefits. In the event, you become disabled from a non-work-related injury or sickness, disability income benefits are provided as a source of income. You are not eligible to receive short-term disability benefits if you are receiving workers' compensation benefits.

	Short-term Disability
Benefit Percentage	60% of your pre-disability earnings
Maximum Benefit	\$1,000 per week
Elimination Period	14 days- Benefits begin on the 15 th day
Payment Duration	Up to 11 weeks
Limitations	
Pre-Existing Conditions	3 months look back / 6 months' coverage

Other Benefits- Mutual of Omaha

Worldwide Travel Assurances – can help you avoid unexpected bumps in the road anywhere in the world when traveling

- Pre-Trip Assistance
- Emergencies Assistance while traveling
- Medical Assurances
- ID Theft Assistance

Services available for business and personal travel 24 hours a day, seven days a week. For inquiries within the U.S. call toll free: 800-856-9947 or Outside the U.S. call collect: 312-935-3658

Will Preparation – You have access to free, online will preparation services provided by Willing.

Here's how it works:

- Log on to www.willing.com/mutualofomaha
- Answer simple multiple choice questions on your computer or smartphone
- Download and print any document instantly
- Update your information with any major life change, i.e., marriage, divorce, birth of a child

Create your free will at
www.willing.com/MutualofOmaha

Health Care and Dependent Care Flexible Spending Accounts

Indian Rivers provides you the opportunity to pay for out-of-pocket medical, dental, vision and dependent care expenses with pre-tax dollars through Flexible Spending Accounts. You must enroll/re-enroll in the plan to participate for the plan year **Jan. 1 to Dec. 31, 2019**. You can save approximately 25 percent of each dollar spent on these expenses when you participate in a FSA.

A health care FSA is used to reimburse out-of-pocket medical expenses incurred by you and your dependents. A dependent care FSA is used to reimburse expenses related to care of eligible dependents while you and your spouse work.

Contributions to your FSA come out of your paycheck before any taxes are taken out. This means that you don't pay federal income tax, Social Security taxes, or state and local income taxes on the portion of your paycheck you contribute to your FSA. You should contribute the amount of money you expect to pay out of pocket for eligible expenses for the plan period. If you do not use the money you contributed it will not be refunded to you or carried forward to a plan year. This is the use-it-or-lose-it rule.

- Medical Flexible Spending- The maximum that you can contribute for 2018 to Indian Rivers Health Care Flexible Spending account is **\$2,650**. Remember you can rollover up to \$500 per year into the following year without losing the funds.

- Dependent Care Flexible Spending - The maximum that you can contribute to the Dependent Care Flexible Spending Account is \$5,000




RESOURCES

-  **ELIGIBLE EXPENSE LIST**
www.DiscoveryBenefits.com/eligibleexpenses
-  **FSA CALCULATOR**
www.DiscoveryBenefits.com/fsacalculator
-  **MOBILE APP VIDEO**
www.DiscoveryBenefits.com/mobileappvideo
-  **FSA IOI VIDEO**
www.DiscoveryBenefits.com/fsaIOI
-  **FSA STORE**
www.DiscoveryBenefits.com/fsastore

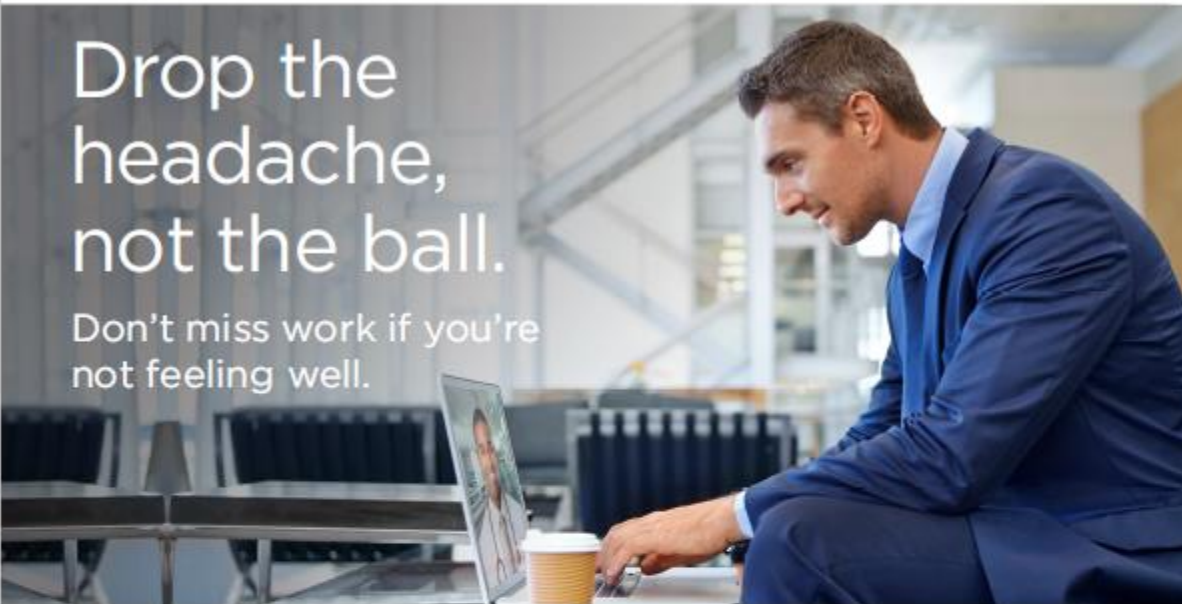
www.DiscoveryBenefits.com

MDLIVE – 24/7/365 Doctor Access

Indian Rivers has elected to provide you a free service to provide 24/7/365 access to board-certified primary care doctors and pediatricians by online video, phone or secure email without having to pay a co-pay! **This is available to all employees (and their dependents) enrolled in the Indian Rivers medical plan.**



Exceptional Care, Anywhere.



Drop the headache, not the ball.

Don't miss work if you're not feeling well.

What is MDLIVE?

MDLIVE is revolutionizing healthcare by providing you with 24/7 on-demand access to US Board Certified doctors and pediatricians—anytime, anywhere.

Our doctors can:



- Diagnose your symptoms
- Prescribe medication (when appropriate)
- Send the prescription to your nearest pharmacy

What can MDLIVE doctors treat?

General Health	Pediatric Care
Allergies	Cold & Flu
Asthma	Constipation
Bronchitis	Ear Infections
Ear Infections	Nausea
Joint Aches	Pink Eye
Respiratory Infections	...and more!
Sinus Infections	
...and more!	

Download the App

Doctor visits are easier and more convenient with the MDLIVE App. Be prepared. Download today.



[MDLIVE.com/ssnesbitt](https://www.mdlive.com/ssnesbitt) 1-888-929-2931

MDLIVE does not replace the primary care physician. MDLIVE is not an insurance product nor a prescription fulfillment warehouse. MDLIVE operates subject to state regulation and may not be available in certain states. MDLIVE does not guarantee that a prescription will be written. MDLIVE does not prescribe DEA controlled substances, non-therapeutic drugs and certain other drugs which may be harmful because of their potential for abuse. MDLIVE physicians reserve the right to deny care for potential misuse of services. MDLIVE phone consultations are available 24/7/365, while video consultations are available during the hours of 7 am to 9 pm 7 days a week or by scheduled availability. MDLIVE and the MDLIVE logo are registered trademarks of MDLIVE, Inc. and may not be used without written permission. For complete terms of use visit www.mdlive.com/pages/terms.html 010113

Questions & Answers

Changes that can be made effective Jan. 1, 2019:

- ◆ Enroll or terminate coverage benefits included in this benefit guide
- ◆ Enroll in the Flexible Spending Account Plan
- ◆ Enroll in Mutual of Omaha Benefits
- ◆ Update Beneficiary

What Forms MUST be completed?

- ◆ Spousal Affidavit if spouse is on Medical Plan or you would like to enroll the spouse in the medical plan

Where do I find these forms?

- ◆ All forms are located on Paycor or you can Contact Human Resources

When are the Spousal Affidavits and elections decision due?

- ◆ All forms are due by **November 13th, 2019 and** must be returned to Human Resources. All benefit elections must be made and completed in PayCor by **November 13th, 2019.**

Who do I contact with questions?

- ◆ Contact Human Resources with any questions you may have.